

THE GOLDEN LINK

A Quick-Release Newsletter

To: All Oklahoma Admiral Life Insurance Company of America
Medicare Supplement Agents

Re: 2009 Rate Change

2009 MEDICARE SUPPLEMENT RATES

The rate increase for Oklahoma has been approved. There is a 9 % increase for all Medicare Supplement plans.

The effective date for the rate increase is January 1, 2009. Please refer to the points below to determine which rates should be applied.

- All Medicare Supplement applications dated *before* October 1, 2008, *regardless of effective date*, will receive the current 2008 rates.
- Any application dated *on or after* October 1, 2008 requesting a policy effective date *before January 1, 2009* will receive the current 2008 rates.
- Any application dated *on or after* October 1, 2008 requesting an effective date of *January 1, 2009 or after* will receive the new 2009 rates.

Summary of this information:

Application Date	Effective Date	Applicable Rates
Before October 1	Anytime	2008 Rates
October 1 or after	Before January 1	2008 Rates
October 1 or after	January 1 or after	2009 Rates

VERY IMPORTANT

If you are licensed in multiple states, please call 800-321-0102 to confirm current rates for your non-resident states.

Place your order for additional rates and supplies by logging onto www.aimc.net or by calling 800-321-0102. Internet orders take priority.

ADMIRAL LIFE INSURANCE COMPANY OF AMERICA
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 1/16/07

OKLAHOMA

FOR USE IN OKLAHOMA ZIP CODES: 730, 731, 740, 741

MALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	1,530	NA	NA	NA	NA	NA	NA	0-64	1,700	NA	NA	NA	NA	NA	NA
65	892	1,123	1,280	1,135	1,145	1,328	1,142	65	991	1,248	1,422	1,261	1,272	1,476	1,270
66	938	1,181	1,335	1,193	1,203	1,383	1,202	66	1,041	1,312	1,483	1,326	1,337	1,536	1,335
67	985	1,241	1,396	1,253	1,264	1,442	1,262	67	1,094	1,379	1,551	1,392	1,404	1,602	1,402
68	1,026	1,293	1,458	1,306	1,317	1,502	1,315	68	1,140	1,436	1,620	1,451	1,463	1,669	1,461
69	1,072	1,351	1,517	1,364	1,376	1,561	1,374	69	1,192	1,501	1,686	1,516	1,529	1,733	1,526
70	1,115	1,405	1,574	1,418	1,431	1,617	1,428	70	1,238	1,561	1,750	1,576	1,590	1,797	1,588
71	1,157	1,458	1,630	1,472	1,486	1,673	1,483	71	1,286	1,620	1,811	1,636	1,651	1,859	1,648
72	1,198	1,508	1,681	1,524	1,537	1,726	1,535	72	1,330	1,677	1,868	1,693	1,708	1,918	1,705
73	1,236	1,556	1,729	1,572	1,586	1,773	1,583	73	1,373	1,730	1,921	1,747	1,762	1,970	1,759
74	1,271	1,601	1,774	1,617	1,631	1,818	1,629	74	1,412	1,779	1,971	1,796	1,813	2,021	1,810
75	1,303	1,642	1,816	1,658	1,672	1,859	1,670	75	1,448	1,824	2,018	1,842	1,859	2,066	1,855
76	1,333	1,679	1,854	1,696	1,711	1,895	1,708	76	1,481	1,866	2,060	1,885	1,901	2,105	1,898
77	1,362	1,715	1,895	1,733	1,748	1,929	1,745	77	1,513	1,906	2,104	1,925	1,941	2,143	1,939
78	1,388	1,749	1,929	1,766	1,781	1,958	1,778	78	1,542	1,943	2,143	1,962	1,979	2,175	1,976
79	1,412	1,779	1,961	1,796	1,813	1,985	1,809	79	1,569	1,976	2,179	1,996	2,013	2,206	2,011
80	1,435	1,808	1,986	1,826	1,841	2,011	1,839	80	1,594	2,009	2,207	2,029	2,047	2,234	2,043
81	1,455	1,834	2,012	1,852	1,868	2,037	1,865	81	1,617	2,038	2,235	2,058	2,075	2,264	2,073
82	1,475	1,859	2,036	1,877	1,894	2,063	1,890	82	1,639	2,066	2,262	2,085	2,103	2,291	2,101
83	1,494	1,883	2,059	1,901	1,918	2,088	1,914	83	1,661	2,092	2,288	2,112	2,131	2,319	2,128
84	1,513	1,906	2,082	1,924	1,941	2,111	1,939	84	1,680	2,118	2,313	2,138	2,157	2,346	2,154
85	1,530	1,928	2,103	1,948	1,964	2,135	1,961	85	1,700	2,143	2,337	2,164	2,183	2,372	2,179
86	1,547	1,949	2,124	1,969	1,986	2,157	1,983	86	1,719	2,166	2,361	2,188	2,207	2,397	2,203
87	1,564	1,971	2,144	1,990	2,007	2,179	2,004	87	1,738	2,190	2,382	2,211	2,230	2,420	2,227
88	1,580	1,991	2,164	2,010	2,028	2,199	2,024	88	1,755	2,211	2,404	2,234	2,253	2,443	2,249
89	1,595	2,009	2,183	2,029	2,047	2,218	2,043	89	1,772	2,232	2,425	2,255	2,274	2,464	2,271
90	1,608	2,027	2,201	2,047	2,065	2,236	2,061	90	1,787	2,252	2,445	2,274	2,294	2,484	2,291
91	1,622	2,044	2,219	2,064	2,082	2,252	2,078	91	1,802	2,271	2,464	2,293	2,313	2,503	2,309
92	1,634	2,059	2,234	2,080	2,098	2,268	2,094	92	1,816	2,288	2,482	2,310	2,331	2,520	2,327
93	1,646	2,074	2,249	2,094	2,112	2,282	2,109	93	1,829	2,304	2,499	2,327	2,347	2,535	2,344
94	1,656	2,087	2,263	2,108	2,126	2,295	2,122	94	1,841	2,318	2,514	2,342	2,363	2,550	2,358
95	1,666	2,099	2,275	2,120	2,138	2,307	2,135	95	1,851	2,332	2,528	2,355	2,376	2,562	2,372
96	1,676	2,111	2,287	2,132	2,151	2,318	2,147	96	1,862	2,346	2,542	2,369	2,390	2,576	2,386
97	1,686	2,124	2,300	2,145	2,164	2,330	2,160	97	1,873	2,360	2,555	2,383	2,404	2,588	2,400
98	1,696	2,137	2,312	2,157	2,176	2,342	2,173	98	1,884	2,373	2,570	2,398	2,418	2,602	2,414
99	1,706	2,149	2,326	2,170	2,189	2,354	2,185	99	1,895	2,388	2,584	2,411	2,433	2,615	2,428

(Add \$20 One-time Policy Fee)

Modal Factors:

Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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RATES EFFECTIVE 1/16/07

OKLAHOMA

FOR USE IN OKLAHOMA ZIP CODES: ALL EXCEPT 730, 731, 740, 741

MALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	1,445	NA	NA	NA	NA	NA	NA	0-64	1,606	NA	NA	NA	NA	NA	NA
65	842	1,061	1,209	1,072	1,081	1,255	1,079	65	936	1,179	1,343	1,191	1,201	1,394	1,199
66	886	1,115	1,261	1,126	1,136	1,306	1,135	66	983	1,239	1,401	1,252	1,263	1,451	1,261
67	930	1,172	1,318	1,183	1,193	1,362	1,192	67	1,034	1,302	1,465	1,315	1,326	1,513	1,324
68	969	1,221	1,377	1,233	1,244	1,419	1,242	68	1,077	1,357	1,530	1,370	1,382	1,576	1,380
69	1,012	1,276	1,433	1,289	1,300	1,474	1,298	69	1,125	1,418	1,592	1,431	1,444	1,637	1,442
70	1,053	1,327	1,487	1,340	1,352	1,527	1,349	70	1,170	1,474	1,652	1,488	1,502	1,697	1,499
71	1,093	1,377	1,539	1,391	1,403	1,580	1,401	71	1,215	1,530	1,710	1,545	1,559	1,756	1,556
72	1,131	1,425	1,588	1,439	1,452	1,630	1,449	72	1,256	1,584	1,764	1,599	1,613	1,811	1,610
73	1,167	1,470	1,633	1,485	1,498	1,675	1,495	73	1,296	1,634	1,814	1,650	1,664	1,861	1,661
74	1,200	1,512	1,675	1,527	1,540	1,717	1,539	74	1,334	1,680	1,862	1,697	1,712	1,908	1,709
75	1,231	1,550	1,715	1,566	1,579	1,756	1,577	75	1,368	1,723	1,906	1,740	1,755	1,952	1,752
76	1,259	1,586	1,751	1,601	1,616	1,789	1,613	76	1,398	1,762	1,946	1,780	1,795	1,988	1,793
77	1,286	1,620	1,789	1,636	1,651	1,822	1,648	77	1,429	1,800	1,987	1,818	1,833	2,024	1,831
78	1,311	1,652	1,822	1,668	1,682	1,849	1,680	78	1,456	1,835	2,024	1,853	1,869	2,054	1,867
79	1,334	1,680	1,852	1,697	1,712	1,875	1,709	79	1,482	1,867	2,058	1,885	1,901	2,083	1,899
80	1,355	1,708	1,876	1,725	1,739	1,899	1,737	80	1,505	1,897	2,084	1,916	1,933	2,110	1,930
81	1,374	1,732	1,900	1,749	1,765	1,924	1,761	81	1,527	1,924	2,111	1,944	1,960	2,138	1,958
82	1,393	1,755	1,923	1,772	1,788	1,948	1,785	82	1,548	1,951	2,136	1,969	1,986	2,164	1,984
83	1,411	1,778	1,945	1,795	1,811	1,972	1,808	83	1,568	1,975	2,161	1,995	2,013	2,190	2,009
84	1,429	1,800	1,966	1,817	1,833	1,994	1,831	84	1,587	2,000	2,185	2,020	2,037	2,216	2,034
85	1,445	1,821	1,986	1,839	1,855	2,016	1,852	85	1,606	2,024	2,207	2,043	2,061	2,241	2,058
86	1,461	1,841	2,006	1,860	1,876	2,037	1,873	86	1,624	2,046	2,230	2,066	2,084	2,264	2,081
87	1,477	1,862	2,025	1,879	1,896	2,058	1,893	87	1,641	2,068	2,250	2,088	2,106	2,286	2,103
88	1,492	1,880	2,043	1,898	1,915	2,077	1,912	88	1,658	2,088	2,270	2,110	2,128	2,307	2,124
89	1,506	1,897	2,061	1,916	1,933	2,094	1,930	89	1,674	2,108	2,290	2,129	2,148	2,327	2,145
90	1,519	1,914	2,078	1,933	1,950	2,111	1,947	90	1,688	2,127	2,309	2,148	2,167	2,346	2,163
91	1,532	1,930	2,095	1,949	1,966	2,127	1,963	91	1,702	2,145	2,327	2,166	2,185	2,364	2,181
92	1,544	1,945	2,110	1,964	1,981	2,142	1,978	92	1,715	2,161	2,344	2,182	2,202	2,380	2,197
93	1,555	1,958	2,124	1,978	1,995	2,155	1,992	93	1,727	2,176	2,360	2,197	2,217	2,394	2,213
94	1,564	1,971	2,137	1,991	2,008	2,168	2,004	94	1,738	2,190	2,374	2,212	2,231	2,408	2,227
95	1,573	1,982	2,149	2,002	2,020	2,179	2,016	95	1,748	2,202	2,388	2,224	2,244	2,420	2,241
96	1,583	1,994	2,160	2,014	2,032	2,190	2,028	96	1,759	2,216	2,400	2,237	2,257	2,433	2,253
97	1,592	2,006	2,172	2,026	2,043	2,201	2,040	97	1,769	2,229	2,413	2,251	2,270	2,445	2,267
98	1,601	2,018	2,184	2,037	2,055	2,212	2,052	98	1,779	2,241	2,427	2,264	2,284	2,457	2,280
99	1,611	2,030	2,196	2,049	2,067	2,223	2,064	99	1,790	2,255	2,440	2,277	2,298	2,470	2,293

