

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

MISSOURI

FOR USE IN MISSOURI ZIP CODES: 630, 631, 633, 640, 641

MALE RATES

Issue Age	Non-Tobacco User							Issue 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	1,413	1,780	1,966	1,797	1,814	2,005	1,810	0-64	NA	NA	NA	NA	NA	NA	NA
65	1,165	1,468	1,666	1,482	1,495	1,730	1,492	65	1,294	1,630	1,852	1,646	1,661	1,923	1,659
66	1,211	1,526	1,716	1,541	1,554	1,776	1,552	66	1,345	1,696	1,907	1,712	1,727	1,973	1,724
67	1,258	1,586	1,771	1,601	1,615	1,825	1,612	67	1,397	1,761	1,967	1,778	1,795	2,028	1,792
68	1,301	1,639	1,825	1,655	1,669	1,874	1,666	68	1,445	1,821	2,028	1,838	1,854	2,083	1,852
69	1,341	1,690	1,875	1,706	1,721	1,921	1,719	69	1,491	1,878	2,084	1,896	1,912	2,134	1,910
70	1,377	1,735	1,921	1,752	1,767	1,965	1,764	70	1,530	1,928	2,134	1,947	1,964	2,183	1,960
71	1,411	1,777	1,962	1,795	1,811	2,006	1,807	71	1,568	1,974	2,180	1,994	2,011	2,230	2,008
72	1,440	1,815	2,000	1,833	1,849	2,043	1,846	72	1,601	2,017	2,222	2,037	2,054	2,270	2,051
73	1,468	1,850	2,031	1,868	1,884	2,071	1,881	73	1,631	2,055	2,257	2,076	2,094	2,301	2,090
74	1,492	1,880	2,060	1,899	1,915	2,097	1,912	74	1,658	2,089	2,289	2,110	2,128	2,329	2,124
75	1,511	1,905	2,085	1,924	1,940	2,119	1,937	75	1,680	2,117	2,317	2,138	2,156	2,353	2,152
76	1,530	1,927	2,106	1,946	1,963	2,133	1,960	76	1,699	2,140	2,340	2,162	2,181	2,369	2,177
77	1,545	1,947	2,132	1,966	1,983	2,149	1,980	77	1,717	2,163	2,368	2,184	2,203	2,387	2,199
78	1,557	1,963	2,151	1,982	1,999	2,161	1,996	78	1,731	2,180	2,389	2,202	2,221	2,402	2,217
79	1,570	1,979	2,170	1,998	2,015	2,179	2,012	79	1,744	2,198	2,411	2,220	2,239	2,422	2,235
80	1,583	1,994	2,182	2,014	2,032	2,194	2,028	80	1,758	2,216	2,424	2,238	2,257	2,437	2,253
81	1,594	2,009	2,195	2,029	2,046	2,209	2,043	81	1,772	2,233	2,438	2,254	2,274	2,454	2,271
82	1,606	2,024	2,208	2,043	2,062	2,226	2,059	82	1,785	2,249	2,453	2,271	2,290	2,473	2,287
83	1,619	2,040	2,219	2,060	2,078	2,241	2,074	83	1,798	2,266	2,466	2,289	2,309	2,490	2,305
84	1,630	2,055	2,235	2,075	2,093	2,258	2,089	84	1,812	2,283	2,483	2,306	2,326	2,509	2,322
85	1,642	2,068	2,250	2,089	2,107	2,276	2,103	85	1,824	2,298	2,499	2,321	2,341	2,529	2,337
86	1,651	2,081	2,265	2,101	2,119	2,293	2,117	86	1,835	2,312	2,517	2,335	2,355	2,548	2,351
87	1,661	2,093	2,279	2,114	2,132	2,309	2,128	87	1,845	2,325	2,533	2,348	2,368	2,565	2,365
88	1,669	2,103	2,289	2,124	2,142	2,323	2,138	88	1,854	2,337	2,543	2,360	2,381	2,581	2,377
89	1,683	2,120	2,304	2,141	2,160	2,341	2,157	89	1,871	2,356	2,559	2,380	2,401	2,601	2,397
90	1,698	2,139	2,323	2,160	2,179	2,360	2,176	90	1,887	2,377	2,581	2,401	2,422	2,622	2,418
91	1,712	2,157	2,342	2,178	2,197	2,377	2,194	91	1,902	2,397	2,601	2,421	2,442	2,642	2,438
92	1,725	2,174	2,358	2,195	2,214	2,394	2,211	92	1,917	2,415	2,620	2,439	2,461	2,660	2,456
93	1,738	2,189	2,374	2,211	2,230	2,408	2,226	93	1,930	2,432	2,638	2,456	2,478	2,676	2,474
94	1,748	2,203	2,388	2,225	2,244	2,423	2,240	94	1,943	2,447	2,653	2,472	2,494	2,691	2,489
95	1,758	2,215	2,402	2,237	2,257	2,435	2,253	95	1,954	2,461	2,669	2,486	2,508	2,705	2,504
96	1,769	2,229	2,414	2,251	2,271	2,447	2,267	96	1,966	2,477	2,683	2,500	2,522	2,719	2,518
97	1,779	2,242	2,427	2,264	2,284	2,460	2,280	97	1,977	2,491	2,697	2,516	2,537	2,732	2,534
98	1,790	2,255	2,441	2,277	2,297	2,472	2,293	98	1,988	2,505	2,712	2,531	2,553	2,746	2,548
99	1,800	2,269	2,455	2,290	2,310	2,484	2,307	99	2,001	2,520	2,727	2,545	2,568	2,761	2,563

