

**LINCOLN HERITAGE LIFE INSURANCE COMPANY  
ANNUAL PREFERRED PREMIUM RATES**

**FOR USE IN WEST VIRGINIA  
ZIP CODES 247-250, 258-260**

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan J	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
65-67	1005	1155	1306	1500	1566	1801	1349	1551	1614	1855	1390	1598
68	1048	1205	1364	1569	1631	1874	1411	1622	1680	1932	1446	1663
69	1091	1254	1424	1636	1694	1947	1472	1693	1746	2008	1504	1729
70	1132	1302	1481	1702	1757	2019	1533	1762	1810	2082	1563	1799
71	1173	1349	1537	1768	1819	2091	1592	1830	1876	2155	1626	1870
72	1213	1393	1592	1831	1880	2160	1650	1896	1937	2227	1691	1944
73	1248	1436	1645	1892	1937	2227	1705	1960	1998	2297	1756	2018
74	1284	1477	1696	1950	1994	2293	1759	2021	2056	2363	1814	2086
75	1317	1515	1745	2007	2049	2355	1810	2082	2112	2427	1872	2153
76	1347	1551	1791	2059	2099	2415	1860	2138	2163	2489	1926	2214
77	1377	1584	1833	2109	2147	2469	1905	2191	2213	2544	1976	2272
78	1402	1613	1874	2155	2191	2521	1949	2240	2260	2600	2024	2328
79	1424	1638	1910	2198	2234	2569	1987	2286	2302	2647	2072	2381
80	1445	1661	1943	2235	2271	2611	2023	2326	2339	2691	2114	2431
81	1461	1679	1972	2266	2304	2649	2056	2363	2374	2730	2154	2477
82	1476	1697	1999	2300	2337	2687	2084	2398	2406	2769	2191	2520
83	1492	1716	2030	2332	2368	2724	2115	2433	2439	2806	2226	2559
84	1508	1734	2056	2363	2400	2758	2144	2465	2470	2840	2258	2597
85	1525	1754	2081	2393	2430	2793	2174	2498	2501	2877	2289	2632
86	1539	1771	2106	2423	2457	2826	2200	2531	2531	2911	2316	2664
87	1556	1790	2133	2452	2484	2858	2227	2561	2559	2943	2343	2694
88	1573	1807	2155	2478	2513	2888	2251	2589	2585	2975	2369	2724
89	1589	1826	2178	2504	2539	2917	2275	2618	2611	3003	2390	2748
90	1603	1845	2200	2529	2561	2945	2298	2644	2637	3031	2407	2768
91	1619	1864	2221	2554	2583	2970	2319	2668	2659	3060	2422	2786
92	1636	1881	2240	2577	2604	2994	2339	2691	2682	3083	2437	2802
93	1652	1898	2260	2596	2623	3018	2358	2713	2701	3107	2450	2817
94	1667	1917	2276	2618	2642	3039	2377	2732	2721	3129	2461	2831
95	1682	1935	2293	2637	2658	3057	2393	2751	2738	3149	2471	2841
96	1699	1954	2309	2655	2675	3077	2408	2769	2756	3169	2480	2852
97	1715	1972	2326	2674	2692	3098	2424	2788	2774	3190	2487	2861
98	1730	1991	2342	2694	2709	3115	2442	2808	2790	3209	2496	2871
99	1746	2009	2358	2713	2726	3135	2458	2827	2809	3232	2500	2874

Premium payable other than annual will be determined according to the following factors:

**Semi-Annual  
0.5200**

**Quarterly  
0.2600**

**Monthly  
0.0833**

There is a one-time \$20 policy fee.

