

ADMIRAL LIFE INSURANCE COMPANY OF AMERICA
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 7/18/2007

TENNESSEE

FOR USE IN TENNESSEE ZIP CODES: 372, 374, 379, 381

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
65	852	1,073	1,223	1,084	1,094	1,269	1,091	65	947	1,193	1,359	1,205	1,215	1,410	1,213
66	896	1,128	1,275	1,140	1,150	1,322	1,148	66	995	1,254	1,417	1,267	1,278	1,468	1,275
67	941	1,186	1,334	1,197	1,207	1,378	1,206	67	1,046	1,318	1,482	1,330	1,342	1,531	1,340
68	980	1,236	1,393	1,248	1,258	1,435	1,256	68	1,090	1,373	1,548	1,386	1,398	1,594	1,396
69	1,024	1,291	1,450	1,304	1,315	1,491	1,313	69	1,139	1,434	1,611	1,448	1,461	1,656	1,459
70	1,066	1,342	1,504	1,355	1,367	1,545	1,365	70	1,183	1,491	1,672	1,506	1,520	1,717	1,517
71	1,106	1,393	1,557	1,407	1,420	1,599	1,417	71	1,229	1,548	1,730	1,563	1,577	1,777	1,575
72	1,145	1,441	1,606	1,456	1,469	1,649	1,466	72	1,271	1,602	1,785	1,618	1,632	1,833	1,629
73	1,181	1,487	1,652	1,502	1,515	1,694	1,513	73	1,312	1,653	1,835	1,669	1,684	1,883	1,680
74	1,214	1,530	1,695	1,545	1,558	1,737	1,557	74	1,349	1,700	1,883	1,717	1,732	1,931	1,729
75	1,245	1,569	1,735	1,584	1,598	1,777	1,595	75	1,384	1,743	1,928	1,760	1,776	1,975	1,772
76	1,274	1,605	1,772	1,620	1,635	1,810	1,632	76	1,415	1,783	1,969	1,801	1,816	2,012	1,814
77	1,301	1,639	1,810	1,656	1,670	1,843	1,668	77	1,446	1,821	2,011	1,840	1,855	2,048	1,852
78	1,326	1,671	1,843	1,687	1,702	1,871	1,699	78	1,473	1,857	2,048	1,875	1,891	2,079	1,889
79	1,349	1,700	1,874	1,717	1,732	1,897	1,729	79	1,499	1,889	2,082	1,907	1,924	2,108	1,921
80	1,371	1,728	1,898	1,745	1,760	1,921	1,757	80	1,523	1,920	2,109	1,938	1,956	2,135	1,952
81	1,391	1,753	1,922	1,770	1,785	1,946	1,782	81	1,545	1,947	2,135	1,967	1,983	2,163	1,981
82	1,410	1,776	1,945	1,793	1,809	1,971	1,806	82	1,566	1,974	2,161	1,993	2,010	2,190	2,007
83	1,428	1,799	1,968	1,816	1,833	1,995	1,829	83	1,587	1,999	2,186	2,018	2,036	2,216	2,033
84	1,446	1,821	1,989	1,839	1,855	2,018	1,852	84	1,606	2,024	2,210	2,043	2,061	2,242	2,058
85	1,462	1,842	2,010	1,861	1,877	2,040	1,874	85	1,625	2,048	2,233	2,067	2,086	2,267	2,082
86	1,478	1,863	2,030	1,882	1,898	2,061	1,895	86	1,643	2,070	2,256	2,091	2,109	2,290	2,105
87	1,495	1,883	2,049	1,901	1,918	2,082	1,915	87	1,661	2,092	2,276	2,113	2,131	2,313	2,128
88	1,509	1,902	2,067	1,920	1,938	2,101	1,934	88	1,677	2,113	2,297	2,135	2,153	2,334	2,149
89	1,524	1,920	2,086	1,938	1,956	2,119	1,952	89	1,693	2,133	2,317	2,154	2,173	2,355	2,170
90	1,537	1,937	2,103	1,956	1,973	2,136	1,969	90	1,708	2,152	2,337	2,173	2,192	2,374	2,189
91	1,550	1,953	2,120	1,972	1,989	2,152	1,986	91	1,722	2,170	2,355	2,191	2,210	2,392	2,207
92	1,562	1,968	2,135	1,987	2,005	2,167	2,001	92	1,735	2,186	2,372	2,208	2,227	2,408	2,223
93	1,573	1,981	2,149	2,001	2,018	2,180	2,015	93	1,748	2,202	2,388	2,223	2,243	2,423	2,239
94	1,582	1,994	2,162	2,014	2,031	2,193	2,028	94	1,759	2,215	2,402	2,238	2,258	2,436	2,253
95	1,592	2,006	2,174	2,025	2,043	2,204	2,040	95	1,769	2,228	2,416	2,251	2,270	2,448	2,267
96	1,601	2,018	2,185	2,037	2,055	2,215	2,052	96	1,779	2,242	2,429	2,264	2,283	2,461	2,280
97	1,611	2,030	2,197	2,049	2,067	2,227	2,064	97	1,790	2,255	2,442	2,277	2,297	2,473	2,294
98	1,620	2,042	2,209	2,061	2,079	2,238	2,076	98	1,800	2,268	2,455	2,291	2,311	2,486	2,307
99	1,630	2,054	2,222	2,073	2,092	2,249	2,088	99	1,811	2,282	2,469	2,304	2,325	2,499	2,320