(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 ISSUE AGE PREMIUMS
RATES EFFECTIVE 1/1/07

MISSOURI

FOR USE IN MISSOURI ZIP CODES: ALL EXCEPT 630, 631, 633, 640, 641

MALE RATES

Issue Age	Non-Tobacco User							Issue 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	1,338	1,687	1,862	1,703	1,718	1,900	1,715	0-64	NA	NA	NA	NA	NA	NA	NA
65	1,103	1,391	1,579	1,404	1,417	1,639	1,414	65	1,226	1,544	1,754	1,560	1,573	1,822	1,571
66	1,148	1,445	1,625	1,460	1,472	1,682	1,471	66	1,274	1,607	1,806	1,622	1,636	1,869	1,634
67	1,192	1,502	1,678	1,517	1,530	1,729	1,527	67	1,324	1,669	1,864	1,685	1,700	1,922	1,697
68	1,232	1,553	1,729	1,568	1,581	1,776	1,579	68	1,369	1,725	1,922	1,742	1,757	1,974	1,754
69	1,271	1,601	1,777	1,616	1,631	1,820	1,628	69	1,412	1,779	1,975	1,796	1,812	2,021	1,809
70	1,304	1,643	1,820	1,660	1,674	1,861	1,671	70	1,449	1,826	2,021	1,844	1,860	2,068	1,857
71	1,337	1,684	1,859	1,700	1,715	1,901	1,712	71	1,485	1,870	2,066	1,889	1,905	2,112	1,903
72	1,364	1,719	1,895	1,736	1,751	1,935	1,749	72	1,517	1,911	2,105	1,930	1,946	2,150	1,943
73	1,391	1,752	1,924	1,769	1,785	1,962	1,782	73	1,545	1,947	2,138	1,967	1,984	2,180	1,980
74	1,414	1,781	1,951	1,799	1,814	1,986	1,812	74	1,571	1,979	2,168	1,999	2,016	2,207	2,012
75	1,432	1,805	1,976	1,823	1,838	2,007	1,835	75	1,591	2,005	2,195	2,025	2,042	2,229	2,039
76	1,449	1,825	1,995	1,843	1,859	2,021	1,857	76	1,609	2,028	2,217	2,048	2,066	2,245	2,063
77	1,463	1,844	2,020	1,862	1,878	2,036	1,876	77	1,626	2,049	2,244	2,069	2,087	2,262	2,084
78	1,475	1,859	2,038	1,877	1,894	2,048	1,891	78	1,640	2,066	2,264	2,086	2,104	2,275	2,101
79	1,488	1,875	2,056	1,893	1,909	2,065	1,906	79	1,652	2,083	2,284	2,103	2,121	2,294	2,118
80	1,499	1,889	2,067	1,908	1,925	2,078	1,922	80	1,666	2,100	2,297	2,120	2,138	2,309	2,135
81	1,510	1,904	2,079	1,922	1,939	2,093	1,936	81	1,679	2,115	2,309	2,136	2,155	2,325	2,151
82	1,522	1,917	2,092	1,936	1,953	2,109	1,950	82	1,691	2,130	2,324	2,151	2,170	2,343	2,166
83	1,534	1,932	2,102	1,951	1,968	2,123	1,965	83	1,704	2,147	2,336	2,168	2,187	2,359	2,183
84	1,544	1,947	2,118	1,966	1,983	2,139	1,979	84	1,716	2,163	2,353	2,184	2,203	2,377	2,200
85	1,555	1,959	2,131	1,979	1,996	2,156	1,993	85	1,728	2,177	2,368	2,199	2,218	2,396	2,214
86	1,564	1,972	2,146	1,991	2,008	2,173	2,005	86	1,739	2,191	2,384	2,212	2,231	2,414	2,228
87	1,573	1,983	2,159	2,003	2,020	2,187	2,016	87	1,748	2,202	2,399	2,225	2,244	2,430	2,240
88	1,581	1,993	2,168	2,012	2,030	2,201	2,026	88	1,757	2,214	2,409	2,236	2,255	2,445	2,252
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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MISSOURI