**LINCOLN HERITAGE LIFE INSURANCE COMPANY  
ANNUAL STANDARD PREMIUM RATES**

**FOR USE IN WEST VIRGINIA  
ZIP CODES 247-250, 258-260**

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan J	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
65-67	1115	1284	1450	1668	1739	1999	1498	1722	1792	2061	1545	1776
68	1166	1339	1515	1743	1810	2082	1568	1803	1867	2146	1607	1848
69	1213	1393	1580	1819	1881	2163	1635	1881	1940	2232	1671	1922
70	1259	1448	1645	1892	1953	2243	1702	1957	2011	2314	1737	1998
71	1302	1497	1707	1964	2020	2324	1768	2034	2083	2394	1807	2078
72	1346	1549	1769	2035	2086	2400	1833	2106	2153	2476	1878	2160
73	1388	1597	1829	2101	2154	2477	1894	2178	2220	2554	1951	2243
74	1427	1641	1883	2166	2217	2547	1955	2248	2284	2627	2016	2318
75	1464	1683	1940	2230	2275	2618	2013	2314	2345	2697	2080	2392
76	1497	1722	1991	2288	2332	2682	2065	2377	2405	2764	2139	2460
77	1529	1759	2037	2344	2387	2745	2118	2436	2459	2828	2196	2525
78	1557	1791	2082	2394	2436	2802	2164	2489	2510	2886	2249	2586
79	1584	1821	2123	2441	2482	2854	2208	2540	2558	2941	2302	2647
80	1604	1846	2159	2483	2523	2902	2248	2584	2600	2989	2348	2701
81	1622	1867	2190	2519	2560	2945	2282	2625	2638	3033	2393	2751
82	1640	1887	2222	2556	2596	2986	2316	2665	2674	3077	2435	2800
83	1657	1908	2253	2591	2631	3026	2351	2704	2710	3116	2473	2843
84	1677	1929	2282	2625	2666	3065	2381	2742	2746	3157	2508	2885
85	1694	1948	2312	2659	2700	3104	2415	2776	2779	3194	2543	2925
86	1712	1970	2340	2692	2730	3141	2444	2811	2811	3233	2574	2960
87	1729	1989	2368	2723	2762	3175	2475	2846	2843	3270	2603	2994
88	1747	2010	2393	2754	2790	3209	2502	2878	2873	3305	2631	3027
89	1764	2030	2419	2783	2819	3241	2528	2907	2902	3340	2655	3053
90	1783	2050	2442	2810	2846	3272	2554	2937	2928	3369	2673	3075
91	1801	2071	2466	2837	2870	3301	2579	2964	2956	3397	2692	3095
92	1818	2091	2489	2862	2894	3329	2600	2990	2979	3426	2708	3113
93	1834	2111	2508	2885	2915	3352	2622	3014	3002	3451	2722	3130
94	1853	2132	2528	2910	2936	3375	2641	3037	3023	3476	2735	3145
95	1869	2149	2546	2928	2954	3396	2659	3057	3042	3499	2746	3157
96	1887	2171	2565	2949	2972	3418	2675	3078	3063	3522	2755	3169
97	1905	2190	2584	2972	2990	3439	2694	3099	3082	3545	2764	3178
98	1922	2211	2604	2991	3010	3461	2713	3120	3102	3566	2773	3189
99	1941	2232	2622	3017	3028	3484	2731	3141	3124	3589	2777	3194

Premium payable other than annual will be determined according to the following factors:

**Semi-Annual  
0.5200**

**Quarterly  
0.2600**

**Monthly  
0.0833**

There is a one-time \$20 policy fee.

**LINCOLN HERITAGE LIFE INSURANCE COMPANY  
ANNUAL PREFERRED PREMIUM RATES**

**FOR USE IN WEST VIRGINIA  
ALL ZIP CODES EXCEPT 247-250, 258-260**

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan J	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
65-67	813	935	1057	1215	1267	1458	1092	1255	1306	1502	1125	1294
68	848	976	1104	1270	1320	1517	1142	1313	1360	1564	1170	1346
69	883	1015	1153	1324	1371	1576	1192	1370	1414	1625	1217	1400
70	916	1054	1199	1378	1422	1635	1241	1426	1465	1686	1266	1456
71	949	1092	1244	1431	1472	1692	1289	1482	1519	1744	1317	1514
72	982	1128	1289	1482	1522	1748	1335	1535	1568	1803	1369	1573
73	1011	1163	1332	1532	1568	1803	1380	1587	1618	1860	1421	1634
74	1040	1196	1373	1578	1614	1856	1424	1636	1664	1913	1469	1689
75	1066	1227	1413	1624	1658	1907	1465	1686	1709	1964	1516	1743
76	1091	1255	1450	1667	1699	1955	1505	1731	1751	2015	1559	1793
77	1114	1283	1484	1708	1738	1998	1542	1774	1792	2060	1600	1839
78	1135	1306	1517	1744	1774	2041	1578	1813	1829	2105	1639	1884
79	1153	1326	1546	1779	1809	2080	1608	1850	1863	2143	1677	1928
80	1170	1345	1573	1810	1839	2114	1638	1883	1894	2179	1711	1968
81	1182	1359	1596	1834	1865	2145	1664	1913	1922	2210	1743	2005
82	1195	1374	1618	1862	1892	2175	1687	1941	1947	2241	1774	2040
83	1208	1389	1643	1888	1917	2205	1712	1969	1975	2271	1802	2071
84	1221	1403	1664	1913	1943	2233	1736	1996	1999	2299	1828	2102
85	1234	1420	1685	1937	1967	2261	1760	2022	2025	2329	1853	2131
86	1246	1434	1705	1962	1989	2287	1781	2049	2049	2356	1875	2156
87	1260	1449	1726	1985	2011	2314	1803	2073	2071	2383	1896	2181
88	1273	1463	1744	2006	2034	2338	1822	2096	2093	2408	1918	2205
89	1286	1478	1763	2027	2055	2361	1842	2119	2114	2431	1935	2224
90	1298	1493	1781	2048	2073	2384	1861	2140	2134	2454	1948	2241
91	1311	1509	1798	2067	2091	2405	1878	2160	2152	2477	1961	2255
92	1324	1522	1813	2086	2108	2423	1894	2179	2171	2496	1973	2269
93	1337	1537	1829	2101	2123	2443	1909	2196	2186	2515	1983	2281
94	1350	1552	1843	2119	2139	2460	1924	2212	2202	2533	1992	2292
95	1362	1567	1856	2134	2151	2474	1937	2227	2217	2549	2000	2300
96	1375	1582	1869	2150	2166	2491	1949	2241	2231	2565	2008	2309
97	1388	1596	1883	2165	2179	2508	1963	2257	2246	2582	2014	2316
98	1401	1612	1896	2181	2193	2522	1977	2273	2258	2598	2020	2324
99	1414	1626	1909	2196	2207	2538	1990	2288	2274	2616	2024	2326