(Add \$20 One-time Policy Fee)

Modal Factors:

Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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FEMALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	1,331	NA	NA	NA	NA	NA	NA	0-64	1,479	NA	NA	NA	NA	NA	NA
65	775	977	1,112	986	995	1,156	994	65	861	1,085	1,237	1,096	1,106	1,283	1,104
66	815	1,027	1,161	1,038	1,047	1,202	1,045	66	905	1,141	1,290	1,153	1,163	1,337	1,161
67	856	1,079	1,214	1,090	1,099	1,254	1,097	67	951	1,199	1,349	1,211	1,221	1,393	1,220
68	892	1,124	1,268	1,135	1,145	1,306	1,143	68	992	1,249	1,409	1,262	1,273	1,451	1,271
69	932	1,175	1,319	1,186	1,197	1,357	1,194	69	1,036	1,305	1,466	1,319	1,329	1,508	1,328
70	969	1,221	1,369	1,234	1,245	1,407	1,242	70	1,077	1,357	1,521	1,371	1,382	1,562	1,381
71	1,006	1,268	1,418	1,281	1,292	1,455	1,290	71	1,118	1,409	1,575	1,423	1,436	1,616	1,433
72	1,041	1,312	1,462	1,325	1,337	1,501	1,335	72	1,157	1,458	1,625	1,472	1,485	1,668	1,482
73	1,075	1,354	1,503	1,367	1,379	1,542	1,376	73	1,193	1,504	1,670	1,518	1,532	1,713	1,529
74	1,105	1,392	1,543	1,406	1,418	1,581	1,416	74	1,228	1,547	1,715	1,562	1,576	1,757	1,573
75	1,133	1,427	1,580	1,442	1,454	1,617	1,452	75	1,259	1,587	1,755	1,602	1,616	1,796	1,613
76	1,159	1,461	1,613	1,475	1,488	1,648	1,485	76	1,288	1,623	1,792	1,639	1,653	1,831	1,651
77	1,184	1,491	1,647	1,507	1,519	1,677	1,517	77	1,316	1,658	1,830	1,674	1,688	1,863	1,686
78	1,207	1,521	1,677	1,535	1,549	1,703	1,546	78	1,341	1,689	1,863	1,706	1,721	1,892	1,718
79	1,228	1,547	1,706	1,562	1,576	1,726	1,573	79	1,364	1,719	1,895	1,736	1,751	1,919	1,748
80	1,247	1,572	1,727	1,588	1,601	1,749	1,599	80	1,386	1,747	1,919	1,764	1,779	1,942	1,777
81	1,265	1,595	1,749	1,610	1,625	1,771	1,622	81	1,407	1,772	1,943	1,789	1,805	1,968	1,802
82	1,283	1,616	1,770	1,632	1,646	1,794	1,643	82	1,426	1,796	1,967	1,814	1,830	1,993	1,826
83	1,300	1,637	1,790	1,653	1,668	1,815	1,665	83	1,444	1,819	1,989	1,837	1,853	2,017	1,850
84	1,315	1,657	1,810	1,674	1,688	1,836	1,686	84	1,462	1,841	2,012	1,859	1,876	2,040	1,873
85	1,331	1,677	1,829	1,693	1,708	1,857	1,706	85	1,479	1,863	2,032	1,881	1,898	2,063	1,895
86	1,346	1,696	1,847	1,713	1,727	1,876	1,724	86	1,495	1,884	2,053	1,903	1,919	2,084	1,916
87	1,360	1,714	1,865	1,731	1,745	1,895	1,742	87	1,511	1,904	2,072	1,922	1,940	2,105	1,936
88	1,373	1,731	1,882	1,748	1,763	1,912	1,760	88	1,526	1,923	2,091	1,942	1,959	2,124	1,956
89	1,387	1,747	1,898	1,764	1,779	1,929	1,777	89	1,541	1,941	2,109	1,960	1,977	2,143	1,975
90	1,399	1,762	1,913	1,780	1,796	1,944	1,793	90	1,554	1,958	2,127	1,977	1,995	2,160	1,992
91	1,410	1,777	1,929	1,795	1,810	1,958	1,807	91	1,567	1,975	2,143	1,994	2,012	2,176	2,008
92	1,421	1,791	1,943	1,808	1,824	1,972	1,821	92	1,579	1,990	2,159	2,009	2,027	2,191	2,023
93	1,431	1,803	1,956	1,821	1,837	1,985	1,834	93	1,590	2,003	2,173	2,023	2,041	2,205	2,038
94	1,440	1,814	1,967	1,832	1,849	1,995	1,846	94	1,600	2,016	2,186	2,037	2,054	2,217	2,051
95	1,449	1,825	1,978	1,843	1,859	2,005	1,857	95	1,609	2,028	2,198	2,048	2,066	2,228	2,063
96	1,457	1,836	1,989	1,854	1,870	2,016	1,868	96	1,619	2,040	2,210	2,060	2,078	2,239	2,075
97	1,466	1,847	2,000	1,865	1,881	2,026	1,878	97	1,629	2,052	2,222	2,073	2,091	2,251	2,087
98	1,474	1,858	2,011	1,876	1,893	2,037	1,889	98	1,638	2,064	2,235	2,084	2,102	2,263	2,099
99	1,483	1,868	2,022	1,887	1,904	2,047	1,901	99	1,648	2,076	2,246	2,097	2,115	2,274	2,111

(Add \$20 One-time Policy Fee)

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0-64	1,257	NA	NA	NA	NA	NA	NA	0-64	1,397	NA	NA	NA	NA	NA	NA
65	732	922	1,051	932	940	1,091	938	65	813	1,025	1,168	1,035	1,045	1,212	1,043
66	770	970	1,097	980	989	1,136	987	66	855	1,078	1,218	1,089	1,098	1,262	1,097
67	808	1,019	1,147	1,029	1,038	1,184	1,036	67	898	1,132	1,274	1,143	1,153	1,316	1,152
68	842	1,062	1,198	1,072	1,081	1,233	1,080	68	937	1,180	1,330	1,192	1,202	1,370	1,200
69	881	1,109	1,246	1,120	1,131	1,282	1,128	69	978	1,233	1,385	1,245	1,255	1,424	1,254
70	915	1,153	1,293	1,165	1,176	1,329	1,173	70	1,017	1,282	1,437	1,295	1,306	1,476	1,304
71	950	1,198	1,339	1,210	1,220	1,374	1,218	71	1,056	1,330	1,488	1,344	1,356	1,527	1,353
72	983	1,239	1,380	1,251	1,262	1,418	1,261	72	1,093	1,377	1,534	1,391	1,403	1,575	1,400
73	1,015	1,278	1,420	1,291	1,302	1,456	1,300	73	1,127	1,420	1,578	1,434	1,447	1,618	1,444
74	1,044	1,315	1,457	1,328	1,340	1,493	1,337	74	1,159	1,461	1,619	1,476	1,488	1,659	1,486
75	1,070	1,348	1,492	1,362	1,374	1,527	1,371	75	1,189	1,499	1,658	1,513	1,526	1,697	1,523
76	1,095	1,380	1,523	1,393	1,405	1,556	1,403	76	1,216	1,533	1,692	1,548	1,561	1,729	1,559
77	1,118	1,408	1,556	1,423	1,435	1,584	1,433	77	1,243	1,566	1,728	1,581	1,595	1,760	1,592
78	1,140	1,437	1,584	1,450	1,463	1,608	1,460	78	1,267	1,595	1,760	1,612	1,625	1,787	1,623
79	1,159	1,461	1,611	1,476	1,488	1,630	1,486	79	1,289	1,624	1,789	1,640	1,654	1,812	1,651
80	1,178	1,485	1,631	1,499	1,512	1,652	1,510	80	1,309	1,650	1,812	1,666	1,680	1,834	1,678
81	1,195	1,506	1,652	1,521	1,534	1,673	1,532	81	1,329	1,674	1,835	1,690	1,705	1,859	1,702
82	1,211	1,527	1,672	1,541	1,555	1,694	1,552	82	1,346	1,696	1,857	1,713	1,728	1,882	1,725
83	1,227	1,546	1,691	1,561	1,575	1,714	1,573	83	1,363	1,718	1,879	1,735	1,750	1,905	1,747
84	1,242	1,565	1,709	1,581	1,595	1,734	1,592	84	1,380	1,739	1,900	1,756	1,771	1,927	1,769
85	1,257	1,584	1,727	1,599	1,613	1,754	1,611	85	1,397	1,760	1,919	1,777	1,793	1,948	1,789
86	1,271	1,601	1,744	1,618	1,631	1,771	1,629	86	1,412	1,779	1,939	1,797	1,812	1,969	1,810
87	1,284	1,618	1,761	1,635	1,648	1,789	1,646	87	1,427	1,798	1,957	1,816	1,832	1,988	1,828
88	1,297	1,635	1,777	1,651	1,665	1,805	1,663	88	1,442	1,816	1,975	1,834	1,850	2,006	1,847
89	1,310	1,650	1,793	1,666	1,680	1,822	1,678	89	1,455	1,833	1,992	1,851	1,867	2,024	1,865
90	1,321	1,664	1,807	1,681	1,696	1,836	1,693	90	1,468	1,850	2,009	1,867	1,884	2,040	1,881
91	1,332	1,678	1,822	1,695	1,709	1,850	1,707	91	1,480	1,865	2,024	1,884	1,900	2,055	1,896
92	1,342	1,692	1,835	1,708	1,723	1,862	1,720	92	1,491	1,879	2,039	1,897	1,914	2,069	1,911
93	1,352	1,703	1,847	1,720	1,735	1,874	1,732	93	1,502	1,892	2,052	1,911	1,928	2,083	1,924
94	1,360	1,714	1,858	1,731	1,746	1,884	1,743	94	1,511	1,904	2,065	1,924	1,940	2,094	1,937
95	1,369	1,724	1,868	1,741	1,756	1,894	1,754	95	1,520	1,915	2,076	1,935	1,952	2,105	1,948
96	1,376	1,734	1,879	1,751	1,766	1,904	1,764	96	1,529	1,927	2,088	1,946	1,963	2,115	1,959
97	1,385	1,744	1,889	1,761	1,777	1,913	1,774	97	1,539	1,938	2,099	1,958	1,975	2,126	1,971
98	1,392	1,754	1,899	1,771	1,788	1,924	1,784	98	1,547	1,949	2,111	1,969	1,986	2,137	1,982
99	1,401	1,765	1,910	1,782	1,798	1,933	1,795	99	1,556	1,961	2,122	1,981	1,998	2,148	1,994