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FEMALE RATES

Issue Age	Non-Tobacco User							Issue 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	1,228	1,548	1,709	1,563	1,577	1,744	1,574	0-64	NA	NA	NA	NA	NA	NA	NA
65	1,013	1,276	1,449	1,289	1,300	1,505	1,298	65	1,126	1,417	1,610	1,432	1,444	1,672	1,442
66	1,054	1,327	1,492	1,340	1,352	1,544	1,350	66	1,170	1,474	1,658	1,489	1,502	1,716	1,499
67	1,094	1,378	1,540	1,392	1,404	1,587	1,402	67	1,216	1,531	1,711	1,547	1,560	1,763	1,558
68	1,131	1,425	1,587	1,439	1,452	1,630	1,449	68	1,257	1,584	1,763	1,599	1,613	1,812	1,610
69	1,167	1,470	1,631	1,484	1,497	1,670	1,494	69	1,296	1,633	1,812	1,649	1,663	1,855	1,661
70	1,197	1,509	1,670	1,523	1,536	1,709	1,534	70	1,330	1,676	1,855	1,692	1,707	1,899	1,704
71	1,226	1,546	1,706	1,561	1,574	1,744	1,571	71	1,362	1,717	1,896	1,734	1,749	1,939	1,746
72	1,252	1,578	1,739	1,594	1,607	1,777	1,605	72	1,392	1,754	1,932	1,771	1,786	1,974	1,783
73	1,277	1,608	1,766	1,625	1,639	1,801	1,636	73	1,418	1,787	1,963	1,805	1,820	2,001	1,817
74	1,298	1,635	1,792	1,651	1,665	1,823	1,663	74	1,442	1,816	1,990	1,834	1,851	2,025	1,848
75	1,315	1,656	1,814	1,672	1,687	1,842	1,684	75	1,460	1,840	2,015	1,858	1,874	2,046	1,872
76	1,330	1,676	1,832	1,692	1,706	1,854	1,704	76	1,477	1,861	2,035	1,880	1,896	2,061	1,893
77	1,343	1,693	1,853	1,709	1,724	1,869	1,721	77	1,492	1,881	2,060	1,899	1,916	2,076	1,912
78	1,355	1,706	1,871	1,723	1,739	1,880	1,736	78	1,505	1,896	2,078	1,915	1,931	2,088	1,929
79	1,365	1,720	1,887	1,738	1,753	1,895	1,750	79	1,517	1,911	2,097	1,930	1,948	2,105	1,944
80	1,377	1,735	1,897	1,752	1,767	1,908	1,764	80	1,530	1,927	2,108	1,947	1,963	2,119	1,960
81	1,386	1,747	1,908	1,764	1,779	1,921	1,777	81	1,541	1,941	2,120	1,960	1,977	2,134	1,974
82	1,397	1,759	1,920	1,777	1,793	1,935	1,790	82	1,551	1,955	2,133	1,975	1,992	2,150	1,988
83	1,408	1,774	1,930	1,791	1,807	1,948	1,804	83	1,564	1,970	2,144	1,990	2,007	2,165	2,005
84	1,417	1,786	1,944	1,804	1,820	1,964	1,816	84	1,575	1,985	2,159	2,005	2,022	2,181	2,019
85	1,427	1,798	1,956	1,816	1,833	1,979	1,829	85	1,586	1,999	2,174	2,018	2,036	2,199	2,032
86	1,436	1,810	1,969	1,828	1,843	1,994	1,840	86	1,596	2,010	2,188	2,030	2,048	2,215	2,044
87	1,444	1,819	1,982	1,837	1,853	2,007	1,851	87	1,605	2,022	2,202	2,042	2,060	2,231	2,056
88	1,452	1,829	1,990	1,847	1,863	2,020	1,860	88	1,613	2,032	2,211	2,052	2,070	2,244	2,066
89	1,464	1,844	2,004	1,862	1,878	2,036	1,875	89	1,626	2,049	2,226	2,069	2,087	2,262	2,084
90	1,476	1,860	2,020	1,879	1,895	2,052	1,892	90	1,641	2,067	2,245	2,087	2,106	2,280	2,102
91	1,489	1,875	2,036	1,894	1,910	2,067	1,908	91	1,654	2,084	2,262	2,105	2,123	2,297	2,119
92	1,500	1,891	2,051	1,909	1,926	2,081	1,922	92	1,666	2,100	2,279	2,120	2,139	2,312	2,136
93	1,511	1,903	2,064	1,922	1,939	2,095	1,936	93	1,679	2,115	2,293	2,136	2,155	2,328	2,151
94	1,520	1,915	2,077	1,934	1,951	2,106	1,948	94	1,689	2,128	2,308	2,150	2,168	2,340	2,165
95	1,530	1,927	2,088	1,946	1,963	2,117	1,960	95	1,699	2,140	2,320	2,162	2,181	2,352	2,177
96	1,538	1,938	2,100	1,957	1,974	2,128	1,971	96	1,709	2,154	2,333	2,175	2,194	2,364	2,190
97	1,548	1,949	2,111	1,968	1,986	2,138	1,983	97	1,720	2,166	2,346	2,188	2,207	2,376	2,203
98	1,556	1,961	2,122	1,980	1,998	2,150	1,994	98	1,729	2,178	2,359	2,200	2,219	2,388	2,215
99	1,566	1,972	2,135	1,992	2,009	2,160	2,006	99	1,739	2,192	2,371	2,214	2,233	2,401	2,229

