

**FAMILY LIFE INSURANCE COMPANY  
ANNUAL PREFERRED ISSUE AGE PREMIUMS  
RATES EFFECTIVE 1/1/11**

**MINNESOTA**

**FOR USE IN MINNESOTA ZIP CODES:**

55005, 55011, 55014, 55070, 55101-55117, 55119, 55126, 55127, 55130, 55133,  
55144-55146, 55155, 55161, 55164-55166, 55168-55172, 55175, 55177, 55182, 55187,  
55188, 55190, 55191, 55199, 55303, 55304, 55305, 55311, 55316, 55323, 55327, 55331,  
55340, 55343-55348, 55356, 55357, 55359, 55361, 55364, 55369, 55374,  
55375, 55384, 55391, 55392, 554

| Issue Age | Male & Female |                  |                     |                  |                       |
|-----------|---------------|------------------|---------------------|------------------|-----------------------|
|           | Base Plan     | Part A Ded Rider | Part B Excess Rider | Part B Ded Rider | Preventive Care Rider |
| All Ages  | 1,525         | 354              | 24                  | 167              | 80                    |

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**

Modal Factors Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

**FAMILY LIFE INSURANCE COMPANY  
ANNUAL STANDARD ISSUE AGE PREMIUMS  
RATES EFFECTIVE 1/1/11**

**MINNESOTA**

**FOR USE IN MINNESOTA ZIP CODES:**

55005, 55011, 55014, 55070, 55101-55117, 55119, 55126, 55127, 55130, 55133,  
55144-55146, 55155, 55161, 55164-55166, 55168-55172, 55175, 55177, 55182, 55187,  
55188, 55190, 55191, 55199, 55303, 55304, 55305, 55311, 55316, 55323, 55327, 55331,  
55340, 55343-55348, 55356, 55357, 55359, 55361, 55364, 55369, 55374,  
55375, 55384, 55391, 55392, 554

| Issue Age | Male & Female |                  |                     |                  |                       |
|-----------|---------------|------------------|---------------------|------------------|-----------------------|
|           | Base Plan     | Part A Ded Rider | Part B Excess Rider | Part B Ded Rider | Preventive Care Rider |
| All Ages  | 1,693         | 395              | 27                  | 167              | 88                    |

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**

Modal Factors Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

**FAMILY LIFE INSURANCE COMPANY  
ANNUAL PREFERRED ISSUE AGE PREMIUMS  
RATES EFFECTIVE 1/1/11**

**MINNESOTA**

**FOR USE IN MINNESOTA ZIP CODES:**

**55001, 55003, 55010, 55016, 55020, 55024, 55025, 55031, 55033, 55038,  
55042-55044, 55047, 55054, 55055, 55065, 55068, 55071, 55073, 55075-55077, 55082,  
55083, 55085, 55090, 55118, 55120-55125, 55128, 55129, 55150, 55306, 55315, 55317,  
55318, 55322, 55337, 55339, 55352, 55360, 55367, 55368, 55372, 55378, 55379,  
55383, 55386-55388, 55394, 55397, 55399, 55473**

| Issue Age | Male & Female |                  |                     |                  |                       |
|-----------|---------------|------------------|---------------------|------------------|-----------------------|
|           | Base Plan     | Part A Ded Rider | Part B Excess Rider | Part B Ded Rider | Preventive Care Rider |
| All Ages  | 1,452         | 337              | 23                  | 167              | 76                    |