(Add \$20 One-time Policy Fee)

Modal Factors:

Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

ADMIRAL LIFE INSURANCE COMPANY OF AMERICA
MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS
RATES EFFECTIVE 1/16/07

OKLAHOMA

FOR USE IN OKLAHOMA ZIP CODES: 730, 731, 740, 741

MALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	127.50	NA	NA	NA	NA	NA	NA	0-64	141.67	NA	NA	NA	NA	NA	NA
65	74.33	93.58	106.67	94.58	95.42	110.67	95.17	65	82.58	104.00	118.50	105.08	106.00	123.00	105.83
66	78.17	98.42	111.25	99.42	100.25	115.25	100.17	66	86.75	109.33	123.58	110.50	111.42	128.00	111.25
67	82.08	103.42	116.33	104.42	105.33	120.17	105.17	67	91.17	114.92	129.25	116.00	117.00	133.50	116.83
68	85.50	107.75	121.50	108.83	109.75	125.17	109.58	68	95.00	119.67	135.00	120.92	121.92	139.08	121.75
69	89.33	112.58	126.42	113.67	114.67	130.08	114.50	69	99.33	125.08	140.50	126.33	127.42	144.42	127.17
70	92.92	117.08	131.17	118.17	119.25	134.75	119.00	70	103.17	130.08	145.83	131.33	132.50	149.75	132.33
71	96.42	121.50	135.83	122.67	123.83	139.42	123.58	71	107.17	135.00	150.92	136.33	137.58	154.92	137.33
72	99.83	125.67	140.08	127.00	128.08	143.83	127.92	72	110.83	139.75	155.67	141.08	142.33	159.83	142.08
73	103.00	129.67	144.08	131.00	132.17	147.75	131.92	73	114.42	144.17	160.08	145.58	146.83	164.17	146.58
74	105.92	133.42	147.83	134.75	135.92	151.50	135.75	74	117.67	148.25	164.25	149.67	151.08	168.42	150.83
75	108.58	136.83	151.33	138.17	139.33	154.92	139.17	75	120.67	152.00	168.17	153.50	154.92	172.17	154.58
76	111.08	139.92	154.50	141.33	142.58	157.92	142.33	76	123.42	155.50	171.67	157.08	158.42	175.42	158.17
77	113.50	142.92	157.92	144.42	145.67	160.75	145.42	77	126.08	158.83	175.33	160.42	161.75	178.58	161.58
78	115.67	145.75	160.75	147.17	148.42	163.17	148.17	78	128.50	161.92	178.58	163.50	164.92	181.25	164.67
79	117.67	148.25	163.42	149.67	151.08	165.42	150.75	79	130.75	164.67	181.58	166.33	167.75	183.83	167.58
80	119.58	150.67	165.50	152.17	153.42	167.58	153.25	80	132.83	167.42	183.92	169.08	170.58	186.17	170.25
81	121.25	152.83	167.67	154.33	155.67	169.75	155.42	81	134.75	169.83	186.25	171.50	172.92	188.67	172.75
82	122.92	154.92	169.67	156.42	157.83	171.92	157.50	82	136.58	172.17	188.50	173.75	175.25	190.92	175.08
83	124.50	156.92	171.58	158.42	159.83	174.00	159.50	83	138.42	174.33	190.67	176.00	177.58	193.25	177.33
84	126.08	158.83	173.50	160.33	161.75	175.92	161.58	84	140.00	176.50	192.75	178.17	179.75	195.50	179.50
85	127.50	160.67	175.25	162.33	163.67	177.92	163.42	85	141.67	178.58	194.75	180.33	181.92	197.67	181.58
86	128.92	162.42	177.00	164.08	165.50	179.75	165.25	86	143.25	180.50	196.75	182.33	183.92	199.75	183.58
87	130.33	164.25	178.67	165.83	167.25	181.58	167.00	87	144.83	182.50	198.50	184.25	185.83	201.67	185.58
88	131.67	165.92	180.33	167.50	169.00	183.25	168.67	88	146.25	184.25	200.33	186.17	187.75	203.58	187.42
89	132.92	167.42	181.92	169.08	170.58	184.83	170.25	89	147.67	186.00	202.08	187.92	189.50	205.33	189.25
90	134.00	168.92	183.42	170.58	172.08	186.33	171.75	90	148.92	187.67	203.75	189.50	191.17	207.00	190.92
91	135.17	170.33	184.92	172.00	173.50	187.67	173.17	91	150.17	189.25	205.33	191.08	192.75	208.58	192.42
92	136.17	171.58	186.17	173.33	174.83	189.00	174.50	92	151.33	190.67	206.83	192.50	194.25	210.00	193.92
93	137.17	172.83	187.42	174.50	176.00	190.17	175.75	93	152.42	192.00	208.25	193.92	195.58	211.25	195.33
94	138.00	173.92	188.58	175.67	177.17	191.25	176.83	94	153.42	193.17	209.50	195.17	196.92	212.50	196.50
95	138.83	174.92	189.58	176.67	178.17	192.25	177.92	95	154.25	194.33	210.67	196.25	198.00	213.50	197.67
96	139.67	175.92	190.58	177.67	179.25	193.17	178.92	96	155.17	195.50	211.83	197.42	199.17	214.67	198.83
97	140.50	177.00	191.67	178.75	180.33	194.17	180.00	97	156.08	196.67	212.92	198.58	200.33	215.67	200.00
98	141.33	178.08	192.67	179.75	181.33	195.17	181.08	98	157.00	197.75	214.17	199.83	201.50	216.83	201.17
99	142.17	179.08	193.83	180.83	182.42	196.17	182.08	99	157.92	199.00	215.33	200.92	202.75	217.92	202.33

(Add \$20 One-time Policy Fee)

ADMIRAL LIFE INSURANCE COMPANY OF AMERICA
MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS
RATES EFFECTIVE 1/16/07

OKLAHOMA

FOR USE IN OKLAHOMA ZIP CODES: ALL EXCEPT 730, 731, 740, 741

MALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	120.42	NA	NA	NA	NA	NA	NA	0-64	133.83	NA	NA	NA	NA	NA	NA
65	70.17	88.42	100.75	89.33	90.08	104.58	89.92	65	78.00	98.25	111.92	99.25	100.08	116.17	99.92
66	73.83	92.92	105.08	93.83	94.67	108.83	94.58	66	81.92	103.25	116.75	104.33	105.25	120.92	105.08
67	77.50	97.67	109.83	98.58	99.42	113.50	99.33	67	86.17	108.50	122.08	109.58	110.50	126.08	110.33
68	80.75	101.75	114.75	102.75	103.67	118.25	103.50	68	89.75	113.08	127.50	114.17	115.17	131.33	115.00
69	84.33	106.33	119.42	107.42	108.33	122.83	108.17	69	93.75	118.17	132.67	119.25	120.33	136.42	120.17
70	87.75	110.58	123.92	111.67	112.67	127.25	112.42	70	97.50	122.83	137.67	124.00	125.17	141.42	124.92
71	91.08	114.75	128.25	115.92	116.92	131.67	116.75	71	101.25	127.50	142.50	128.75	129.92	146.33	129.67
72	94.25	118.75	132.33	119.92	121.00	135.83	120.75	72	104.67	132.00	147.00	133.25	134.42	150.92	134.17
73	97.25	122.50	136.08	123.75	124.83	139.58	124.58	73	108.00	136.17	151.17	137.50	138.67	155.08	138.42
74	100.00	126.00	139.58	127.25	128.33	143.08	128.25	74	111.17	140.00	155.17	141.42	142.67	159.00	142.42
75	102.58	129.17	142.92	130.50	131.58	146.33	131.42	75	114.00	143.58	158.83	145.00	146.25	162.67	146.00
76	104.92	132.17	145.92	133.42	134.67	149.08	134.42	76	116.50	146.83	162.17	148.33	149.58	165.67	149.42
77	107.17	135.00	149.08	136.33	137.58	151.83	137.33	77	119.08	150.00	165.58	151.50	152.75	168.67	152.58
78	109.25	137.67	151.83	139.00	140.17	154.08	140.00	78	121.33	152.92	168.67	154.42	155.75	171.17	155.58
79	111.17	140.00	154.33	141.42	142.67	156.25	142.42	79	123.50	155.58	171.50	157.08	158.42	173.58	158.25
80	112.92	142.33	156.33	143.75	144.92	158.25	144.75	80	125.42	158.08	173.67	159.67	161.08	175.83	160.83
81	114.50	144.33	158.33	145.75	147.08	160.33	146.75	81	127.25	160.33	175.92	162.00	163.33	178.17	163.17
82	116.08	146.25	160.25	147.67	149.00	162.33	148.75	82	129.00	162.58	178.00	164.08	165.50	180.33	165.33
83	117.58	148.17	162.08	149.58	150.92	164.33	150.67	83	130.67	164.58	180.08	166.25	167.75	182.50	167.42
84	119.08	150.00	163.83	151.42	152.75	166.17	152.58	84	132.25	166.67	182.08	168.33	169.75	184.67	169.50
85	120.42	151.75	165.50	153.25	154.58	168.00	154.33	85	133.83	168.67	183.92	170.25	171.75	186.75	171.50
86	121.75	153.42	167.17	155.00	156.33	169.75	156.08	86	135.33	170.50	185.83	172.17	173.67	188.67	173.42
87	123.08	155.17	168.75	156.58	158.00	171.50	157.75	87	136.75	172.33	187.50	174.00	175.50	190.50	175.25
88	124.33	156.67	170.25	158.17	159.58	173.08	159.33	88	138.17	174.00	189.17	175.83	177.33	192.25	177.00
89	125.50	158.08	171.75	159.67	161.08	174.50	160.83	89	139.50	175.67	190.83	177.42	179.00	193.92	178.75
90	126.58	159.50	173.17	161.08	162.50	175.92	162.25	90	140.67	177.25	192.42	179.00	180.58	195.50	180.25
91	127.67	160.83	174.58	162.42	163.83	177.25	163.58	91	141.83	178.75	193.92	180.50	182.08	197.00	181.75
92	128.67	162.08	175.83	163.67	165.08	178.50	164.83	92	142.92	180.08	195.33	181.83	183.50	198.33	183.08
93	129.58	163.17	177.00	164.83	166.25	179.58	166.00	93	143.92	181.33	196.67	183.08	184.75	199.50	184.42
94	130.33	164.25	178.08	165.92	167.33	180.67	167.00	94	144.83	182.50	197.83	184.33	185.92	200.67	185.58
95	131.08	165.17	179.08	166.83	168.33	181.58	168.00	95	145.67	183.50	199.00	185.33	187.00	201.67	186.75
96	131.92	166.17	180.00	167.83	169.33	182.50	169.00	96	146.58	184.67	200.00	186.42	188.08	202.75	187.75
97	132.67	167.17	181.00	168.83	170.25	183.42	170.00	97	147.42	185.75	201.08	187.58	189.17	203.75	188.92
98	133.42	168.17	182.00	169.75	171.25	184.33	171.00	98	148.25	186.75	202.25	188.67	190.33	204.75	190.00
99	134.25	169.17	183.00	170.75	172.25	185.25	172.00	99	149.17	187.92	203.33	189.75	191.50	205.83	191.08

(Add \$20 One-time Policy Fee)

ADMIRAL LIFE INSURANCE COMPANY OF AMERICA
MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS
RATES EFFECTIVE 1/16/07