(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 7/18/2007

TENNESSEE

FOR USE IN TENNESSEE ZIP CODES: ALL EXCEPT 372, 374, 379, 381

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
65	753	948	1,081	958	967	1,122	964	65	837	1,054	1,201	1,065	1,074	1,246	1,072
66	792	997	1,127	1,007	1,016	1,168	1,015	66	879	1,108	1,252	1,119	1,129	1,297	1,127
67	831	1,048	1,179	1,058	1,067	1,218	1,066	67	924	1,164	1,309	1,176	1,186	1,353	1,184
68	866	1,092	1,231	1,103	1,112	1,268	1,110	68	963	1,213	1,368	1,225	1,236	1,409	1,233
69	905	1,141	1,281	1,152	1,162	1,318	1,161	69	1,006	1,268	1,423	1,280	1,291	1,464	1,289
70	942	1,186	1,329	1,198	1,208	1,366	1,206	70	1,046	1,318	1,477	1,331	1,343	1,518	1,341
71	977	1,231	1,376	1,243	1,255	1,413	1,252	71	1,086	1,368	1,529	1,382	1,394	1,570	1,392
72	1,012	1,274	1,420	1,287	1,298	1,458	1,296	72	1,123	1,416	1,577	1,430	1,442	1,620	1,439
73	1,043	1,314	1,460	1,328	1,339	1,497	1,337	73	1,159	1,461	1,622	1,475	1,488	1,664	1,485
74	1,073	1,352	1,498	1,366	1,377	1,535	1,376	74	1,192	1,503	1,664	1,517	1,531	1,706	1,528
75	1,100	1,386	1,534	1,400	1,412	1,570	1,410	75	1,223	1,541	1,704	1,556	1,569	1,745	1,566
76	1,126	1,418	1,566	1,432	1,445	1,600	1,442	76	1,250	1,575	1,740	1,591	1,605	1,778	1,603
77	1,150	1,449	1,600	1,463	1,476	1,629	1,474	77	1,278	1,610	1,777	1,626	1,639	1,810	1,637
78	1,172	1,477	1,629	1,491	1,504	1,653	1,502	78	1,302	1,641	1,810	1,657	1,671	1,837	1,669
79	1,192	1,503	1,656	1,517	1,531	1,677	1,528	79	1,325	1,669	1,840	1,686	1,700	1,863	1,698
80	1,211	1,527	1,677	1,542	1,555	1,698	1,553	80	1,346	1,696	1,864	1,713	1,728	1,886	1,725
81	1,229	1,549	1,699	1,564	1,578	1,720	1,575	81	1,366	1,721	1,887	1,738	1,753	1,911	1,750
82	1,246	1,569	1,719	1,585	1,599	1,742	1,596	82	1,384	1,744	1,910	1,761	1,776	1,935	1,774
83	1,262	1,590	1,739	1,605	1,620	1,763	1,617	83	1,402	1,766	1,932	1,784	1,800	1,959	1,797
84	1,278	1,610	1,758	1,625	1,639	1,783	1,637	84	1,419	1,788	1,953	1,806	1,822	1,981	1,819
85	1,292	1,628	1,776	1,645	1,658	1,803	1,656	85	1,436	1,810	1,974	1,827	1,843	2,003	1,840
86	1,306	1,646	1,794	1,663	1,677	1,822	1,674	86	1,452	1,829	1,993	1,848	1,864	2,024	1,860
87	1,321	1,664	1,810	1,680	1,695	1,840	1,693	87	1,468	1,849	2,012	1,867	1,883	2,044	1,880
88	1,334	1,681	1,827	1,697	1,712	1,857	1,709	88	1,482	1,867	2,030	1,886	1,902	2,063	1,899
89	1,347	1,696	1,843	1,713	1,728	1,873	1,725	89	1,496	1,885	2,047	1,904	1,921	2,081	1,917
90	1,358	1,712	1,858	1,728	1,743	1,888	1,740	90	1,509	1,902	2,065	1,921	1,937	2,098	1,934
91	1,370	1,726	1,873	1,743	1,758	1,902	1,755	91	1,522	1,917	2,081	1,936	1,953	2,114	1,950
92	1,380	1,739	1,886	1,756	1,772	1,915	1,769	92	1,534	1,932	2,096	1,951	1,968	2,128	1,965
93	1,390	1,751	1,899	1,769	1,784	1,927	1,781	93	1,544	1,946	2,111	1,965	1,982	2,141	1,979
94	1,398	1,762	1,911	1,780	1,795	1,938	1,792	94	1,554	1,958	2,123	1,978	1,995	2,153	1,991
95	1,407	1,772	1,921	1,790	1,806	1,948	1,803	95	1,563	1,969	2,135	1,989	2,006	2,164	2,003
96	1,415	1,783	1,931	1,800	1,816	1,958	1,813	96	1,572	1,981	2,146	2,000	2,018	2,175	2,015
97	1,423	1,794	1,942	1,811	1,827	1,968	1,824	97	1,582	1,993	2,158	2,012	2,030	2,186	2,027
98	1,432	1,804	1,952	1,822	1,838	1,978	1,835	98	1,591	2,004	2,170	2,025	2,042	2,197	2,038
99	1,440	1,815	1,964	1,832	1,848	1,987	1,845	99	1,601	2,016	2,182	2,036	2,054	2,209	2,050

(Add \$20 One-time Policy Fee)