(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 ISSUE AGE PREMIUMS
RATES EFFECTIVE 1/1/07

MISSOURI

FOR USE IN MISSOURI ZIP CODES: ALL EXCEPT 630, 631, 633, 640, 641

FEMALE RATES

Issue Age	Non-Tobacco User							Issue 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	1,164	1,466	1,619	1,481	1,494	1,652	1,491	0-64	NA	NA	NA	NA	NA	NA	NA
65	959	1,209	1,373	1,221	1,231	1,426	1,229	65	1,067	1,343	1,526	1,356	1,368	1,584	1,366
66	998	1,257	1,413	1,270	1,281	1,463	1,279	66	1,109	1,397	1,571	1,410	1,423	1,625	1,420
67	1,037	1,306	1,459	1,319	1,330	1,504	1,328	67	1,152	1,451	1,621	1,465	1,478	1,670	1,476
68	1,071	1,350	1,504	1,364	1,375	1,544	1,373	68	1,191	1,500	1,670	1,515	1,528	1,716	1,526
69	1,105	1,392	1,545	1,406	1,418	1,582	1,416	69	1,228	1,547	1,716	1,562	1,576	1,758	1,573
70	1,134	1,429	1,582	1,443	1,455	1,619	1,454	70	1,260	1,588	1,758	1,603	1,617	1,799	1,615
71	1,162	1,464	1,616	1,479	1,491	1,652	1,489	71	1,291	1,626	1,796	1,643	1,657	1,837	1,654
72	1,186	1,495	1,647	1,510	1,523	1,683	1,520	72	1,319	1,661	1,831	1,678	1,692	1,870	1,689
73	1,210	1,524	1,673	1,539	1,553	1,706	1,550	73	1,344	1,693	1,859	1,710	1,724	1,895	1,722
74	1,229	1,549	1,697	1,564	1,578	1,727	1,575	74	1,366	1,721	1,886	1,738	1,753	1,919	1,751
75	1,246	1,569	1,718	1,584	1,598	1,745	1,596	75	1,383	1,743	1,909	1,760	1,776	1,939	1,773
76	1,260	1,588	1,735	1,603	1,616	1,757	1,615	76	1,400	1,763	1,928	1,781	1,796	1,952	1,794
77	1,273	1,604	1,756	1,619	1,634	1,770	1,631	77	1,414	1,782	1,951	1,799	1,815	1,967	1,812
78	1,283	1,616	1,772	1,633	1,647	1,781	1,644	78	1,426	1,796	1,968	1,814	1,830	1,978	1,827
79	1,293	1,630	1,787	1,646	1,661	1,796	1,658	79	1,437	1,811	1,986	1,829	1,845	1,994	1,841
80	1,304	1,643	1,797	1,660	1,674	1,807	1,671	80	1,449	1,825	1,997	1,844	1,859	2,008	1,857
81	1,313	1,655	1,807	1,671	1,686	1,820	1,683	81	1,460	1,839	2,009	1,857	1,873	2,021	1,870
82	1,323	1,667	1,819	1,684	1,698	1,833	1,696	82	1,470	1,852	2,021	1,871	1,887	2,037	1,884
83	1,334	1,680	1,829	1,697	1,712	1,846	1,709	83	1,481	1,867	2,031	1,886	1,902	2,051	1,899
84	1,343	1,692	1,841	1,709	1,724	1,860	1,721	84	1,492	1,880	2,046	1,899	1,915	2,066	1,913
85	1,352	1,704	1,853	1,721	1,736	1,875	1,733	85	1,502	1,894	2,059	1,912	1,929	2,084	1,925
86	1,361	1,715	1,866	1,732	1,746	1,889	1,743	86	1,512	1,904	2,073	1,923	1,940	2,099	1,937
87	1,368	1,724	1,877	1,741	1,756	1,902	1,753	87	1,520	1,915	2,086	1,934	1,951	2,113	1,948
88	1,375	1,733	1,886	1,750	1,765	1,913	1,762	88	1,528	1,925	2,094	1,944	1,961	2,126	1,958
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)

Modal Factors:

Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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