OKLAHOMA

FOR USE IN OKLAHOMA ZIP CODES: 730, 731, 740, 741

FEMALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	110.92	NA	NA	NA	NA	NA	NA	0-64	123.25	NA	NA	NA	NA	NA	NA
65	64.58	81.42	92.67	82.17	82.92	96.33	82.83	65	71.75	90.42	103.08	91.33	92.17	106.92	92.00
66	67.92	85.58	96.75	86.50	87.25	100.17	87.08	66	75.42	95.08	107.50	96.08	96.92	111.42	96.75
67	71.33	89.92	101.17	90.83	91.58	104.50	91.42	67	79.25	99.92	112.42	100.92	101.75	116.08	101.67
68	74.33	93.67	105.67	94.58	95.42	108.83	95.25	68	82.67	104.08	117.42	105.17	106.08	120.92	105.92
69	77.67	97.92	109.92	98.83	99.75	113.08	99.50	69	86.33	108.75	122.17	109.92	110.75	125.67	110.67
70	80.75	101.75	114.08	102.83	103.75	117.25	103.50	70	89.75	113.08	126.75	114.25	115.17	130.17	115.08
71	83.83	105.67	118.17	106.75	107.67	121.25	107.50	71	93.17	117.42	131.25	118.58	119.67	134.67	119.42
72	86.75	109.33	121.83	110.42	111.42	125.08	111.25	72	96.42	121.50	135.42	122.67	123.75	139.00	123.50
73	89.58	112.83	125.25	113.92	114.92	128.50	114.67	73	99.42	125.33	139.17	126.50	127.67	142.75	127.42
74	92.08	116.00	128.58	117.17	118.17	131.75	118.00	74	102.33	128.92	142.92	130.17	131.33	146.42	131.08
75	94.42	118.92	131.67	120.17	121.17	134.75	121.00	75	104.92	132.25	146.25	133.50	134.67	149.67	134.42
76	96.58	121.75	134.42	122.92	124.00	137.33	123.75	76	107.33	135.25	149.33	136.58	137.75	152.58	137.58
77	98.67	124.25	137.25	125.58	126.58	139.75	126.42	77	109.67	138.17	152.50	139.50	140.67	155.25	140.50
78	100.58	126.75	139.75	127.92	129.08	141.92	128.83	78	111.75	140.75	155.25	142.17	143.42	157.67	143.17
79	102.33	128.92	142.17	130.17	131.33	143.83	131.08	79	113.67	143.25	157.92	144.67	145.92	159.92	145.67
80	103.92	131.00	143.92	132.33	133.42	145.75	133.25	80	115.50	145.58	159.92	147.00	148.25	161.83	148.08
81	105.42	132.92	145.75	134.17	135.42	147.58	135.17	81	117.25	147.67	161.92	149.08	150.42	164.00	150.17
82	106.92	134.67	147.50	136.00	137.17	149.50	136.92	82	118.83	149.67	163.92	151.17	152.50	166.08	152.17
83	108.33	136.42	149.17	137.75	139.00	151.25	138.75	83	120.33	151.58	165.75	153.08	154.42	168.08	154.17
84	109.58	138.08	150.83	139.50	140.67	153.00	140.50	84	121.83	153.42	167.67	154.92	156.33	170.00	156.08
85	110.92	139.75	152.42	141.08	142.33	154.75	142.17	85	123.25	155.25	169.33	156.75	158.17	171.92	157.92
86	112.17	141.33	153.92	142.75	143.92	156.33	143.67	86	124.58	157.00	171.08	158.58	159.92	173.67	159.67
87	113.33	142.83	155.42	144.25	145.42	157.92	145.17	87	125.92	158.67	172.67	160.17	161.67	175.42	161.33
88	114.42	144.25	156.83	145.67	146.92	159.33	146.67	88	127.17	160.25	174.25	161.83	163.25	177.00	163.00
89	115.58	145.58	158.17	147.00	148.25	160.75	148.08	89	128.42	161.75	175.75	163.33	164.75	178.58	164.58
90	116.58	146.83	159.42	148.33	149.67	162.00	149.42	90	129.50	163.17	177.25	164.75	166.25	180.00	166.00
91	117.50	148.08	160.75	149.58	150.83	163.17	150.58	91	130.58	164.58	178.58	166.17	167.67	181.33	167.33
92	118.42	149.25	161.92	150.67	152.00	164.33	151.75	92	131.58	165.83	179.92	167.42	168.92	182.58	168.58
93	119.25	150.25	163.00	151.75	153.08	165.42	152.83	93	132.50	166.92	181.08	168.58	170.08	183.75	169.83
94	120.00	151.17	163.92	152.67	154.08	166.25	153.83	94	133.33	168.00	182.17	169.75	171.17	184.75	170.92
95	120.75	152.08	164.83	153.58	154.92	167.08	154.75	95	134.08	169.00	183.17	170.67	172.17	185.67	171.92
96	121.42	153.00	165.75	154.50	155.83	168.00	155.67	96	134.92	170.00	184.17	171.67	173.17	186.58	172.92
97	122.17	153.92	166.67	155.42	156.75	168.83	156.50	97	135.75	171.00	185.17	172.75	174.25	187.58	173.92
98	122.83	154.83	167.58	156.33	157.75	169.75	157.42	98	136.50	172.00	186.25	173.67	175.17	188.58	174.92
99	123.58	155.67	168.50	157.25	158.67	170.58	158.42	99	137.33	173.00	187.17	174.75	176.25	189.50	175.92

(Add \$20 One-time Policy Fee)

ADMIRAL LIFE INSURANCE COMPANY OF AMERICA
MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS
RATES EFFECTIVE 1/16/07

OKLAHOMA

FOR USE IN OKLAHOMA ZIP CODES: ALL EXCEPT 730, 731, 740, 741

FEMALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	104.75	NA	NA	NA	NA	NA	NA	0-64	116.42	NA	NA	NA	NA	NA	NA
65	61.00	76.83	87.58	77.67	78.33	90.92	78.17	65	67.75	85.42	97.33	86.25	87.08	101.00	86.92
66	64.17	80.83	91.42	81.67	82.42	94.67	82.25	66	71.25	89.83	101.50	90.75	91.50	105.17	91.42
67	67.33	84.92	95.58	85.75	86.50	98.67	86.33	67	74.83	94.33	106.17	95.25	96.08	109.67	96.00
68	70.17	88.50	99.83	89.33	90.08	102.75	90.00	68	78.08	98.33	110.83	99.33	100.17	114.17	100.00
69	73.42	92.42	103.83	93.33	94.25	106.83	94.00	69	81.50	102.75	115.42	103.75	104.58	118.67	104.50
70	76.25	96.08	107.75	97.08	98.00	110.75	97.75	70	84.75	106.83	119.75	107.92	108.83	123.00	108.67
71	79.17	99.83	111.58	100.83	101.67	114.50	101.50	71	88.00	110.83	124.00	112.00	113.00	127.25	112.75
72	81.92	103.25	115.00	104.25	105.17	118.17	105.08	72	91.08	114.75	127.83	115.92	116.92	131.25	116.67
73	84.58	106.50	118.33	107.58	108.50	121.33	108.33	73	93.92	118.33	131.50	119.50	120.58	134.83	120.33
74	87.00	109.58	121.42	110.67	111.67	124.42	111.42	74	96.58	121.75	134.92	123.00	124.00	138.25	123.83
75	89.17	112.33	124.33	113.50	114.50	127.25	114.25	75	99.08	124.92	138.17	126.08	127.17	141.42	126.92
76	91.25	115.00	126.92	116.08	117.08	129.67	116.92	76	101.33	127.75	141.00	129.00	130.08	144.08	129.92
77	93.17	117.33	129.67	118.58	119.58	132.00	119.42	77	103.58	130.50	144.00	131.75	132.92	146.67	132.67
78	95.00	119.75	132.00	120.83	121.92	134.00	121.67	78	105.58	132.92	146.67	134.33	135.42	148.92	135.25
79	96.58	121.75	134.25	123.00	124.00	135.83	123.83	79	107.42	135.33	149.08	136.67	137.83	151.00	137.58
80	98.17	123.75	135.92	124.92	126.00	137.67	125.83	80	109.08	137.50	151.00	138.83	140.00	152.83	139.83
81	99.58	125.50	137.67	126.75	127.83	139.42	127.67	81	110.75	139.50	152.92	140.83	142.08	154.92	141.83
82	100.92	127.25	139.33	128.42	129.58	141.17	129.33	82	112.17	141.33	154.75	142.75	144.00	156.83	143.75
83	102.25	128.83	140.92	130.08	131.25	142.83	131.08	83	113.58	143.17	156.58	144.58	145.83	158.75	145.58
84	103.50	130.42	142.42	131.75	132.92	144.50	132.67	84	115.00	144.92	158.33	146.33	147.58	160.58	147.42
85	104.75	132.00	143.92	133.25	134.42	146.17	134.25	85	116.42	146.67	159.92	148.08	149.42	162.33	149.08
86	105.92	133.42	145.33	134.83	135.92	147.58	135.75	86	117.67	148.25	161.58	149.75	151.00	164.08	150.83
87	107.00	134.83	146.75	136.25	137.33	149.08	137.17	87	118.92	149.83	163.08	151.33	152.67	165.67	152.33
88	108.08	136.25	148.08	137.58	138.75	150.42	138.58	88	120.17	151.33	164.58	152.83	154.17	167.17	153.92
89	109.17	137.50	149.42	138.83	140.00	151.83	139.83	89	121.25	152.75	166.00	154.25	155.58	168.67	155.42
90	110.08	138.67	150.58	140.08	141.33	153.00	141.08	90	122.33	154.17	167.42	155.58	157.00	170.00	156.75
91	111.00	139.83	151.83	141.25	142.42	154.17	142.25	91	123.33	155.42	168.67	157.00	158.33	171.25	158.00
92	111.83	141.00	152.92	142.33	143.58	155.17	143.33	92	124.25	156.58	169.92	158.08	159.50	172.42	159.25
93	112.67	141.92	153.92	143.33	144.58	156.17	144.33	93	125.17	157.67	171.00	159.25	160.67	173.58	160.33
94	113.33	142.83	154.83	144.25	145.50	157.00	145.25	94	125.92	158.67	172.08	160.33	161.67	174.50	161.42
95	114.08	143.67	155.67	145.08	146.33	157.83	146.17	95	126.67	159.58	173.00	161.25	162.67	175.42	162.33
96	114.67	144.50	156.58	145.92	147.17	158.67	147.00	96	127.42	160.58	174.00	162.17	163.58	176.25	163.25
97	115.42	145.33	157.42	146.75	148.08	159.42	147.83	97	128.25	161.50	174.92	163.17	164.58	177.17	164.25
98	116.00	146.17	158.25	147.58	149.00	160.33	148.67	98	128.92	162.42	175.92	164.08	165.50	178.08	165.17
99	116.75	147.08	159.17	148.50	149.83	161.08	149.58	99	129.67	163.42	176.83	165.08	166.50	179.00	166.17

(Add \$20 One-time Policy Fee)

THE GOLDEN LINK

A Quick-Release Newsletter

To: All Oklahoma Admiral Life Insurance Company of America
Medicare Supplement Agents

Re: 2009 Rate Change

2009 MEDICARE SUPPLEMENT RATES

The rate increase for Oklahoma has been approved. There is a 9 % increase for all Medicare Supplement plans.