Modal Factors:

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Quarterly: 0.2500

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TENNESSEE

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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
65	740	933	1,063	943	951	1,104	949	65	823	1,037	1,182	1,047	1,057	1,226	1,055
66	779	981	1,109	992	1,000	1,149	998	66	865	1,090	1,232	1,102	1,111	1,277	1,109
67	818	1,031	1,160	1,041	1,050	1,198	1,048	67	909	1,146	1,289	1,157	1,167	1,331	1,165
68	852	1,074	1,212	1,084	1,094	1,248	1,092	68	948	1,194	1,346	1,206	1,216	1,386	1,214
69	891	1,122	1,261	1,133	1,144	1,297	1,141	69	990	1,247	1,401	1,260	1,270	1,441	1,269
70	926	1,167	1,308	1,179	1,189	1,344	1,187	70	1,029	1,297	1,453	1,310	1,321	1,493	1,319
71	961	1,212	1,355	1,224	1,234	1,391	1,232	71	1,068	1,346	1,505	1,360	1,372	1,545	1,369
72	995	1,254	1,397	1,266	1,277	1,434	1,275	72	1,106	1,393	1,552	1,407	1,419	1,594	1,416
73	1,027	1,293	1,436	1,306	1,318	1,473	1,315	73	1,140	1,437	1,596	1,451	1,464	1,637	1,461
74	1,056	1,330	1,474	1,343	1,355	1,511	1,353	74	1,173	1,478	1,638	1,493	1,506	1,679	1,503
75	1,083	1,364	1,509	1,378	1,390	1,545	1,387	75	1,203	1,516	1,677	1,531	1,544	1,717	1,541
76	1,108	1,396	1,541	1,410	1,422	1,575	1,419	76	1,231	1,551	1,712	1,566	1,580	1,749	1,577
77	1,131	1,425	1,574	1,440	1,452	1,602	1,450	77	1,257	1,584	1,748	1,600	1,613	1,780	1,611
78	1,153	1,453	1,602	1,467	1,480	1,627	1,477	78	1,281	1,614	1,780	1,631	1,644	1,808	1,642
79	1,173	1,478	1,630	1,493	1,506	1,649	1,503	79	1,304	1,643	1,810	1,659	1,674	1,834	1,670
80	1,192	1,502	1,650	1,517	1,530	1,671	1,528	80	1,324	1,669	1,834	1,686	1,700	1,856	1,698
81	1,209	1,524	1,671	1,539	1,552	1,692	1,550	81	1,344	1,693	1,857	1,710	1,725	1,881	1,722
82	1,226	1,545	1,692	1,559	1,573	1,714	1,570	82	1,362	1,716	1,879	1,733	1,748	1,904	1,745
83	1,242	1,564	1,711	1,580	1,594	1,735	1,591	83	1,379	1,738	1,901	1,755	1,771	1,927	1,767
84	1,256	1,583	1,729	1,600	1,613	1,754	1,611	84	1,397	1,760	1,922	1,777	1,792	1,950	1,790
85	1,272	1,602	1,748	1,618	1,632	1,774	1,630	85	1,413	1,780	1,942	1,797	1,814	1,971	1,810
86	1,286	1,620	1,765	1,637	1,650	1,792	1,648	86	1,428	1,800	1,962	1,818	1,834	1,992	1,831
87	1,299	1,637	1,782	1,654	1,668	1,810	1,665	87	1,444	1,819	1,980	1,837	1,853	2,012	1,850
88	1,312	1,654	1,798	1,670	1,685	1,827	1,682	88	1,459	1,838	1,998	1,856	1,872	2,030	1,869
89	1,325	1,669	1,814	1,686	1,700	1,843	1,698	89	1,472	1,855	2,015	1,873	1,889	2,048	1,887
90	1,336	1,684	1,828	1,701	1,716	1,858	1,713	90	1,485	1,871	2,032	1,889	1,907	2,064	1,903
91	1,348	1,698	1,843	1,715	1,729	1,871	1,727	91	1,497	1,887	2,048	1,906	1,922	2,079	1,919
92	1,358	1,711	1,857	1,728	1,743	1,884	1,740	92	1,508	1,901	2,063	1,920	1,937	2,093	1,933
93	1,367	1,723	1,869	1,740	1,755	1,896	1,753	93	1,520	1,914	2,076	1,933	1,950	2,107	1,947
94	1,376	1,734	1,880	1,751	1,766	1,907	1,764	94	1,529	1,926	2,089	1,946	1,963	2,118	1,960
95	1,385	1,744	1,890	1,761	1,777	1,916	1,774	95	1,538	1,938	2,100	1,957	1,975	2,129	1,971
96	1,392	1,754	1,901	1,772	1,787	1,926	1,785	96	1,547	1,950	2,112	1,969	1,986	2,140	1,982
97	1,401	1,765	1,911	1,782	1,797	1,936	1,795	97	1,557	1,961	2,123	1,981	1,998	2,151	1,994
98	1,409	1,775	1,921	1,792	1,809	1,946	1,805	98	1,565	1,972	2,135	1,992	2,009	2,162	2,006
99	1,417	1,785	1,932	1,803	1,819	1,956	1,816	99	1,575	1,984	2,147	2,004	2,021	2,173	2,018

(Add \$20 One-time Policy Fee)

Modal Factors:

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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
65	654	825	939	833	841	976	839	65	727	917	1,044	926	934	1,084	933
66	689	867	980	876	884	1,015	882	66	765	964	1,089	974	982	1,129	980
67	723	911	1,025	920	928	1,059	926	67	803	1,012	1,139	1,022	1,031	1,176	1,030
68	753	949	1,071	958	967	1,103	965	68	838	1,055	1,189	1,066	1,075	1,225	1,073
69	787	992	1,114	1,002	1,011	1,146	1,009	69	875	1,102	1,238	1,113	1,123	1,273	1,121
70	819	1,031	1,156	1,042	1,051	1,188	1,049	70	910	1,146	1,284	1,157	1,167	1,319	1,166
71	850	1,071	1,197	1,081	1,091	1,229	1,089	71	944	1,189	1,330	1,202	1,212	1,365	1,210
72	879	1,108	1,234	1,119	1,129	1,268	1,127	72	977	1,231	1,372	1,243	1,254	1,408	1,252
73	907	1,143	1,269	1,154	1,164	1,302	1,162	73	1,008	1,270	1,411	1,282	1,294	1,446	1,291
74	933	1,176	1,303	1,187	1,198	1,335	1,195	74	1,037	1,306	1,448	1,319	1,331	1,484	1,328
75	957	1,205	1,334	1,218	1,228	1,366	1,226	75	1,063	1,340	1,482	1,353	1,364	1,517	1,362
76	979	1,233	1,362	1,246	1,256	1,392	1,254	76	1,088	1,370	1,513	1,384	1,396	1,546	1,394
77	999	1,259	1,391	1,272	1,283	1,416	1,281	77	1,111	1,400	1,545	1,414	1,426	1,573	1,423
78	1,019	1,284	1,416	1,297	1,308	1,438	1,306	78	1,132	1,427	1,573	1,441	1,453	1,598	1,451
79	1,037	1,306	1,440	1,319	1,331	1,458	1,328	79	1,152	1,452	1,600	1,466	1,479	1,620	1,476
80	1,053	1,328	1,458	1,341	1,352	1,477	1,351	80	1,170	1,475	1,620	1,490	1,503	1,640	1,500
81	1,069	1,347	1,477	1,360	1,372	1,496	1,370	81	1,188	1,496	1,641	1,511	1,525	1,662	1,522
82	1,083	1,365	1,495	1,378	1,390	1,515	1,388	82	1,204	1,516	1,661	1,531	1,545	1,683	1,542
83	1,097	1,382	1,512	1,396	1,408	1,533	1,406	83	1,219	1,536	1,680	1,551	1,565	1,703	1,562
84	1,110	1,399	1,528	1,414	1,426	1,550	1,423	84	1,234	1,555	1,699	1,570	1,584	1,723	1,582
85	1,124	1,416	1,544	1,430	1,442	1,568	1,440	85	1,249	1,573	1,716	1,588	1,603	1,742	1,600
86	1,136	1,432	1,560	1,446	1,458	1,584	1,456	86	1,262	1,591	1,734	1,607	1,620	1,760	1,618
87	1,148	1,447	1,575	1,461	1,474	1,600	1,471	87	1,276	1,607	1,750	1,623	1,638	1,778	1,635
88	1,160	1,461	1,589	1,476	1,489	1,614	1,487	88	1,289	1,624	1,765	1,640	1,655	1,794	1,651
89	1,171	1,475	1,603	1,490	1,503	1,629	1,500	89	1,301	1,639	1,781	1,655	1,670	1,810	1,667
90	1,181	1,488	1,616	1,503	1,516	1,642	1,514	90	1,313	1,654	1,796	1,670	1,685	1,824	1,682
91	1,191	1,500	1,629	1,515	1,528	1,654	1,526	91	1,323	1,667	1,810	1,684	1,699	1,838	1,696
92	1,200	1,512	1,641	1,527	1,541	1,665	1,537	92	1,333	1,680	1,823	1,696	1,712	1,850	1,708
93	1,208	1,522	1,651	1,537	1,551	1,676	1,549	93	1,343	1,692	1,835	1,708	1,724	1,862	1,721
94	1,216	1,532	1,661	1,547	1,561	1,685	1,559	94	1,351	1,702	1,846	1,720	1,734	1,872	1,732
95	1,224	1,541	1,670	1,556	1,570	1,693	1,568	95	1,359	1,712	1,856	1,730	1,745	1,882	1,742
96	1,230	1,550	1,680	1,566	1,579	1,702	1,577	96	1,367	1,723	1,867	1,740	1,755	1,891	1,752
97	1,238	1,560	1,689	1,575	1,588	1,711	1,586	97	1,376	1,733	1,876	1,750	1,765	1,901	1,762
98	1,245	1,569	1,698	1,584	1,598	1,720	1,595	98	1,383	1,743	1,887	1,760	1,775	1,911	1,772
99	1,252	1,578	1,708	1,594	1,607	1,728	1,605	99	1,392	1,753	1,897	1,771	1,786	1,921	1,783