MISSOURI

FOR USE IN MISSOURI ZIP CODES: 630, 631, 633, 640, 641

MALE RATES

Issue Age	Non-Tobacco User							Issue 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	117.75	148.33	163.83	149.75	151.17	167.08	150.83	0-64	NA	NA	NA	NA	NA	NA	NA
65	97.08	122.33	138.83	123.50	124.58	144.17	124.33	65	107.83	135.83	154.33	137.17	138.42	160.25	138.25
66	100.92	127.17	143.00	128.42	129.50	148.00	129.33	66	112.08	141.33	158.92	142.67	143.92	164.42	143.67
67	104.83	132.17	147.58	133.42	134.58	152.08	134.33	67	116.42	146.75	163.92	148.17	149.58	169.00	149.33
68	108.42	136.58	152.08	137.92	139.08	156.17	138.83	68	120.42	151.75	169.00	153.17	154.50	173.58	154.33
69	111.75	140.83	156.25	142.17	143.42	160.08	143.25	69	124.25	156.50	173.67	158.00	159.33	177.83	159.17
70	114.75	144.58	160.08	146.00	147.25	163.75	147.00	70	127.50	160.67	177.83	162.25	163.67	181.92	163.33
71	117.58	148.08	163.50	149.58	150.92	167.17	150.58	71	130.67	164.50	181.67	166.17	167.58	185.83	167.33
72	120.00	151.25	166.67	152.75	154.08	170.25	153.83	72	133.42	168.08	185.17	169.75	171.17	189.17	170.92
73	122.33	154.17	169.25	155.67	157.00	172.58	156.75	73	135.92	171.25	188.08	173.00	174.50	191.75	174.17
74	124.33	156.67	171.67	158.25	159.58	174.75	159.33	74	138.17	174.08	190.75	175.83	177.33	194.08	177.00
75	125.92	158.75	173.75	160.33	161.67	176.58	161.42	75	140.00	176.42	193.08	178.17	179.67	196.08	179.33
76	127.50	160.58	175.50	162.17	163.58	177.75	163.33	76	141.58	178.33	195.00	180.17	181.75	197.42	181.42
77	128.75	162.25	177.67	163.83	165.25	179.08	165.00	77	143.08	180.25	197.33	182.00	183.58	198.92	183.25
78	129.75	163.58	179.25	165.17	166.58	180.08	166.33	78	144.25	181.67	199.08	183.50	185.08	200.17	184.75
79	130.83	164.92	180.83	166.50	167.92	181.58	167.67	79	145.33	183.17	200.92	185.00	186.58	201.83	186.25
80	131.92	166.17	181.83	167.83	169.33	182.83	169.00	80	146.50	184.67	202.00	186.50	188.08	203.08	187.75
81	132.83	167.42	182.92	169.08	170.50	184.08	170.25	81	147.67	186.08	203.17	187.83	189.50	204.50	189.25
82	133.83	168.67	184.00	170.25	171.83	185.50	171.58	82	148.75	187.42	204.42	189.25	190.83	206.08	190.58
83	134.92	170.00	184.92	171.67	173.17	186.75	172.83	83	149.83	188.83	205.50	190.75	192.42	207.50	192.08
84	135.83	171.25	186.25	172.92	174.42	188.17	174.08	84	151.00	190.25	206.92	192.17	193.83	209.08	193.50
85	136.83	172.33	187.50	174.08	175.58	189.67	175.25	85	152.00	191.50	208.25	193.42	195.08	210.75	194.75
86	137.58	173.42	188.75	175.08	176.58	191.08	176.42	86	152.92	192.67	209.75	194.58	196.25	212.33	195.92
87	138.42	174.42	189.92	176.17	177.67	192.42	177.33	87	153.75	193.75	211.08	195.67	197.33	213.75	197.08
88	139.08	175.25	190.75	177.00	178.50	193.58	178.17	88	154.50	194.75	211.92	196.67	198.42	215.08	198.08
89	140.25	176.67	192.00	178.42	180.00	195.08	179.75	89	155.92	196.33	213.25	198.33	200.08	216.75	199.75
90	141.50	178.25	193.58	180.00	181.58	196.67	181.33	90	157.25	198.08	215.08	200.08	201.83	218.50	201.50
91	142.67	179.75	195.17	181.50	183.08	198.08	182.83	91	158.50	199.75	216.75	201.75	203.50	220.17	203.17
92	143.75	181.17	196.50	182.92	184.50	199.50	184.25	92	159.75	201.25	218.33	203.25	205.08	221.67	204.67
93	144.83	182.42	197.83	184.25	185.83	200.67	185.50	93	160.83	202.67	219.83	204.67	206.50	223.00	206.17
94	145.67	183.58	199.00	185.42	187.00	201.92	186.67	94	161.92	203.92	221.08	206.00	207.83	224.25	207.42
95	146.50	184.58	200.17	186.42	188.08	202.92	187.75	95	162.83	205.08	222.42	207.17	209.00	225.42	208.67
96	147.42	185.75	201.17	187.58	189.25	203.92	188.92	96	163.83	206.42	223.58	208.33	210.17	226.58	209.83
97	148.25	186.83	202.25	188.67	190.33	205.00	190.00	97	164.75	207.58	224.75	209.67	211.42	227.67	211.17
98	149.17	187.92	203.42	189.75	191.42	206.00	191.08	98	165.67	208.75	226.00	210.92	212.75	228.83	212.33
99	150.00	189.08	204.58	190.83	192.50	207.00	192.25	99	166.75	210.00	227.25	212.08	214.00	230.08	213.58