The effective date for the rate increase is January 1, 2009. Please refer to the points below to determine which rates should be applied.

- All Medicare Supplement applications dated *before* October 1, 2008, *regardless of effective date*, will receive the current 2008 rates.
- Any application dated *on or after* October 1, 2008 requesting a policy effective date *before January 1, 2009* will receive the current 2008 rates.
- Any application dated *on or after* October 1, 2008 requesting an effective date of *January 1, 2009 or after* will receive the new 2009 rates.

Summary of this information:

Application Date	Effective Date	Applicable Rates
Before October 1	Anytime	2008 Rates
October 1 or after	Before January 1	2008 Rates
October 1 or after	January 1 or after	2009 Rates

VERY IMPORTANT

If you are licensed in multiple states, please call 800-321-0102 to confirm current rates for your non-resident states.

Place your order for additional rates and supplies by logging onto www.aimc.net or by calling 800-321-0102. Internet orders take priority.

ADMIRAL LIFE INSURANCE COMPANY OF AMERICA
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 1/1/09

OKLAHOMA

FOR USE IN OKLAHOMA ZIP CODES: 730, 731, 740, 741

MALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	1,668	NA	NA	NA	NA	NA	NA	0-64	1,853	NA	NA	NA	NA	NA	NA
65	972	1,224	1,395	1,237	1,247	1,448	1,245	65	1,080	1,361	1,550	1,374	1,386	1,609	1,384
66	1,022	1,287	1,454	1,300	1,311	1,508	1,310	66	1,135	1,430	1,616	1,445	1,458	1,675	1,454
67	1,073	1,353	1,522	1,365	1,377	1,571	1,375	67	1,193	1,503	1,690	1,517	1,530	1,746	1,528
68	1,119	1,409	1,589	1,424	1,436	1,637	1,433	68	1,243	1,566	1,766	1,581	1,595	1,819	1,592
69	1,168	1,472	1,654	1,487	1,500	1,701	1,498	69	1,299	1,636	1,838	1,652	1,667	1,889	1,664
70	1,216	1,531	1,715	1,546	1,560	1,763	1,557	70	1,350	1,701	1,907	1,718	1,733	1,959	1,731
71	1,262	1,589	1,777	1,605	1,620	1,823	1,616	71	1,402	1,766	1,974	1,784	1,799	2,027	1,796
72	1,306	1,644	1,832	1,661	1,676	1,882	1,672	72	1,450	1,828	2,036	1,845	1,862	2,091	1,858
73	1,347	1,697	1,885	1,714	1,729	1,932	1,725	73	1,496	1,886	2,093	1,904	1,921	2,147	1,917
74	1,385	1,745	1,933	1,763	1,778	1,982	1,776	74	1,539	1,940	2,148	1,958	1,976	2,202	1,973
75	1,420	1,789	1,980	1,807	1,823	2,027	1,820	75	1,579	1,988	2,200	2,008	2,026	2,253	2,021
76	1,453	1,831	2,021	1,849	1,865	2,065	1,862	76	1,614	2,034	2,246	2,054	2,072	2,295	2,069
77	1,484	1,870	2,065	1,888	1,905	2,102	1,903	77	1,649	2,078	2,293	2,099	2,116	2,336	2,113
78	1,513	1,906	2,102	1,925	1,941	2,134	1,939	78	1,680	2,118	2,336	2,138	2,157	2,372	2,155
79	1,539	1,940	2,138	1,958	1,976	2,165	1,972	79	1,710	2,155	2,375	2,176	2,194	2,405	2,192
80	1,563	1,971	2,165	1,991	2,007	2,192	2,004	80	1,737	2,190	2,406	2,211	2,231	2,435	2,227
81	1,587	1,999	2,192	2,019	2,037	2,220	2,032	81	1,763	2,221	2,435	2,244	2,263	2,467	2,259
82	1,608	2,026	2,219	2,046	2,064	2,248	2,060	82	1,787	2,252	2,465	2,273	2,292	2,498	2,290
83	1,628	2,052	2,245	2,072	2,091	2,276	2,086	83	1,810	2,280	2,494	2,302	2,323	2,528	2,319
84	1,649	2,078	2,269	2,097	2,116	2,301	2,113	84	1,832	2,309	2,521	2,331	2,352	2,558	2,347
85	1,668	2,102	2,292	2,123	2,140	2,327	2,138	85	1,853	2,336	2,548	2,358	2,379	2,586	2,375
86	1,687	2,125	2,315	2,147	2,165	2,352	2,161	86	1,874	2,362	2,573	2,385	2,406	2,613	2,401
87	1,705	2,148	2,336	2,169	2,188	2,375	2,184	87	1,895	2,387	2,597	2,410	2,431	2,638	2,427
88	1,722	2,170	2,358	2,191	2,210	2,397	2,206	88	1,913	2,410	2,620	2,435	2,455	2,662	2,452
89	1,738	2,190	2,379	2,211	2,231	2,417	2,227	89	1,931	2,433	2,642	2,457	2,479	2,686	2,475
90	1,753	2,210	2,399	2,231	2,250	2,437	2,246	90	1,949	2,454	2,666	2,479	2,500	2,707	2,497
91	1,768	2,228	2,418	2,249	2,269	2,454	2,265	91	1,964	2,475	2,686	2,499	2,521	2,728	2,517
92	1,781	2,245	2,435	2,267	2,287	2,472	2,282	92	1,980	2,494	2,705	2,518	2,541	2,747	2,536
93	1,795	2,260	2,452	2,282	2,302	2,487	2,299	93	1,994	2,511	2,724	2,536	2,559	2,764	2,554
94	1,805	2,275	2,466	2,298	2,318	2,502	2,313	94	2,006	2,527	2,740	2,552	2,575	2,779	2,570
95	1,816	2,288	2,480	2,310	2,331	2,515	2,327	95	2,018	2,542	2,756	2,568	2,590	2,793	2,586
96	1,827	2,301	2,493	2,324	2,345	2,527	2,341	96	2,030	2,558	2,770	2,582	2,605	2,808	2,601
97	1,838	2,315	2,507	2,337	2,358	2,540	2,354	97	2,041	2,572	2,786	2,597	2,620	2,822	2,616
98	1,849	2,329	2,520	2,352	2,372	2,552	2,368	98	2,053	2,587	2,801	2,614	2,636	2,836	2,631
99	1,859	2,343	2,535	2,365	2,386	2,565	2,382	99	2,066	2,603	2,816	2,628	2,651	2,851	2,647

(Add \$20 One-time Policy Fee)

Modal Factors:

Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

ADMIRAL LIFE INSURANCE COMPANY OF AMERICA
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 1/1/09

OKLAHOMA

FOR USE IN OKLAHOMA ZIP CODES: ALL EXCEPT 730, 731, 740, 741

MALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	1,575	NA	NA	NA	NA	NA	NA	0-64	1,750	NA	NA	NA	NA	NA	NA
65	918	1,156	1,318	1,168	1,178	1,368	1,176	65	1,020	1,285	1,464	1,298	1,309	1,520	1,307
66	966	1,216	1,374	1,227	1,238	1,424	1,237	66	1,072	1,351	1,527	1,365	1,377	1,582	1,374
67	1,013	1,278	1,437	1,289	1,301	1,484	1,299	67	1,126	1,420	1,596	1,433	1,445	1,649	1,443
68	1,057	1,331	1,501	1,345	1,356	1,546	1,353	68	1,174	1,479	1,668	1,493	1,506	1,718	1,504
69	1,103	1,391	1,562	1,404	1,417	1,607	1,414	69	1,227	1,545	1,736	1,561	1,574	1,784	1,572
70	1,148	1,446	1,620	1,460	1,473	1,665	1,471	70	1,275	1,607	1,801	1,623	1,637	1,850	1,635
71	1,192	1,501	1,678	1,516	1,530	1,722	1,527	71	1,324	1,668	1,864	1,685	1,699	1,914	1,697
72	1,233	1,553	1,731	1,568	1,583	1,777	1,579	72	1,369	1,726	1,923	1,743	1,759	1,975	1,754
73	1,272	1,602	1,780	1,618	1,633	1,825	1,629	73	1,413	1,781	1,977	1,799	1,814	2,028	1,811
74	1,308	1,648	1,826	1,665	1,679	1,872	1,677	74	1,454	1,832	2,029	1,850	1,866	2,080	1,863
75	1,341	1,690	1,870	1,707	1,721	1,914	1,719	75	1,491	1,878	2,077	1,896	1,913	2,128	1,909
76	1,372	1,729	1,908	1,746	1,761	1,950	1,759	76	1,524	1,921	2,121	1,940	1,957	2,168	1,954
77	1,402	1,766	1,950	1,783	1,799	1,986	1,797	77	1,557	1,963	2,166	1,982	1,998	2,206	1,996
78	1,429	1,800	1,986	1,818	1,833	2,015	1,831	78	1,587	2,000	2,206	2,020	2,037	2,240	2,035
79	1,454	1,832	2,019	1,850	1,866	2,044	1,862	79	1,615	2,035	2,243	2,055	2,072	2,271	2,070
80	1,476	1,862	2,045	1,880	1,896	2,070	1,893	80	1,641	2,068	2,272	2,088	2,107	2,299	2,103
81	1,499	1,888	2,071	1,907	1,924	2,097	1,919	81	1,665	2,098	2,300	2,119	2,137	2,330	2,134
82	1,519	1,913	2,096	1,932	1,949	2,123	1,946	82	1,687	2,127	2,328	2,147	2,165	2,359	2,162
83	1,538	1,938	2,120	1,957	1,975	2,150	1,970	83	1,709	2,153	2,355	2,174	2,194	2,388	2,190
84	1,557	1,963	2,143	1,981	1,998	2,173	1,996	84	1,730	2,180	2,381	2,202	2,221	2,416	2,217
85	1,575	1,985	2,165	2,005	2,021	2,197	2,019	85	1,750	2,206	2,406	2,227	2,247	2,442	2,243
86	1,593	2,007	2,186	2,027	2,045	2,221	2,041	86	1,770	2,230	2,430	2,253	2,272	2,468	2,268
87	1,610	2,029	2,207	2,049	2,066	2,243	2,063	87	1,789	2,254	2,452	2,276	2,296	2,491	2,292
88	1,626	2,049	2,227	2,069	2,088	2,264	2,083	88	1,807	2,276	2,474	2,299	2,319	2,514	2,315
89	1,641	2,068	2,247	2,088	2,107	2,283	2,103	89	1,824	2,298	2,496	2,321	2,341	2,536	2,338
90	1,656	2,087	2,265	2,107	2,125	2,302	2,122	90	1,840	2,318	2,518	2,341	2,361	2,557	2,358
91	1,669	2,104	2,284	2,124	2,143	2,318	2,139	91	1,855	2,338	2,536	2,360	2,381	2,576	2,377
92	1,682	2,120	2,299	2,141	2,160	2,335	2,156	92	1,870	2,355	2,555	2,378	2,400	2,594	2,395
93	1,695	2,134	2,315	2,156	2,174	2,349	2,171	93	1,883	2,372	2,573	2,395	2,417	2,610	2,412
94	1,705	2,149	2,329	2,170	2,189	2,363	2,185	94	1,895	2,387	2,587	2,411	2,432	2,625	2,428
95	1,715	2,161	2,343	2,182	2,202	2,375	2,197	95	1,906	2,400	2,603	2,425	2,446	2,638	2,442
96	1,726	2,173	2,355	2,195	2,214	2,387	2,211	96	1,917	2,416	2,616	2,439	2,460	2,652	2,457
97	1,736	2,186	2,367	2,207	2,227	2,399	2,224	97	1,928	2,429	2,631	2,453	2,474	2,665	2,471
98	1,746	2,200	2,380	2,221	2,241	2,411	2,236	98	1,939	2,443	2,645	2,468	2,490	2,678	2,485
99	1,756	2,213	2,394	2,234	2,253	2,423	2,250	99	1,952	2,458	2,660	2,482	2,504	2,693	2,500