(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 7/18/2007

TENNESSEE

FOR USE IN TENNESSEE ZIP CODES: 372, 374, 379, 381

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
65	71.00	89.42	101.92	90.33	91.17	105.75	90.92	65	78.92	99.42	113.25	100.42	101.25	117.50	101.08
66	74.67	94.00	106.25	95.00	95.83	110.17	95.67	66	82.92	104.50	118.08	105.58	106.50	122.33	106.25
67	78.42	98.83	111.17	99.75	100.58	114.83	100.50	67	87.17	109.83	123.50	110.83	111.83	127.58	111.67
68	81.67	103.00	116.08	104.00	104.83	119.58	104.67	68	90.83	114.42	129.00	115.50	116.50	132.83	116.33
69	85.33	107.58	120.83	108.67	109.58	124.25	109.42	69	94.92	119.50	134.25	120.67	121.75	138.00	121.58
70	88.83	111.83	125.33	112.92	113.92	128.75	113.75	70	98.58	124.25	139.33	125.50	126.67	143.08	126.42
71	92.17	116.08	129.75	117.25	118.33	133.25	118.08	71	102.42	129.00	144.17	130.25	131.42	148.08	131.25
72	95.42	120.08	133.83	121.33	122.42	137.42	122.17	72	105.92	133.50	148.75	134.83	136.00	152.75	135.75
73	98.42	123.92	137.67	125.17	126.25	141.17	126.08	73	109.33	137.75	152.92	139.08	140.33	156.92	140.00
74	101.17	127.50	141.25	128.75	129.83	144.75	129.75	74	112.42	141.67	156.92	143.08	144.33	160.92	144.08
75	103.75	130.75	144.58	132.00	133.17	148.08	132.92	75	115.33	145.25	160.67	146.67	148.00	164.58	147.67
76	106.17	133.75	147.67	135.00	136.25	150.83	136.00	76	117.92	148.58	164.08	150.08	151.33	167.67	151.17
77	108.42	136.58	150.83	138.00	139.17	153.58	139.00	77	120.50	151.75	167.58	153.33	154.58	170.67	154.33
78	110.50	139.25	153.58	140.58	141.83	155.92	141.58	78	122.75	154.75	170.67	156.25	157.58	173.25	157.42
79	112.42	141.67	156.17	143.08	144.33	158.08	144.08	79	124.92	157.42	173.50	158.92	160.33	175.67	160.08
80	114.25	144.00	158.17	145.42	146.67	160.08	146.42	80	126.92	160.00	175.75	161.50	163.00	177.92	162.67
81	115.92	146.08	160.17	147.50	148.75	162.17	148.50	81	128.75	162.25	177.92	163.92	165.25	180.25	165.08
82	117.50	148.00	162.08	149.42	150.75	164.25	150.50	82	130.50	164.50	180.08	166.08	167.50	182.50	167.25
83	119.00	149.92	164.00	151.33	152.75	166.25	152.42	83	132.25	166.58	182.17	168.17	169.67	184.67	169.42
84	120.50	151.75	165.75	153.25	154.58	168.17	154.33	84	133.83	168.67	184.17	170.25	171.75	186.83	171.50
85	121.83	153.50	167.50	155.08	156.42	170.00	156.17	85	135.42	170.67	186.08	172.25	173.83	188.92	173.50
86	123.17	155.25	169.17	156.83	158.17	171.75	157.92	86	136.92	172.50	188.00	174.25	175.75	190.83	175.42
87	124.58	156.92	170.75	158.42	159.83	173.50	159.58	87	138.42	174.33	189.67	176.08	177.58	192.75	177.33
88	125.75	158.50	172.25	160.00	161.50	175.08	161.17	88	139.75	176.08	191.42	177.92	179.42	194.50	179.08
89	127.00	160.00	173.83	161.50	163.00	176.58	162.67	89	141.08	177.75	193.08	179.50	181.08	196.25	180.83
90	128.08	161.42	175.25	163.00	164.42	178.00	164.08	90	142.33	179.33	194.75	181.08	182.67	197.83	182.42
91	129.17	162.75	176.67	164.33	165.75	179.33	165.50	91	143.50	180.83	196.25	182.58	184.17	199.33	183.92
92	130.17	164.00	177.92	165.58	167.08	180.58	166.75	92	144.58	182.17	197.67	184.00	185.58	200.67	185.25
93	131.08	165.08	179.08	166.75	168.17	181.67	167.92	93	145.67	183.50	199.00	185.25	186.92	201.92	186.58
94	131.83	166.17	180.17	167.83	169.25	182.75	169.00	94	146.58	184.58	200.17	186.50	188.17	203.00	187.75
95	132.67	167.17	181.17	168.75	170.25	183.67	170.00	95	147.42	185.67	201.33	187.58	189.17	204.00	188.92
96	133.42	168.17	182.08	169.75	171.25	184.58	171.00	96	148.25	186.83	202.42	188.67	190.25	205.08	190.00
97	134.25	169.17	183.08	170.75	172.25	185.58	172.00	97	149.17	187.92	203.50	189.75	191.42	206.08	191.17
98	135.00	170.17	184.08	171.75	173.25	186.50	173.00	98	150.00	189.00	204.58	190.92	192.58	207.17	192.25
99	135.83	171.17	185.17	172.75	174.33	187.42	174.00	99	150.92	190.17	205.75	192.00	193.75	208.25	193.33

(Add \$20 One-time Policy Fee)

ADMIRAL LIFE INSURANCE COMPANY OF AMERICA
MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS
RATES EFFECTIVE 7/18/2007