(Add \$20 One-time Policy Fee)

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

MISSOURI

FOR USE IN MISSOURI ZIP CODES: ALL EXCEPT 630, 631, 633, 640, 641

MALE RATES

Issue Age	Non-Tobacco User							Issue 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	111.50	140.58	155.17	141.92	143.17	158.33	142.92	0-64	NA	NA	NA	NA	NA	NA	NA
65	91.92	115.92	131.58	117.00	118.08	136.58	117.83	65	102.17	128.67	146.17	130.00	131.08	151.83	130.92
66	95.67	120.42	135.42	121.67	122.67	140.17	122.58	66	106.17	133.92	150.50	135.17	136.33	155.75	136.17
67	99.33	125.17	139.83	126.42	127.50	144.08	127.25	67	110.33	139.08	155.33	140.42	141.67	160.17	141.42
68	102.67	129.42	144.08	130.67	131.75	148.00	131.58	68	114.08	143.75	160.17	145.17	146.42	164.50	146.17
69	105.92	133.42	148.08	134.67	135.92	151.67	135.67	69	117.67	148.25	164.58	149.67	151.00	168.42	150.75
70	108.67	136.92	151.67	138.33	139.50	155.08	139.25	70	120.75	152.17	168.42	153.67	155.00	172.33	154.75
71	111.42	140.33	154.92	141.67	142.92	158.42	142.67	71	123.75	155.83	172.17	157.42	158.75	176.00	158.58
72	113.67	143.25	157.92	144.67	145.92	161.25	145.75	72	126.42	159.25	175.42	160.83	162.17	179.17	161.92
73	115.92	146.00	160.33	147.42	148.75	163.50	148.50	73	128.75	162.25	178.17	163.92	165.33	181.67	165.00
74	117.83	148.42	162.58	149.92	151.17	165.50	151.00	74	130.92	164.92	180.67	166.58	168.00	183.92	167.67
75	119.33	150.42	164.67	151.92	153.17	167.25	152.92	75	132.58	167.08	182.92	168.75	170.17	185.75	169.92
76	120.75	152.08	166.25	153.58	154.92	168.42	154.75	76	134.08	169.00	184.75	170.67	172.17	187.08	171.92
77	121.92	153.67	168.33	155.17	156.50	169.67	156.33	77	135.50	170.75	187.00	172.42	173.92	188.50	173.67
78	122.92	154.92	169.83	156.42	157.83	170.67	157.58	78	136.67	172.17	188.67	173.83	175.33	189.58	175.08
79	124.00	156.25	171.33	157.75	159.08	172.08	158.83	79	137.67	173.58	190.33	175.25	176.75	191.17	176.50
80	124.92	157.42	172.25	159.00	160.42	173.17	160.17	80	138.83	175.00	191.42	176.67	178.17	192.42	177.92
81	125.83	158.67	173.25	160.17	161.58	174.42	161.33	81	139.92	176.25	192.42	178.00	179.58	193.75	179.25
82	126.83	159.75	174.33	161.33	162.75	175.75	162.50	82	140.92	177.50	193.67	179.25	180.83	195.25	180.50
83	127.83	161.00	175.17	162.58	164.00	176.92	163.75	83	142.00	178.92	194.67	180.67	182.25	196.58	181.92
84	128.67	162.25	176.50	163.83	165.25	178.25	164.92	84	143.00	180.25	196.08	182.00	183.58	198.08	183.33
85	129.58	163.25	177.58	164.92	166.33	179.67	166.08	85	144.00	181.42	197.33	183.25	184.83	199.67	184.50
86	130.33	164.33	178.83	165.92	167.33	181.08	167.08	86	144.92	182.58	198.67	184.33	185.92	201.17	185.67
87	131.08	165.25	179.92	166.92	168.33	182.25	168.00	87	145.67	183.50	199.92	185.42	187.00	202.50	186.67
88	131.75	166.08	180.67	167.67	169.17	183.42	168.83	88	146.42	184.50	200.75	186.33	187.92	203.75	187.67
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 ISSUE AGE PREMIUMS
RATES EFFECTIVE 1/1/07