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**

Modal Factors Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

**FAMILY LIFE INSURANCE COMPANY  
ANNUAL STANDARD ISSUE AGE PREMIUMS  
RATES EFFECTIVE 1/1/11**

**MINNESOTA**

**FOR USE IN MINNESOTA ZIP CODES:**

**55001, 55003, 55010, 55016, 55020, 55024, 55025, 55031, 55033, 55038,  
55042-55044, 55047, 55054, 55055, 55065, 55068, 55071, 55073, 55075-55077, 55082,  
55083, 55085, 55090, 55118, 55120-55125, 55128, 55129, 55150, 55306, 55315, 55317,  
55318, 55322, 55337, 55339, 55352, 55360, 55367, 55368, 55372, 55378, 55379,  
55383, 55386-55388, 55394, 55397, 55399, 55473**

| Issue Age | Male & Female |                  |                     |                  |                       |
|-----------|---------------|------------------|---------------------|------------------|-----------------------|
|           | Base Plan     | Part A Ded Rider | Part B Excess Rider | Part B Ded Rider | Preventive Care Rider |
| All Ages  | 1,612         | 376              | 26                  | 167              | 84                    |

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**

Modal Factors Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

**FAMILY LIFE INSURANCE COMPANY  
ANNUAL PREFERRED ISSUE AGE PREMIUMS  
RATES EFFECTIVE 1/1/11**

**MINNESOTA**

**FOR USE IN MINNESOTA ZIP CODES ALL EXCEPT:**

55005, 55011, 55014, 55070, 55101-55117, 55119, 55126, 55127, 55130,  
55133, 55144-55146, 55155, 55161, 55164-55166, 55168-55172, 55175, 55177, 55182,  
55187, 55188, 55190, 55191, 55199, 55303, 55304, 55305, 55311, 55316, 55323, 55327,  
55331, 55340, 55343-55348, 55356, 55357, 55359, 55361, 55364, 55369, 55374, 55375,  
55384, 55391, 55392, 554, 55001, 55003, 55010, 55016, 55020, 55024, 55025, 55031,  
55033, 55038, 55042-55044, 55047, 55054, 55055, 55065, 55068, 55071, 55073,  
55075-55077, 55082, 55083, 55085, 55090, 55118, 55120-55125, 55128, 55129, 55150,  
55306, 55315, 55317, 55318, 55322, 55337, 55339, 55352, 55360, 55367, 55368,  
55372, 55378, 55379, 55383, 55386-55388, 55394, 55397, 55399, 55473

| Issue Age | Male & Female |                  |                     |                  |                       |
|-----------|---------------|------------------|---------------------|------------------|-----------------------|
|           | Base Plan     | Part A Ded Rider | Part B Excess Rider | Part B Ded Rider | Preventive Care Rider |
| All Ages  | 1,191         | 276              | 19                  | 167              | 62                    |

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**

Modal Factors Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

**FAMILY LIFE INSURANCE COMPANY  
ANNUAL STANDARD ISSUE AGE PREMIUMS  
RATES EFFECTIVE 1/1/11**

**MINNESOTA**

**FOR USE IN MINNESOTA ZIP CODES ALL EXCEPT:**

55005, 55011, 55014, 55070, 55101-55117, 55119, 55126, 55127, 55130,  
55133, 55144-55146, 55155, 55161, 55164-55166, 55168-55172, 55175, 55177, 55182,  
55187, 55188, 55190, 55191, 55199, 55303, 55304, 55305, 55311, 55316, 55323, 55327,  
55331, 55340, 55343-55348, 55356, 55357, 55359, 55361, 55364, 55369, 55374, 55375,  
55384, 55391, 55392, 554, 55001, 55003, 55010, 55016, 55020, 55024, 55025, 55031,  
55033, 55038, 55042-55044, 55047, 55054, 55055, 55065, 55068, 55071, 55073,  
55075-55077, 55082, 55083, 55085, 55090, 55118, 55120-55125, 55128, 55129, 55150,  
55306, 55315, 55317, 55318, 55322, 55337, 55339, 55352, 55360, 55367, 55368,  
55372, 55378, 55379, 55383, 55386-55388, 55394, 55397, 55399, 55473

| Issue Age | Male & Female |                  |                     |                  |                       |
|-----------|---------------|------------------|---------------------|------------------|-----------------------|
|           | Base Plan     | Part A Ded Rider | Part B Excess Rider | Part B Ded Rider | Preventive Care Rider |
| All Ages  | 1,322         | 308              | 21                  | 167              | 69                    |