Premium payable other than annual will be determined according to the following factors:

**Semi-Annual  
0.5200**

**Quarterly  
0.2600**

**Monthly  
0.0833**

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ALL ZIP CODES EXCEPT 247-250, 258-260**

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan J	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
65-67	903	1040	1174	1351	1408	1618	1213	1394	1451	1669	1250	1437
68	944	1084	1227	1411	1465	1686	1269	1459	1511	1737	1301	1496
69	982	1128	1279	1472	1522	1751	1323	1522	1571	1807	1352	1556
70	1019	1172	1332	1532	1581	1816	1378	1584	1628	1873	1406	1618
71	1054	1212	1382	1590	1635	1881	1431	1646	1686	1938	1463	1682
72	1090	1254	1432	1647	1689	1943	1484	1705	1743	2004	1521	1748
73	1124	1293	1481	1701	1743	2005	1533	1763	1797	2067	1579	1816
74	1155	1329	1524	1754	1794	2062	1583	1820	1849	2127	1632	1877
75	1185	1363	1571	1805	1842	2119	1629	1873	1898	2184	1684	1936
76	1212	1394	1612	1852	1888	2171	1672	1924	1947	2237	1731	1992
77	1238	1424	1649	1897	1932	2222	1714	1972	1991	2289	1777	2044
78	1261	1450	1686	1938	1972	2269	1752	2015	2032	2337	1821	2094
79	1283	1474	1719	1976	2009	2310	1788	2056	2071	2381	1863	2143
80	1299	1494	1748	2010	2043	2349	1820	2092	2105	2420	1901	2186
81	1313	1511	1773	2039	2072	2384	1847	2125	2135	2456	1937	2227
82	1328	1527	1799	2069	2101	2417	1875	2157	2165	2491	1971	2267
83	1341	1544	1824	2098	2130	2450	1903	2189	2194	2523	2002	2302
84	1357	1561	1847	2125	2158	2481	1928	2219	2223	2556	2031	2336
85	1371	1577	1872	2152	2185	2513	1955	2247	2250	2586	2059	2368
86	1386	1595	1895	2179	2210	2542	1979	2275	2275	2617	2083	2396
87	1400	1610	1917	2204	2236	2570	2003	2304	2302	2647	2107	2423
88	1414	1627	1937	2230	2258	2598	2026	2330	2326	2676	2130	2451
89	1428	1643	1958	2253	2282	2624	2047	2354	2349	2704	2150	2472
90	1443	1659	1977	2275	2304	2649	2067	2377	2371	2728	2164	2490
91	1458	1676	1997	2297	2323	2672	2088	2400	2393	2750	2179	2506
92	1471	1692	2015	2317	2343	2695	2105	2421	2411	2774	2192	2520
93	1485	1709	2031	2336	2360	2713	2122	2440	2430	2794	2203	2534
94	1500	1726	2047	2355	2377	2732	2138	2458	2447	2814	2214	2546
95	1513	1740	2061	2371	2391	2749	2152	2474	2462	2832	2223	2556
96	1527	1758	2077	2388	2406	2767	2166	2491	2479	2851	2230	2565
97	1542	1773	2092	2406	2421	2784	2181	2508	2495	2870	2237	2573
98	1556	1790	2108	2422	2437	2802	2196	2525	2511	2887	2245	2581
99	1572	1807	2122	2442	2451	2820	2211	2542	2529	2905	2248	2586

Premium payable other than annual will be determined according to the following factors:

**Semi-Annual  
0.5200**

**Quarterly  
0.2600**

**Monthly  
0.0833**

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