MISSOURI

FOR USE IN MISSOURI ZIP CODES: 630, 631, 633, 640, 641

FEMALE RATES

Issue Age	Non-Tobacco User							Issue 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	102.33	129.00	142.42	130.25	131.42	145.33	131.17	0-64	NA	NA	NA	NA	NA	NA	NA
65	84.42	106.33	120.75	107.42	108.33	125.42	108.17	65	93.83	118.08	134.17	119.33	120.33	139.33	120.17
66	87.83	110.58	124.33	111.67	112.67	128.67	112.50	66	97.50	122.83	138.17	124.08	125.17	143.00	124.92
67	91.17	114.83	128.33	116.00	117.00	132.25	116.83	67	101.33	127.58	142.58	128.92	130.00	146.92	129.83
68	94.25	118.75	132.25	119.92	121.00	135.83	120.75	68	104.75	132.00	146.92	133.25	134.42	151.00	134.17
69	97.25	122.50	135.92	123.67	124.75	139.17	124.50	69	108.00	136.08	151.00	137.42	138.58	154.58	138.42
70	99.75	125.75	139.17	126.92	128.00	142.42	127.83	70	110.83	139.67	154.58	141.00	142.25	158.25	142.00
71	102.17	128.83	142.17	130.08	131.17	145.33	130.92	71	113.50	143.08	158.00	144.50	145.75	161.58	145.50
72	104.33	131.50	144.92	132.83	133.92	148.08	133.75	72	116.00	146.17	161.00	147.58	148.83	164.50	148.58
73	106.42	134.00	147.17	135.42	136.58	150.08	136.33	73	118.17	148.92	163.58	150.42	151.67	166.75	151.42
74	108.17	136.25	149.33	137.58	138.75	151.92	138.58	74	120.17	151.33	165.83	152.83	154.25	168.75	154.00
75	109.58	138.00	151.17	139.33	140.58	153.50	140.33	75	121.67	153.33	167.92	154.83	156.17	170.50	156.00
76	110.83	139.67	152.67	141.00	142.17	154.50	142.00	76	123.08	155.08	169.58	156.67	158.00	171.75	157.75
77	111.92	141.08	154.42	142.42	143.67	155.75	143.42	77	124.33	156.75	171.67	158.25	159.67	173.00	159.33
78	112.92	142.17	155.92	143.58	144.92	156.67	144.67	78	125.42	158.00	173.17	159.58	160.92	174.00	160.75
79	113.75	143.33	157.25	144.83	146.08	157.92	145.83	79	126.42	159.25	174.75	160.83	162.33	175.42	162.00
80	114.75	144.58	158.08	146.00	147.25	159.00	147.00	80	127.50	160.58	175.67	162.25	163.58	176.58	163.33
81	115.50	145.58	159.00	147.00	148.25	160.08	148.08	81	128.42	161.75	176.67	163.33	164.75	177.83	164.50
82	116.42	146.58	160.00	148.08	149.42	161.25	149.17	82	129.25	162.92	177.75	164.58	166.00	179.17	165.67
83	117.33	147.83	160.83	149.25	150.58	162.33	150.33	83	130.33	164.17	178.67	165.83	167.25	180.42	167.08
84	118.08	148.83	162.00	150.33	151.67	163.67	151.33	84	131.25	165.42	179.92	167.08	168.50	181.75	168.25
85	118.92	149.83	163.00	151.33	152.75	164.92	152.42	85	132.17	166.58	181.17	168.17	169.67	183.25	169.33
86	119.67	150.83	164.08	152.33	153.58	166.17	153.33	86	133.00	167.50	182.33	169.17	170.67	184.58	170.33
87	120.33	151.58	165.17	153.08	154.42	167.25	154.25	87	133.75	168.50	183.50	170.17	171.67	185.92	171.33
88	121.00	152.42	165.83	153.92	155.25	168.33	155.00	88	134.42	169.33	184.25	171.00	172.50	187.00	172.17
89	122.00	153.67	167.00	155.17	156.50	169.67	156.25	89	135.50	170.75	185.50	172.42	173.92	188.50	173.67
90	123.00	155.00	168.33	156.58	157.92	171.00	157.67	90	136.75	172.25	187.08	173.92	175.50	190.00	175.17
91	124.08	156.25	169.67	157.83	159.17	172.25	159.00	91	137.83	173.67	188.50	175.42	176.92	191.42	176.58
92	125.00	157.58	170.92	159.08	160.50	173.42	160.17	92	138.83	175.00	189.92	176.67	178.25	192.67	178.00
93	125.92	158.58	172.00	160.17	161.58	174.58	161.33	93	139.92	176.25	191.08	178.00	179.58	194.00	179.25
94	126.67	159.58	173.08	161.17	162.58	175.50	162.33	94	140.75	177.33	192.33	179.17	180.67	195.00	180.42
95	127.50	160.58	174.00	162.17	163.58	176.42	163.33	95	141.58	178.33	193.33	180.17	181.75	196.00	181.42
96	128.17	161.50	175.00	163.08	164.50	177.33	164.25	96	142.42	179.50	194.42	181.25	182.83	197.00	182.50
97	129.00	162.42	175.92	164.00	165.50	178.17	165.25	97	143.33	180.50	195.50	182.33	183.92	198.00	183.58
98	129.67	163.42	176.83	165.00	166.50	179.17	166.17	98	144.08	181.50	196.58	183.33	184.92	199.00	184.58
99	130.50	164.33	177.92	166.00	167.42	180.00	167.17	99	144.92	182.67	197.58	184.50	186.08	200.08	185.75