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**

Modal Factors Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

**FAMILY LIFE INSURANCE COMPANY  
MONTHLY PREFERRED ISSUE AGE PREMIUMS  
RATES EFFECTIVE 1/1/11**

**MINNESOTA**

**FOR USE IN MINNESOTA ZIP CODES:**

55005, 55011, 55014, 55070, 55101-55117, 55119, 55126, 55127, 55130, 55133,  
55144-55146, 55155, 55161, 55164-55166, 55168-55172, 55175, 55177, 55182, 55187,  
55188, 55190, 55191, 55199, 55303, 55304, 55305, 55311, 55316, 55323, 55327, 55331,  
55340, 55343-55348, 55356, 55357, 55359, 55361, 55364, 55369, 55374,  
55375, 55384, 55391, 55392, 554

| Issue Age | Male & Female |                  |                     |                  |                       |
|-----------|---------------|------------------|---------------------|------------------|-----------------------|
|           | Base Plan     | Part A Ded Rider | Part B Excess Rider | Part B Ded Rider | Preventive Care Rider |
| All Ages  | 127.08        | 29.50            | 2.00                | 13.92            | 6.67                  |

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**

**FAMILY LIFE INSURANCE COMPANY  
MONTHLY STANDARD ISSUE AGE PREMIUMS  
RATES EFFECTIVE 1/1/11**

**MINNESOTA**

**FOR USE IN MINNESOTA ZIP CODES:**

55005, 55011, 55014, 55070, 55101-55117, 55119, 55126, 55127, 55130, 55133,  
55144-55146, 55155, 55161, 55164-55166, 55168-55172, 55175, 55177, 55182, 55187,  
55188, 55190, 55191, 55199, 55303, 55304, 55305, 55311, 55316, 55323, 55327, 55331,  
55340, 55343-55348, 55356, 55357, 55359, 55361, 55364, 55369, 55374,  
55375, 55384, 55391, 55392, 554

| Issue Age | Male & Female |                  |                     |                  |                       |
|-----------|---------------|------------------|---------------------|------------------|-----------------------|
|           | Base Plan     | Part A Ded Rider | Part B Excess Rider | Part B Ded Rider | Preventive Care Rider |
| All Ages  | 141.08        | 32.92            | 2.25                | 13.92            | 7.33                  |

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**

**FAMILY LIFE INSURANCE COMPANY  
MONTHLY PREFERRED ISSUE AGE PREMIUMS  
RATES EFFECTIVE 1/1/11**

**MINNESOTA**

**FOR USE IN MINNESOTA ZIP CODES:**

**55001, 55003, 55010, 55016, 55020, 55024, 55025, 55031, 55033, 55038,  
55042-55044, 55047, 55054, 55055, 55065, 55068, 55071, 55073, 55075-55077, 55082,  
55083, 55085, 55090, 55118, 55120-55125, 55128, 55129, 55150, 55306, 55315, 55317,  
55318, 55322, 55337, 55339, 55352, 55360, 55367, 55368, 55372, 55378, 55379,  
55383, 55386-55388, 55394, 55397, 55399, 55473**

| Issue Age | Male & Female |                  |                     |                  |                       |
|-----------|---------------|------------------|---------------------|------------------|-----------------------|
|           | Base Plan     | Part A Ded Rider | Part B Excess Rider | Part B Ded Rider | Preventive Care Rider |
| All Ages  | 121.00        | 28.08            | 1.92                | 13.92            | 6.33                  |

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**

**FAMILY LIFE INSURANCE COMPANY  
MONTHLY STANDARD ISSUE AGE PREMIUMS  
RATES EFFECTIVE 1/1/11**

**MINNESOTA**

**FOR USE IN MINNESOTA ZIP CODES:**

**55001, 55003, 55010, 55016, 55020, 55024, 55025, 55031, 55033, 55038,  
55042-55044, 55047, 55054, 55055, 55065, 55068, 55071, 55073, 55075-55077, 55082,  
55083, 55085, 55090, 55118, 55120-55125, 55128, 55129, 55150, 55306, 55315, 55317,  
55318, 55322, 55337, 55339, 55352, 55360, 55367, 55368, 55372, 55378, 55379,  
55383, 55386-55388, 55394, 55397, 55399, 55473**

| Issue Age | Male & Female |                  |                     |                  |                       |
|-----------|---------------|------------------|---------------------|------------------|-----------------------|
|           | Base Plan     | Part A Ded Rider | Part B Excess Rider | Part B Ded Rider | Preventive Care Rider |
| All Ages  | 134.33        | 31.33            | 2.17                | 13.92            | 7.00                  |