TENNESSEE

FOR USE IN TENNESSEE ZIP CODES: ALL EXCEPT 372, 374, 379, 381

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
65	62.75	79.00	90.08	79.83	80.58	93.50	80.33	65	69.75	87.83	100.08	88.75	89.50	103.83	89.33
66	66.00	83.08	93.92	83.92	84.67	97.33	84.58	66	73.25	92.33	104.33	93.25	94.08	108.08	93.92
67	69.25	87.33	98.25	88.17	88.92	101.50	88.83	67	77.00	97.00	109.08	98.00	98.83	112.75	98.67
68	72.17	91.00	102.58	91.92	92.67	105.67	92.50	68	80.25	101.08	114.00	102.08	103.00	117.42	102.75
69	75.42	95.08	106.75	96.00	96.83	109.83	96.75	69	83.83	105.67	118.58	106.67	107.58	122.00	107.42
70	78.50	98.83	110.75	99.83	100.67	113.83	100.50	70	87.17	109.83	123.08	110.92	111.92	126.50	111.75
71	81.42	102.58	114.67	103.58	104.58	117.75	104.33	71	90.50	114.00	127.42	115.17	116.17	130.83	116.00
72	84.33	106.17	118.33	107.25	108.17	121.50	108.00	72	93.58	118.00	131.42	119.17	120.17	135.00	119.92
73	86.92	109.50	121.67	110.67	111.58	124.75	111.42	73	96.58	121.75	135.17	122.92	124.00	138.67	123.75
74	89.42	112.67	124.83	113.83	114.75	127.92	114.67	74	99.33	125.25	138.67	126.42	127.58	142.17	127.33
75	91.67	115.50	127.83	116.67	117.67	130.83	117.50	75	101.92	128.42	142.00	129.67	130.75	145.42	130.50
76	93.83	118.17	130.50	119.33	120.42	133.33	120.17	76	104.17	131.25	145.00	132.58	133.75	148.17	133.58
77	95.83	120.75	133.33	121.92	123.00	135.75	122.83	77	106.50	134.17	148.08	135.50	136.58	150.83	136.42
78	97.67	123.08	135.75	124.25	125.33	137.75	125.17	78	108.50	136.75	150.83	138.08	139.25	153.08	139.08
79	99.33	125.25	138.00	126.42	127.58	139.75	127.33	79	110.42	139.08	153.33	140.50	141.67	155.25	141.50
80	100.92	127.25	139.75	128.50	129.58	141.50	129.42	80	112.17	141.33	155.33	142.75	144.00	157.17	143.75
81	102.42	129.08	141.58	130.33	131.50	143.33	131.25	81	113.83	143.42	157.25	144.83	146.08	159.25	145.83
82	103.83	130.75	143.25	132.08	133.25	145.17	133.00	82	115.33	145.33	159.17	146.75	148.00	161.25	147.83
83	105.17	132.50	144.92	133.75	135.00	146.92	134.75	83	116.83	147.17	161.00	148.67	150.00	163.25	149.75
84	106.50	134.17	146.50	135.42	136.58	148.58	136.42	84	118.25	149.00	162.75	150.50	151.83	165.08	151.58
85	107.67	135.67	148.00	137.08	138.17	150.25	138.00	85	119.67	150.83	164.50	152.25	153.58	166.92	153.33
86	108.83	137.17	149.50	138.58	139.75	151.83	139.50	86	121.00	152.42	166.08	154.00	155.33	168.67	155.00
87	110.08	138.67	150.83	140.00	141.25	153.33	141.08	87	122.33	154.08	167.67	155.58	156.92	170.33	156.67
88	111.17	140.08	152.25	141.42	142.67	154.75	142.42	88	123.50	155.58	169.17	157.17	158.50	171.92	158.25
89	112.25	141.33	153.58	142.75	144.00	156.08	143.75	89	124.67	157.08	170.58	158.67	160.08	173.42	159.75
90	113.17	142.67	154.83	144.00	145.25	157.33	145.00	90	125.75	158.50	172.08	160.08	161.42	174.83	161.17
91	114.17	143.83	156.08	145.25	146.50	158.50	146.25	91	126.83	159.75	173.42	161.33	162.75	176.17	162.50
92	115.00	144.92	157.17	146.33	147.67	159.58	147.42	92	127.83	161.00	174.67	162.58	164.00	177.33	163.75
93	115.83	145.92	158.25	147.42	148.67	160.58	148.42	93	128.67	162.17	175.92	163.75	165.17	178.42	164.92
94	116.50	146.83	159.25	148.33	149.58	161.50	149.33	94	129.50	163.17	176.92	164.83	166.25	179.42	165.92
95	117.25	147.67	160.08	149.17	150.50	162.33	150.25	95	130.25	164.08	177.92	165.75	167.17	180.33	166.92
96	117.92	148.58	160.92	150.00	151.33	163.17	151.08	96	131.00	165.08	178.83	166.67	168.17	181.25	167.92
97	118.58	149.50	161.83	150.92	152.25	164.00	152.00	97	131.83	166.08	179.83	167.67	169.17	182.17	168.92
98	119.33	150.33	162.67	151.83	153.17	164.83	152.92	98	132.58	167.00	180.83	168.75	170.17	183.08	169.83
99	120.00	151.25	163.67	152.67	154.00	165.58	153.75	99	133.42	168.00	181.83	169.67	171.17	184.08	170.83

(Add \$20 One-time Policy Fee)

ADMIRAL LIFE INSURANCE COMPANY OF AMERICA
MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS
RATES EFFECTIVE 7/18/2007