(Add \$20 One-time Policy Fee)

Modal Factors:

Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

ADMIRAL LIFE INSURANCE COMPANY OF AMERICA
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 1/1/09

OKLAHOMA

FOR USE IN OKLAHOMA ZIP CODES: 730, 731, 740, 741

FEMALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	1,451	NA	NA	NA	NA	NA	NA	0-64	1,612	NA	NA	NA	NA	NA	NA
65	844	1,065	1,212	1,076	1,085	1,260	1,083	65	939	1,184	1,348	1,195	1,206	1,399	1,203
66	889	1,120	1,265	1,131	1,141	1,310	1,139	66	987	1,244	1,406	1,256	1,267	1,457	1,265
67	933	1,176	1,323	1,188	1,198	1,366	1,196	67	1,037	1,307	1,471	1,319	1,331	1,518	1,329
68	972	1,225	1,382	1,237	1,247	1,424	1,246	68	1,081	1,362	1,535	1,375	1,387	1,581	1,385
69	1,016	1,280	1,438	1,293	1,305	1,480	1,301	69	1,130	1,423	1,598	1,437	1,449	1,643	1,447
70	1,057	1,331	1,492	1,345	1,356	1,534	1,354	70	1,175	1,480	1,658	1,494	1,507	1,703	1,505
71	1,097	1,382	1,545	1,396	1,408	1,587	1,406	71	1,219	1,535	1,717	1,551	1,565	1,762	1,562
72	1,135	1,430	1,593	1,444	1,457	1,636	1,454	72	1,262	1,589	1,770	1,605	1,619	1,818	1,616
73	1,171	1,475	1,638	1,490	1,503	1,680	1,500	73	1,301	1,639	1,821	1,655	1,670	1,867	1,667
74	1,205	1,517	1,681	1,533	1,546	1,724	1,544	74	1,338	1,687	1,868	1,703	1,718	1,915	1,715
75	1,235	1,556	1,722	1,571	1,585	1,763	1,582	75	1,373	1,730	1,913	1,746	1,761	1,958	1,758
76	1,264	1,592	1,758	1,608	1,622	1,796	1,619	76	1,404	1,769	1,953	1,787	1,802	1,995	1,799
77	1,290	1,625	1,796	1,643	1,656	1,828	1,654	77	1,435	1,807	1,994	1,824	1,841	2,030	1,838
78	1,316	1,658	1,828	1,674	1,688	1,856	1,686	78	1,462	1,841	2,030	1,860	1,876	2,062	1,873
79	1,338	1,687	1,859	1,703	1,718	1,882	1,715	79	1,487	1,874	2,065	1,893	1,909	2,092	1,905
80	1,360	1,714	1,883	1,731	1,745	1,906	1,743	80	1,511	1,904	2,092	1,922	1,940	2,117	1,937
81	1,380	1,738	1,906	1,755	1,770	1,931	1,768	81	1,534	1,931	2,118	1,950	1,968	2,146	1,964
82	1,398	1,762	1,930	1,778	1,795	1,955	1,791	82	1,554	1,958	2,144	1,976	1,994	2,172	1,991
83	1,417	1,785	1,951	1,802	1,818	1,979	1,815	83	1,573	1,983	2,168	2,003	2,020	2,199	2,016
84	1,433	1,806	1,973	1,824	1,841	2,002	1,838	84	1,593	2,007	2,192	2,027	2,045	2,224	2,041
85	1,451	1,828	1,994	1,845	1,862	2,024	1,859	85	1,612	2,030	2,215	2,050	2,069	2,248	2,065
86	1,467	1,849	2,013	1,867	1,883	2,045	1,879	86	1,629	2,053	2,237	2,074	2,092	2,272	2,089
87	1,482	1,868	2,032	1,886	1,903	2,065	1,899	87	1,647	2,075	2,258	2,095	2,114	2,295	2,111
88	1,497	1,886	2,051	1,905	1,922	2,084	1,919	88	1,664	2,096	2,279	2,117	2,136	2,315	2,132
89	1,512	1,904	2,069	1,922	1,940	2,102	1,937	89	1,679	2,116	2,299	2,137	2,156	2,336	2,152
90	1,525	1,921	2,085	1,940	1,958	2,119	1,954	90	1,694	2,135	2,318	2,156	2,175	2,354	2,171
91	1,537	1,937	2,102	1,956	1,973	2,135	1,970	91	1,708	2,152	2,336	2,174	2,192	2,372	2,189
92	1,549	1,952	2,118	1,971	1,988	2,149	1,985	92	1,721	2,169	2,354	2,190	2,210	2,388	2,205
93	1,560	1,965	2,132	1,985	2,003	2,163	1,999	93	1,733	2,183	2,368	2,205	2,225	2,404	2,221
94	1,570	1,977	2,145	1,997	2,015	2,175	2,012	94	1,744	2,198	2,383	2,220	2,238	2,417	2,236
95	1,580	1,990	2,156	2,009	2,027	2,186	2,024	95	1,754	2,210	2,396	2,233	2,253	2,429	2,248
96	1,589	2,002	2,168	2,021	2,039	2,198	2,036	96	1,765	2,224	2,409	2,246	2,265	2,441	2,261
97	1,598	2,013	2,180	2,032	2,050	2,209	2,048	97	1,776	2,237	2,422	2,259	2,279	2,453	2,275
98	1,607	2,025	2,192	2,045	2,063	2,220	2,059	98	1,786	2,249	2,435	2,272	2,291	2,466	2,288
99	1,616	2,037	2,204	2,057	2,075	2,231	2,072	99	1,796	2,264	2,449	2,286	2,306	2,479	2,301

(Add \$20 One-time Policy Fee)

Modal Factors:

Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

ADMIRAL LIFE INSURANCE COMPANY OF AMERICA
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 1/1/09

OKLAHOMA

FOR USE IN OKLAHOMA ZIP CODES: ALL EXCEPT 730, 731, 740, 741

FEMALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	1,370	NA	NA	NA	NA	NA	NA	0-64	1,522	NA	NA	NA	NA	NA	NA
65	797	1,006	1,145	1,016	1,025	1,190	1,023	65	887	1,118	1,273	1,129	1,139	1,321	1,136
66	840	1,057	1,195	1,068	1,078	1,238	1,075	66	932	1,175	1,328	1,187	1,197	1,376	1,195
67	881	1,111	1,250	1,122	1,131	1,290	1,130	67	979	1,234	1,389	1,246	1,257	1,434	1,255
68	918	1,157	1,306	1,168	1,178	1,345	1,176	68	1,021	1,286	1,450	1,299	1,310	1,493	1,308
69	960	1,209	1,358	1,221	1,233	1,397	1,229	69	1,067	1,344	1,510	1,357	1,369	1,552	1,367
70	998	1,257	1,409	1,270	1,281	1,448	1,278	70	1,109	1,397	1,566	1,411	1,423	1,608	1,421
71	1,036	1,306	1,459	1,318	1,329	1,499	1,328	71	1,151	1,450	1,622	1,465	1,478	1,664	1,475
72	1,072	1,351	1,505	1,363	1,376	1,545	1,374	72	1,192	1,501	1,672	1,516	1,529	1,717	1,526
73	1,106	1,393	1,547	1,408	1,420	1,587	1,417	73	1,228	1,548	1,720	1,563	1,577	1,763	1,574
74	1,138	1,433	1,588	1,448	1,460	1,628	1,458	74	1,264	1,593	1,765	1,608	1,623	1,809	1,619
75	1,166	1,470	1,626	1,484	1,497	1,665	1,494	75	1,296	1,634	1,807	1,649	1,663	1,850	1,660
76	1,193	1,504	1,660	1,519	1,532	1,697	1,529	76	1,326	1,670	1,845	1,687	1,702	1,884	1,699
77	1,218	1,535	1,696	1,551	1,564	1,726	1,562	77	1,355	1,707	1,884	1,723	1,738	1,918	1,736
78	1,243	1,566	1,726	1,581	1,595	1,753	1,592	78	1,380	1,739	1,918	1,757	1,771	1,947	1,769
79	1,264	1,593	1,756	1,608	1,623	1,777	1,619	79	1,404	1,770	1,950	1,788	1,803	1,975	1,799
80	1,284	1,618	1,778	1,635	1,648	1,800	1,646	80	1,427	1,799	1,975	1,816	1,832	1,999	1,829
81	1,303	1,641	1,800	1,658	1,672	1,823	1,669	81	1,448	1,824	2,000	1,842	1,859	2,026	1,855
82	1,320	1,664	1,822	1,680	1,695	1,846	1,692	82	1,468	1,849	2,025	1,867	1,884	2,051	1,880
83	1,338	1,686	1,843	1,702	1,717	1,869	1,714	83	1,486	1,873	2,048	1,891	1,907	2,077	1,904
84	1,353	1,706	1,863	1,723	1,738	1,890	1,736	84	1,505	1,896	2,071	1,914	1,931	2,100	1,928
85	1,370	1,726	1,883	1,743	1,759	1,912	1,756	85	1,522	1,918	2,092	1,936	1,954	2,123	1,950
86	1,386	1,746	1,901	1,763	1,778	1,931	1,775	86	1,539	1,939	2,113	1,958	1,975	2,145	1,973
87	1,400	1,764	1,919	1,782	1,797	1,950	1,794	87	1,556	1,959	2,133	1,979	1,997	2,168	1,993
88	1,414	1,782	1,937	1,799	1,815	1,968	1,812	88	1,572	1,980	2,152	1,999	2,017	2,186	2,014
89	1,428	1,799	1,954	1,816	1,832	1,986	1,829	89	1,586	1,998	2,171	2,018	2,036	2,206	2,032
90	1,440	1,814	1,969	1,833	1,849	2,001	1,845	90	1,600	2,016	2,190	2,036	2,054	2,224	2,050
91	1,452	1,829	1,986	1,847	1,863	2,016	1,861	91	1,613	2,032	2,206	2,053	2,071	2,241	2,067
92	1,463	1,844	2,000	1,862	1,878	2,030	1,874	92	1,625	2,049	2,223	2,068	2,087	2,255	2,083
93	1,473	1,856	2,014	1,874	1,891	2,043	1,888	93	1,637	2,062	2,236	2,083	2,101	2,270	2,098
94	1,482	1,867	2,026	1,886	1,903	2,054	1,901	94	1,647	2,076	2,251	2,097	2,114	2,282	2,111
95	1,492	1,879	2,037	1,897	1,914	2,065	1,912	95	1,657	2,088	2,263	2,109	2,128	2,294	2,123
96	1,500	1,890	2,048	1,908	1,925	2,076	1,923	96	1,667	2,100	2,275	2,121	2,139	2,305	2,135
97	1,510	1,901	2,059	1,919	1,936	2,086	1,934	97	1,677	2,112	2,287	2,134	2,152	2,317	2,149
98	1,517	1,913	2,070	1,931	1,948	2,097	1,945	98	1,686	2,124	2,300	2,145	2,164	2,329	2,161
99	1,527	1,924	2,082	1,943	1,959	2,107	1,957	99	1,697	2,138	2,313	2,159	2,178	2,341	2,173