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**

**FAMILY LIFE INSURANCE COMPANY  
MONTHLY PREFERRED ISSUE AGE PREMIUMS  
RATES EFFECTIVE 1/1/11**

**MINNESOTA**

**FOR USE IN MINNESOTA ZIP CODES:**

**ALL EXCEPT 55005, 55011, 55014, 55070, 55101-55117, 55119, 55126, 55127, 55130, 55133, 55144-55146, 55155, 55161, 55164-55166, 55168-55172, 55175, 55177, 55182, 55187, 55188, 55190, 55191, 55199, 55303, 55304, 55305, 55311, 55316, 55323, 55327, 55331, 55340, 55343-55348, 55356, 55357, 55359, 55361, 55364, 55369, 55374, 55375, 55384, 55391, 55392, 554, 55001, 55003, 55010, 55016, 55020, 55024, 55025, 55031, 55033, 55038, 55042-55044, 55047, 55054, 55055, 55065, 55068, 55071, 55073, 55075-55077, 55082, 55083, 55085, 55090, 55118, 55120-55125, 55128, 55129, 55150, 55306, 55315, 55317, 55318, 55322, 55337, 55339, 55352, 55360, 55367, 55368, 55372, 55378, 55379, 55383, 55386-55388, 55394, 55397, 55399, 55473**

| Issue Age | Male & Female |                  |                     |                  |                       |
|-----------|---------------|------------------|---------------------|------------------|-----------------------|
|           | Base Plan     | Part A Ded Rider | Part B Excess Rider | Part B Ded Rider | Preventive Care Rider |
| All Ages  | 99.25         | 23.00            | 1.58                | 13.92            | 5.17                  |

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**

**FAMILY LIFE INSURANCE COMPANY  
MONTHLY STANDARD ISSUE AGE PREMIUMS  
RATES EFFECTIVE 1/1/11**

**MINNESOTA**

**FOR USE IN MINNESOTA ZIP CODES:**

**ALL EXCEPT 55005, 55011, 55014, 55070, 55101-55117, 55119, 55126, 55127, 55130, 55133, 55144-55146, 55155, 55161, 55164-55166, 55168-55172, 55175, 55177, 55182, 55187, 55188, 55190, 55191, 55199, 55303, 55304, 55305, 55311, 55316, 55323, 55327, 55331, 55340, 55343-55348, 55356, 55357, 55359, 55361, 55364, 55369, 55374, 55375, 55384, 55391, 55392, 554, 55001, 55003, 55010, 55016, 55020, 55024, 55025, 55031, 55033, 55038, 55042-55044, 55047, 55054, 55055, 55065, 55068, 55071, 55073, 55075-55077, 55082, 55083, 55085, 55090, 55118, 55120-55125, 55128, 55129, 55150, 55306, 55315, 55317, 55318, 55322, 55337, 55339, 55352, 55360, 55367, 55368, 55372, 55378, 55379, 55383, 55386-55388, 55394, 55397, 55399, 55473**

| Issue Age | Male & Female |                  |                     |                  |                       |
|-----------|---------------|------------------|---------------------|------------------|-----------------------|
|           | Base Plan     | Part A Ded Rider | Part B Excess Rider | Part B Ded Rider | Preventive Care Rider |
| All Ages  | 110.17        | 25.67            | 1.75                | 13.92            | 5.75                  |

(Add \$25 One-time Policy Fee)

**Spousal Discount Factor: .93**