TENNESSEE

FOR USE IN TENNESSEE ZIP CODES: 372, 374, 379, 381

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
65	61.67	77.75	88.58	78.58	79.25	92.00	79.08	65	68.58	86.42	98.50	87.25	88.08	102.17	87.92
66	64.92	81.75	92.42	82.67	83.33	95.75	83.17	66	72.08	90.83	102.67	91.83	92.58	106.42	92.42
67	68.17	85.92	96.67	86.75	87.50	99.83	87.33	67	75.75	95.50	107.42	96.42	97.25	110.92	97.08
68	71.00	89.50	101.00	90.33	91.17	104.00	91.00	68	79.00	99.50	112.17	100.50	101.33	115.50	101.17
69	74.25	93.50	105.08	94.42	95.33	108.08	95.08	69	82.50	103.92	116.75	105.00	105.83	120.08	105.75
70	77.17	97.25	109.00	98.25	99.08	112.00	98.92	70	85.75	108.08	121.08	109.17	110.08	124.42	109.92
71	80.08	101.00	112.92	102.00	102.83	115.92	102.67	71	89.00	112.17	125.42	113.33	114.33	128.75	114.08
72	82.92	104.50	116.42	105.50	106.42	119.50	106.25	72	92.17	116.08	129.33	117.25	118.25	132.83	118.00
73	85.58	107.75	119.67	108.83	109.83	122.75	109.58	73	95.00	119.75	133.00	120.92	122.00	136.42	121.75
74	88.00	110.83	122.83	111.92	112.92	125.92	112.75	74	97.75	123.17	136.50	124.42	125.50	139.92	125.25
75	90.25	113.67	125.75	114.83	115.83	128.75	115.58	75	100.25	126.33	139.75	127.58	128.67	143.08	128.42
76	92.33	116.33	128.42	117.50	118.50	131.25	118.25	76	102.58	129.25	142.67	130.50	131.67	145.75	131.42
77	94.25	118.75	131.17	120.00	121.00	133.50	120.83	77	104.75	132.00	145.67	133.33	134.42	148.33	134.25
78	96.08	121.08	133.50	122.25	123.33	135.58	123.08	78	106.75	134.50	148.33	135.92	137.00	150.67	136.83
79	97.75	123.17	135.83	124.42	125.50	137.42	125.25	79	108.67	136.92	150.83	138.25	139.50	152.83	139.17
80	99.33	125.17	137.50	126.42	127.50	139.25	127.33	80	110.33	139.08	152.83	140.50	141.67	154.67	141.50
81	100.75	127.00	139.25	128.25	129.33	141.00	129.17	81	112.00	141.08	154.75	142.50	143.75	156.75	143.50
82	102.17	128.75	141.00	129.92	131.08	142.83	130.83	82	113.50	143.00	156.58	144.42	145.67	158.67	145.42
83	103.50	130.33	142.58	131.67	132.83	144.58	132.58	83	114.92	144.83	158.42	146.25	147.58	160.58	147.25
84	104.67	131.92	144.08	133.33	134.42	146.17	134.25	84	116.42	146.67	160.17	148.08	149.33	162.50	149.17
85	106.00	133.50	145.67	134.83	136.00	147.83	135.83	85	117.75	148.33	161.83	149.75	151.17	164.25	150.83
86	107.17	135.00	147.08	136.42	137.50	149.33	137.33	86	119.00	150.00	163.50	151.50	152.83	166.00	152.58
87	108.25	136.42	148.50	137.83	139.00	150.83	138.75	87	120.33	151.58	165.00	153.08	154.42	167.67	154.17
88	109.33	137.83	149.83	139.17	140.42	152.25	140.17	88	121.58	153.17	166.50	154.67	156.00	169.17	155.75
89	110.42	139.08	151.17	140.50	141.67	153.58	141.50	89	122.67	154.58	167.92	156.08	157.42	170.67	157.25
90	111.33	140.33	152.33	141.75	143.00	154.83	142.75	90	123.75	155.92	169.33	157.42	158.92	172.00	158.58
91	112.33	141.50	153.58	142.92	144.08	155.92	143.92	91	124.75	157.25	170.67	158.83	160.17	173.25	159.92
92	113.17	142.58	154.75	144.00	145.25	157.00	145.00	92	125.67	158.42	171.92	160.00	161.42	174.42	161.08
93	113.92	143.58	155.75	145.00	146.25	158.00	146.08	93	126.67	159.50	173.00	161.08	162.50	175.58	162.25
94	114.67	144.50	156.67	145.92	147.17	158.92	147.00	94	127.42	160.50	174.08	162.17	163.58	176.50	163.33
95	115.42	145.33	157.50	146.75	148.08	159.67	147.83	95	128.17	161.50	175.00	163.08	164.58	177.42	164.25
96	116.00	146.17	158.42	147.67	148.92	160.50	148.75	96	128.92	162.50	176.00	164.08	165.50	178.33	165.17
97	116.75	147.08	159.25	148.50	149.75	161.33	149.58	97	129.75	163.42	176.92	165.08	166.50	179.25	166.17
98	117.42	147.92	160.08	149.33	150.75	162.17	150.42	98	130.42	164.33	177.92	166.00	167.42	180.17	167.17
99	118.08	148.75	161.00	150.25	151.58	163.00	151.33	99	131.25	165.33	178.92	167.00	168.42	181.08	168.17

(Add \$20 One-time Policy Fee)

ADMIRAL LIFE INSURANCE COMPANY OF AMERICA
MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS
RATES EFFECTIVE 7/18/2007