(Add \$20 One-time Policy Fee)

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

MISSOURI

FOR USE IN MISSOURI ZIP CODES: ALL EXCEPT 630, 631, 633, 640, 641

FEMALE RATES

Issue Age	Non-Tobacco User							Issue 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	97.00	122.17	134.92	123.42	124.50	137.67	124.25	0-64	NA	NA	NA	NA	NA	NA	NA
65	79.92	100.75	114.42	101.75	102.58	118.83	102.42	65	88.92	111.92	127.17	113.00	114.00	132.00	113.83
66	83.17	104.75	117.75	105.83	106.75	121.92	106.58	66	92.42	116.42	130.92	117.50	118.58	135.42	118.33
67	86.42	108.83	121.58	109.92	110.83	125.33	110.67	67	96.00	120.92	135.08	122.08	123.17	139.17	123.00
68	89.25	112.50	125.33	113.67	114.58	128.67	114.42	68	99.25	125.00	139.17	126.25	127.33	143.00	127.17
69	92.08	116.00	128.75	117.17	118.17	131.83	118.00	69	102.33	128.92	143.00	130.17	131.33	146.50	131.08
70	94.50	119.08	131.83	120.25	121.25	134.92	121.17	70	105.00	132.33	146.50	133.58	134.75	149.92	134.58
71	96.83	122.00	134.67	123.25	124.25	137.67	124.08	71	107.58	135.50	149.67	136.92	138.08	153.08	137.83
72	98.83	124.58	137.25	125.83	126.92	140.25	126.67	72	109.92	138.42	152.58	139.83	141.00	155.83	140.75
73	100.83	127.00	139.42	128.25	129.42	142.17	129.17	73	112.00	141.08	154.92	142.50	143.67	157.92	143.50
74	102.42	129.08	141.42	130.33	131.50	143.92	131.25	74	113.83	143.42	157.17	144.83	146.08	159.92	145.92
75	103.83	130.75	143.17	132.00	133.17	145.42	133.00	75	115.25	145.25	159.08	146.67	148.00	161.58	147.75
76	105.00	132.33	144.58	133.58	134.67	146.42	134.58	76	116.67	146.92	160.67	148.42	149.67	162.67	149.50
77	106.08	133.67	146.33	134.92	136.17	147.50	135.92	77	117.83	148.50	162.58	149.92	151.25	163.92	151.00
78	106.92	134.67	147.67	136.08	137.25	148.42	137.00	78	118.83	149.67	164.00	151.17	152.50	164.83	152.25
79	107.75	135.83	148.92	137.17	138.42	149.67	138.17	79	119.75	150.92	165.50	152.42	153.75	166.17	153.42
80	108.67	136.92	149.75	138.33	139.50	150.58	139.25	80	120.75	152.08	166.42	153.67	154.92	167.33	154.75
81	109.42	137.92	150.58	139.25	140.50	151.67	140.25	81	121.67	153.25	167.42	154.75	156.08	168.42	155.83
82	110.25	138.92	151.58	140.33	141.50	152.75	141.33	82	122.50	154.33	168.42	155.92	157.25	169.75	157.00
83	111.17	140.00	152.42	141.42	142.67	153.83	142.42	83	123.42	155.58	169.25	157.17	158.50	170.92	158.25
84	111.92	141.00	153.42	142.42	143.67	155.00	143.42	84	124.33	156.67	170.50	158.25	159.58	172.17	159.42
85	112.67	142.00	154.42	143.42	144.67	156.25	144.42	85	125.17	157.83	171.58	159.33	160.75	173.67	160.42
86	113.42	142.92	155.50	144.33	145.50	157.42	145.25	86	126.00	158.67	172.75	160.25	161.67	174.92	161.42
87	114.00	143.67	156.42	145.08	146.33	158.50	146.08	87	126.67	159.58	173.83	161.17	162.58	176.08	162.33
88	114.58	144.42	157.17	145.83	147.08	159.42	146.83	88	127.33	160.42	174.50	162.00	163.42	177.17	163.17
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)