(Add \$20 One-time Policy Fee)

Modal Factors:

Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

ADMIRAL LIFE INSURANCE COMPANY OF AMERICA
MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS
RATES EFFECTIVE 1/1/09

OKLAHOMA

FOR USE IN OKLAHOMA ZIP CODES: 730, 731, 740, 741

MALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	139.00	NA	NA	NA	NA	NA	NA	0-64	154.42	NA	NA	NA	NA	NA	NA
65	81.00	102.00	116.25	103.08	103.92	120.67	103.75	65	90.00	113.42	129.17	114.50	115.50	134.08	115.33
66	85.17	107.25	121.17	108.33	109.25	125.67	109.17	66	94.58	119.17	134.67	120.42	121.50	139.58	121.17
67	89.42	112.75	126.83	113.75	114.75	130.92	114.58	67	99.42	125.25	140.83	126.42	127.50	145.50	127.33
68	93.25	117.42	132.42	118.67	119.67	136.42	119.42	68	103.58	130.50	147.17	131.75	132.92	151.58	132.67
69	97.33	122.67	137.83	123.92	125.00	141.75	124.83	69	108.25	136.33	153.17	137.67	138.92	157.42	138.67
70	101.33	127.58	142.92	128.83	130.00	146.92	129.75	70	112.50	141.75	158.92	143.17	144.42	163.25	144.25
71	105.17	132.42	148.08	133.75	135.00	151.92	134.67	71	116.83	147.17	164.50	148.67	149.92	168.92	149.67
72	108.83	137.00	152.67	138.42	139.67	156.83	139.33	72	120.83	152.33	169.67	153.75	155.17	174.25	154.83
73	112.25	141.42	157.08	142.83	144.08	161.00	143.75	73	124.67	157.17	174.42	158.67	160.08	178.92	159.75
74	115.42	145.42	161.08	146.92	148.17	165.17	148.00	74	128.25	161.67	179.00	163.17	164.67	183.50	164.42
75	118.33	149.08	165.00	150.58	151.92	168.92	151.67	75	131.58	165.67	183.33	167.33	168.83	187.75	168.42
76	121.08	152.58	168.42	154.08	155.42	172.08	155.17	76	134.50	169.50	187.17	171.17	172.67	191.25	172.42
77	123.67	155.83	172.08	157.33	158.75	175.17	158.58	77	137.42	173.17	191.08	174.92	176.33	194.67	176.08
78	126.08	158.83	175.17	160.42	161.75	177.83	161.58	78	140.00	176.50	194.67	178.17	179.75	197.67	179.58
79	128.25	161.67	178.17	163.17	164.67	180.42	164.33	79	142.50	179.58	197.92	181.33	182.83	200.42	182.67
80	130.25	164.25	180.42	165.92	167.25	182.67	167.00	80	144.75	182.50	200.50	184.25	185.92	202.92	185.58
81	132.25	166.58	182.67	168.25	169.75	185.00	169.33	81	146.92	185.08	202.92	187.00	188.58	205.58	188.25
82	134.00	168.83	184.92	170.50	172.00	187.33	171.67	82	148.92	187.67	205.42	189.42	191.00	208.17	190.83
83	135.67	171.00	187.08	172.67	174.25	189.67	173.83	83	150.83	190.00	207.83	191.83	193.58	210.67	193.25
84	137.42	173.17	189.08	174.75	176.33	191.75	176.08	84	152.67	192.42	210.08	194.25	196.00	213.17	195.58
85	139.00	175.17	191.00	176.92	178.33	193.92	178.17	85	154.42	194.67	212.33	196.50	198.25	215.50	197.92
86	140.58	177.08	192.92	178.92	180.42	196.00	180.08	86	156.17	196.83	214.42	198.75	200.50	217.75	200.08
87	142.08	179.00	194.67	180.75	182.33	197.92	182.00	87	157.92	198.92	216.42	200.83	202.58	219.83	202.25
88	143.50	180.83	196.50	182.58	184.17	199.75	183.83	88	159.42	200.83	218.33	202.92	204.58	221.83	204.33
89	144.83	182.50	198.25	184.25	185.92	201.42	185.58	89	160.92	202.75	220.17	204.75	206.58	223.83	206.25
90	146.08	184.17	199.92	185.92	187.50	203.08	187.17	90	162.42	204.50	222.17	206.58	208.33	225.58	208.08
91	147.33	185.67	201.50	187.42	189.08	204.50	188.75	91	163.67	206.25	223.83	208.25	210.08	227.33	209.75
92	148.42	187.08	202.92	188.92	190.58	206.00	190.17	92	165.00	207.83	225.42	209.83	211.75	228.92	211.33
93	149.58	188.33	204.33	190.17	191.83	207.25	191.58	93	166.17	209.25	227.00	211.33	213.25	230.33	212.83
94	150.42	189.58	205.50	191.50	193.17	208.50	192.75	94	167.17	210.58	228.33	212.67	214.58	231.58	214.17
95	151.33	190.67	206.67	192.50	194.25	209.58	193.92	95	168.17	211.83	229.67	214.00	215.83	232.75	215.50
96	152.25	191.75	207.75	193.67	195.42	210.58	195.08	96	169.17	213.17	230.83	215.17	217.08	234.00	216.75
97	153.17	192.92	208.92	194.75	196.50	211.67	196.17	97	170.08	214.33	232.17	216.42	218.33	235.17	218.00
98	154.08	194.08	210.00	196.00	197.67	212.67	197.33	98	171.08	215.58	233.42	217.83	219.67	236.33	219.25
99	154.92	195.25	211.25	197.08	198.83	213.75	198.50	99	172.17	216.92	234.67	219.00	220.92	237.58	220.58

(Add \$20 One-time Policy Fee)

ADMIRAL LIFE INSURANCE COMPANY OF AMERICA
MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS
RATES EFFECTIVE 1/1/09

OKLAHOMA

FOR USE IN OKLAHOMA ZIP CODES: ALL EXCEPT 730, 731, 740, 741

MALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	131.25	NA	NA	NA	NA	NA	NA	0-64	145.83	NA	NA	NA	NA	NA	NA
65	76.50	96.33	109.83	97.33	98.17	114.00	98.00	65	85.00	107.08	122.00	108.17	109.08	126.67	108.92
66	80.50	101.33	114.50	102.25	103.17	118.67	103.08	66	89.33	112.58	127.25	113.75	114.75	131.83	114.50
67	84.42	106.50	119.75	107.42	108.42	123.67	108.25	67	93.83	118.33	133.00	119.42	120.42	137.42	120.25
68	88.08	110.92	125.08	112.08	113.00	128.83	112.75	68	97.83	123.25	139.00	124.42	125.50	143.17	125.33
69	91.92	115.92	130.17	117.00	118.08	133.92	117.83	69	102.25	128.75	144.67	130.08	131.17	148.67	131.00
70	95.67	120.50	135.00	121.67	122.75	138.75	122.58	70	106.25	133.92	150.08	135.25	136.42	154.17	136.25
71	99.33	125.08	139.83	126.33	127.50	143.50	127.25	71	110.33	139.00	155.33	140.42	141.58	159.50	141.42
72	102.75	129.42	144.25	130.67	131.92	148.08	131.58	72	114.08	143.83	160.25	145.25	146.58	164.58	146.17
73	106.00	133.50	148.33	134.83	136.08	152.08	135.75	73	117.75	148.42	164.75	149.92	151.17	169.00	150.92
74	109.00	137.33	152.17	138.75	139.92	156.00	139.75	74	121.17	152.67	169.08	154.17	155.50	173.33	155.25
75	111.75	140.83	155.83	142.25	143.42	159.50	143.25	75	124.25	156.50	173.08	158.00	159.42	177.33	159.08
76	114.33	144.08	159.00	145.50	146.75	162.50	146.58	76	127.00	160.08	176.75	161.67	163.08	180.67	162.83
77	116.83	147.17	162.50	148.58	149.92	165.50	149.75	77	129.75	163.58	180.50	165.17	166.50	183.83	166.33
78	119.08	150.00	165.50	151.50	152.75	167.92	152.58	78	132.25	166.67	183.83	168.33	169.75	186.67	169.58
79	121.17	152.67	168.25	154.17	155.50	170.33	155.17	79	134.58	169.58	186.92	171.25	172.67	189.25	172.50
80	123.00	155.17	170.42	156.67	158.00	172.50	157.75	80	136.75	172.33	189.33	174.00	175.58	191.58	175.25
81	124.92	157.33	172.58	158.92	160.33	174.75	159.92	81	138.75	174.83	191.67	176.58	178.08	194.17	177.83
82	126.58	159.42	174.67	161.00	162.42	176.92	162.17	82	140.58	177.25	194.00	178.92	180.42	196.58	180.17
83	128.17	161.50	176.67	163.08	164.58	179.17	164.17	83	142.42	179.42	196.25	181.17	182.83	199.00	182.50
84	129.75	163.58	178.58	165.08	166.50	181.08	166.33	84	144.17	181.67	198.42	183.50	185.08	201.33	184.75
85	131.25	165.42	180.42	167.08	168.42	183.08	168.25	85	145.83	183.83	200.50	185.58	187.25	203.50	186.92
86	132.75	167.25	182.17	168.92	170.42	185.08	170.08	86	147.50	185.83	202.50	187.75	189.33	205.67	189.00
87	134.17	169.08	183.92	170.75	172.17	186.92	171.92	87	149.08	187.83	204.33	189.67	191.33	207.58	191.00
88	135.50	170.75	185.58	172.42	174.00	188.67	173.58	88	150.58	189.67	206.17	191.58	193.25	209.50	192.92
89	136.75	172.33	187.25	174.00	175.58	190.25	175.25	89	152.00	191.50	208.00	193.42	195.08	211.33	194.83
90	138.00	173.92	188.75	175.58	177.08	191.83	176.83	90	153.33	193.17	209.83	195.08	196.75	213.08	196.50
91	139.08	175.33	190.33	177.00	178.58	193.17	178.25	91	154.58	194.83	211.33	196.67	198.42	214.67	198.08
92	140.17	176.67	191.58	178.42	180.00	194.58	179.67	92	155.83	196.25	212.92	198.17	200.00	216.17	199.58
93	141.25	177.83	192.92	179.67	181.17	195.75	180.92	93	156.92	197.67	214.42	199.58	201.42	217.50	201.00
94	142.08	179.08	194.08	180.83	182.42	196.92	182.08	94	157.92	198.92	215.58	200.92	202.67	218.75	202.33
95	142.92	180.08	195.25	181.83	183.50	197.92	183.08	95	158.83	200.00	216.92	202.08	203.83	219.83	203.50
96	143.83	181.08	196.25	182.92	184.50	198.92	184.25	96	159.75	201.33	218.00	203.25	205.00	221.00	204.75
97	144.67	182.17	197.25	183.92	185.58	199.92	185.33	97	160.67	202.42	219.25	204.42	206.17	222.08	205.92
98	145.50	183.33	198.33	185.08	186.75	200.92	186.33	98	161.58	203.58	220.42	205.67	207.50	223.17	207.08
99	146.33	184.42	199.50	186.17	187.75	201.92	187.50	99	162.67	204.83	221.67	206.83	208.67	224.42	208.33