TENNESSEE

FOR USE IN TENNESSEE ZIP CODES: ALL EXCEPT 372, 374, 379, 381

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
65	54.50	68.75	78.25	69.42	70.08	81.33	69.92	65	60.58	76.42	87.00	77.17	77.83	90.33	77.75
66	57.42	72.25	81.67	73.00	73.67	84.58	73.50	66	63.75	80.33	90.75	81.17	81.83	94.08	81.67
67	60.25	75.92	85.42	76.67	77.33	88.25	77.17	67	66.92	84.33	94.92	85.17	85.92	98.00	85.83
68	62.75	79.08	89.25	79.83	80.58	91.92	80.42	68	69.83	87.92	99.08	88.83	89.58	102.08	89.42
69	65.58	82.67	92.83	83.50	84.25	95.50	84.08	69	72.92	91.83	103.17	92.75	93.58	106.08	93.42
70	68.25	85.92	96.33	86.83	87.58	99.00	87.42	70	75.83	95.50	107.00	96.42	97.25	109.92	97.17
71	70.83	89.25	99.75	90.08	90.92	102.42	90.75	71	78.67	99.08	110.83	100.17	101.00	113.75	100.83
72	73.25	92.33	102.83	93.25	94.08	105.67	93.92	72	81.42	102.58	114.33	103.58	104.50	117.33	104.33
73	75.58	95.25	105.75	96.17	97.00	108.50	96.83	73	84.00	105.83	117.58	106.83	107.83	120.50	107.58
74	77.75	98.00	108.58	98.92	99.83	111.25	99.58	74	86.42	108.83	120.67	109.92	110.92	123.67	110.67
75	79.75	100.42	111.17	101.50	102.33	113.83	102.17	75	88.58	111.67	123.50	112.75	113.67	126.42	113.50
76	81.58	102.75	113.50	103.83	104.67	116.00	104.50	76	90.67	114.17	126.08	115.33	116.33	128.83	116.17
77	83.25	104.92	115.92	106.00	106.92	118.00	106.75	77	92.58	116.67	128.75	117.83	118.83	131.08	118.58
78	84.92	107.00	118.00	108.08	109.00	119.83	108.83	78	94.33	118.92	131.08	120.08	121.08	133.17	120.92
79	86.42	108.83	120.00	109.92	110.92	121.50	110.67	79	96.00	121.00	133.33	122.17	123.25	135.00	123.00
80	87.75	110.67	121.50	111.75	112.67	123.08	112.58	80	97.50	122.92	135.00	124.17	125.25	136.67	125.00
81	89.08	112.25	123.08	113.33	114.33	124.67	114.17	81	99.00	124.67	136.75	125.92	127.08	138.50	126.83
82	90.25	113.75	124.58	114.83	115.83	126.25	115.67	82	100.33	126.33	138.42	127.58	128.75	140.25	128.50
83	91.42	115.17	126.00	116.33	117.33	127.75	117.17	83	101.58	128.00	140.00	129.25	130.42	141.92	130.17
84	92.50	116.58	127.33	117.83	118.83	129.17	118.58	84	102.83	129.58	141.58	130.83	132.00	143.58	131.83
85	93.67	118.00	128.67	119.17	120.17	130.67	120.00	85	104.08	131.08	143.00	132.33	133.58	145.17	133.33
86	94.67	119.33	130.00	120.50	121.50	132.00	121.33	86	105.17	132.58	144.50	133.92	135.00	146.67	134.83
87	95.67	120.58	131.25	121.75	122.83	133.33	122.58	87	106.33	133.92	145.83	135.25	136.50	148.17	136.25
88	96.67	121.75	132.42	123.00	124.08	134.50	123.92	88	107.42	135.33	147.08	136.67	137.92	149.50	137.58
89	97.58	122.92	133.58	124.17	125.25	135.75	125.00	89	108.42	136.58	148.42	137.92	139.17	150.83	138.92
90	98.42	124.00	134.67	125.25	126.33	136.83	126.17	90	109.42	137.83	149.67	139.17	140.42	152.00	140.17
91	99.25	125.00	135.75	126.25	127.33	137.83	127.17	91	110.25	138.92	150.83	140.33	141.58	153.17	141.33
92	100.00	126.00	136.75	127.25	128.42	138.75	128.08	92	111.08	140.00	151.92	141.33	142.67	154.17	142.33
93	100.67	126.83	137.58	128.08	129.25	139.67	129.08	93	111.92	141.00	152.92	142.33	143.67	155.17	143.42
94	101.33	127.67	138.42	128.92	130.08	140.42	129.92	94	112.58	141.83	153.83	143.33	144.50	156.00	144.33
95	102.00	128.42	139.17	129.67	130.83	141.08	130.67	95	113.25	142.67	154.67	144.17	145.42	156.83	145.17
96	102.50	129.17	140.00	130.50	131.58	141.83	131.42	96	113.92	143.58	155.58	145.00	146.25	157.58	146.00
97	103.17	130.00	140.75	131.25	132.33	142.58	132.17	97	114.67	144.42	156.33	145.83	147.08	158.42	146.83
98	103.75	130.75	141.50	132.00	133.17	143.33	132.92	98	115.25	145.25	157.25	146.67	147.92	159.25	147.67
99	104.33	131.50	142.33	132.83	133.92	144.00	133.75	99	116.00	146.08	158.08	147.58	148.83	160.08	148.58

(Add \$20 One-time Policy Fee)