(Add \$20 One-time Policy Fee)

ADMIRAL LIFE INSURANCE COMPANY OF AMERICA
MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS
RATES EFFECTIVE 1/1/09

OKLAHOMA

FOR USE IN OKLAHOMA ZIP CODES: 730, 731, 740, 741

FEMALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	120.92	NA	NA	NA	NA	NA	NA	0-64	134.33	NA	NA	NA	NA	NA	NA
65	70.33	88.75	101.00	89.67	90.42	105.00	90.25	65	78.25	98.67	112.33	99.58	100.50	116.58	100.25
66	74.08	93.33	105.42	94.25	95.08	109.17	94.92	66	82.25	103.67	117.17	104.67	105.58	121.42	105.42
67	77.75	98.00	110.25	99.00	99.83	113.83	99.67	67	86.42	108.92	122.58	109.92	110.92	126.50	110.75
68	81.00	102.08	115.17	103.08	103.92	118.67	103.83	68	90.08	113.50	127.92	114.58	115.58	131.75	115.42
69	84.67	106.67	119.83	107.75	108.75	123.33	108.42	69	94.17	118.58	133.17	119.75	120.75	136.92	120.58
70	88.00	110.92	124.33	112.08	113.00	127.83	112.83	70	97.92	123.33	138.17	124.50	125.58	141.92	125.42
71	91.42	115.17	128.75	116.33	117.33	132.25	117.17	71	101.58	127.92	143.08	129.25	130.42	146.83	130.17
72	94.58	119.17	132.75	120.33	121.42	136.33	121.17	72	105.17	132.42	147.50	133.75	134.92	151.50	134.67
73	97.58	122.92	136.50	124.17	125.25	140.00	125.00	73	108.42	136.58	151.75	137.92	139.17	155.58	138.92
74	100.42	126.42	140.08	127.75	128.83	143.67	128.67	74	111.50	140.58	155.67	141.92	143.17	159.58	142.92
75	102.92	129.67	143.50	130.92	132.08	146.92	131.83	75	114.42	144.17	159.42	145.50	146.75	163.17	146.50
76	105.33	132.67	146.50	134.00	135.17	149.67	134.92	76	117.00	147.42	162.75	148.92	150.17	166.25	149.92
77	107.50	135.42	149.67	136.92	138.00	152.33	137.83	77	119.58	150.58	166.17	152.00	153.42	169.17	153.17
78	109.67	138.17	152.33	139.50	140.67	154.67	140.50	78	121.83	153.42	169.17	155.00	156.33	171.83	156.08
79	111.50	140.58	154.92	141.92	143.17	156.83	142.92	79	123.92	156.17	172.08	157.75	159.08	174.33	158.75
80	113.33	142.83	156.92	144.25	145.42	158.83	145.25	80	125.92	158.67	174.33	160.17	161.67	176.42	161.42
81	115.00	144.83	158.83	146.25	147.50	160.92	147.33	81	127.83	160.92	176.50	162.50	164.00	178.83	163.67
82	116.50	146.83	160.83	148.17	149.58	162.92	149.25	82	129.50	163.17	178.67	164.67	166.17	181.00	165.92
83	118.08	148.75	162.58	150.17	151.50	164.92	151.25	83	131.08	165.25	180.67	166.92	168.33	183.25	168.00
84	119.42	150.50	164.42	152.00	153.42	166.83	153.17	84	132.75	167.25	182.67	168.92	170.42	185.33	170.08
85	120.92	152.33	166.17	153.75	155.17	168.67	154.92	85	134.33	169.17	184.58	170.83	172.42	187.33	172.08
86	122.25	154.08	167.75	155.58	156.92	170.42	156.58	86	135.75	171.08	186.42	172.83	174.33	189.33	174.08
87	123.50	155.67	169.33	157.17	158.58	172.08	158.25	87	137.25	172.92	188.17	174.58	176.17	191.25	175.92
88	124.75	157.17	170.92	158.75	160.17	173.67	159.92	88	138.67	174.67	189.92	176.42	178.00	192.92	177.67
89	126.00	158.67	172.42	160.17	161.67	175.17	161.42	89	139.92	176.33	191.58	178.08	179.67	194.67	179.33
90	127.08	160.08	173.75	161.67	163.17	176.58	162.83	90	141.17	177.92	193.17	179.67	181.25	196.17	180.92
91	128.08	161.42	175.17	163.00	164.42	177.92	164.17	91	142.33	179.33	194.67	181.17	182.67	197.67	182.42
92	129.08	162.67	176.50	164.25	165.67	179.08	165.42	92	143.42	180.75	196.17	182.50	184.17	199.00	183.75
93	130.00	163.75	177.67	165.42	166.92	180.25	166.58	93	144.42	181.92	197.33	183.75	185.42	200.33	185.08
94	130.83	164.75	178.75	166.42	167.92	181.25	167.67	94	145.33	183.17	198.58	185.00	186.50	201.42	186.33
95	131.67	165.83	179.67	167.42	168.92	182.17	168.67	95	146.17	184.17	199.67	186.08	187.75	202.42	187.33
96	132.42	166.83	180.67	168.42	169.92	183.17	169.67	96	147.08	185.33	200.75	187.17	188.75	203.42	188.42
97	133.17	167.75	181.67	169.33	170.83	184.08	170.67	97	148.00	186.42	201.83	188.25	189.92	204.42	189.58
98	133.92	168.75	182.67	170.42	171.92	185.00	171.58	98	148.83	187.42	202.92	189.33	190.92	205.50	190.67
99	134.67	169.75	183.67	171.42	172.92	185.92	172.67	99	149.67	188.67	204.08	190.50	192.17	206.58	191.75

(Add \$20 One-time Policy Fee)

ADMIRAL LIFE INSURANCE COMPANY OF AMERICA
MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS
RATES EFFECTIVE 1/1/09

OKLAHOMA

FOR USE IN OKLAHOMA ZIP CODES: ALL EXCEPT 730, 731, 740, 741

FEMALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	114.17	NA	NA	NA	NA	NA	NA	0-64	126.83	NA	NA	NA	NA	NA	NA
65	66.42	83.83	95.42	84.67	85.42	99.17	85.25	65	73.92	93.17	106.08	94.08	94.92	110.08	94.67
66	70.00	88.08	99.58	89.00	89.83	103.17	89.58	66	77.67	97.92	110.67	98.92	99.75	114.67	99.58
67	73.42	92.58	104.17	93.50	94.25	107.50	94.17	67	81.58	102.83	115.75	103.83	104.75	119.50	104.58
68	76.50	96.42	108.83	97.33	98.17	112.08	98.00	68	85.08	107.17	120.83	108.25	109.17	124.42	109.00
69	80.00	100.75	113.17	101.75	102.75	116.42	102.42	69	88.92	112.00	125.83	113.08	114.08	129.33	113.92
70	83.17	104.75	117.42	105.83	106.75	120.67	106.50	70	92.42	116.42	130.50	117.58	118.58	134.00	118.42
71	86.33	108.83	121.58	109.83	110.75	124.92	110.67	71	95.92	120.83	135.17	122.08	123.17	138.67	122.92
72	89.33	112.58	125.42	113.58	114.67	128.75	114.50	72	99.33	125.08	139.33	126.33	127.42	143.08	127.17
73	92.17	116.08	128.92	117.33	118.33	132.25	118.08	73	102.33	129.00	143.33	130.25	131.42	146.92	131.17
74	94.83	119.42	132.33	120.67	121.67	135.67	121.50	74	105.33	132.75	147.08	134.00	135.25	150.75	134.92
75	97.17	122.50	135.50	123.67	124.75	138.75	124.50	75	108.00	136.17	150.58	137.42	138.58	154.17	138.33
76	99.42	125.33	138.33	126.58	127.67	141.42	127.42	76	110.50	139.17	153.75	140.58	141.83	157.00	141.58
77	101.50	127.92	141.33	129.25	130.33	143.83	130.17	77	112.92	142.25	157.00	143.58	144.83	159.83	144.67
78	103.58	130.50	143.83	131.75	132.92	146.08	132.67	78	115.00	144.92	159.83	146.42	147.58	162.25	147.42
79	105.33	132.75	146.33	134.00	135.25	148.08	134.92	79	117.00	147.50	162.50	149.00	150.25	164.58	149.92
80	107.00	134.83	148.17	136.25	137.33	150.00	137.17	80	118.92	149.92	164.58	151.33	152.67	166.58	152.42
81	108.58	136.75	150.00	138.17	139.33	151.92	139.08	81	120.67	152.00	166.67	153.50	154.92	168.83	154.58
82	110.00	138.67	151.83	140.00	141.25	153.83	141.00	82	122.33	154.08	168.75	155.58	157.00	170.92	156.67
83	111.50	140.50	153.58	141.83	143.08	155.75	142.83	83	123.83	156.08	170.67	157.58	158.92	173.08	158.67
84	112.75	142.17	155.25	143.58	144.83	157.50	144.67	84	125.42	158.00	172.58	159.50	160.92	175.00	160.67
85	114.17	143.83	156.92	145.25	146.58	159.33	146.33	85	126.83	159.83	174.33	161.33	162.83	176.92	162.50
86	115.50	145.50	158.42	146.92	148.17	160.92	147.92	86	128.25	161.58	176.08	163.17	164.58	178.75	164.42
87	116.67	147.00	159.92	148.50	149.75	162.50	149.50	87	129.67	163.25	177.75	164.92	166.42	180.67	166.08
88	117.83	148.50	161.42	149.92	151.25	164.00	151.00	88	131.00	165.00	179.33	166.58	168.08	182.17	167.83
89	119.00	149.92	162.83	151.33	152.67	165.50	152.42	89	132.17	166.50	180.92	168.17	169.67	183.83	169.33
90	120.00	151.17	164.08	152.75	154.08	166.75	153.75	90	133.33	168.00	182.50	169.67	171.17	185.33	170.83
91	121.00	152.42	165.50	153.92	155.25	168.00	155.08	91	134.42	169.33	183.83	171.08	172.58	186.75	172.25
92	121.92	153.67	166.67	155.17	156.50	169.17	156.17	92	135.42	170.75	185.25	172.33	173.92	187.92	173.58
93	122.75	154.67	167.83	156.17	157.58	170.25	157.33	93	136.42	171.83	186.33	173.58	175.08	189.17	174.83
94	123.50	155.58	168.83	157.17	158.58	171.17	158.42	94	137.25	173.00	187.58	174.75	176.17	190.17	175.92
95	124.33	156.58	169.75	158.08	159.50	172.08	159.33	95	138.08	174.00	188.58	175.75	177.33	191.17	176.92
96	125.00	157.50	170.67	159.00	160.42	173.00	160.25	96	138.92	175.00	189.58	176.75	178.25	192.08	177.92
97	125.83	158.42	171.58	159.92	161.33	173.83	161.17	97	139.75	176.00	190.58	177.83	179.33	193.08	179.08
98	126.42	159.42	172.50	160.92	162.33	174.75	162.08	98	140.50	177.00	191.67	178.75	180.33	194.08	180.08
99	127.25	160.33	173.50	161.92	163.25	175.58	163.08	99	141.42	178.17	192.75	179.92	181.50	195.08	181.08

(Add \$20 One-time Policy Fee)