

50-PLUS GROUP TERM LIFE INSURANCE MONTHLY RATES

To calculate your monthly premium, determine your monthly rate from the chart and multiply it by the number of \$100 units you're applying for. For annual premium, multiply the monthly premium by 12.

Underwritten by:



(Members age 50 through 79 may apply for this plan.)

MALE STANDARD

Rates current as of 01/01/2016

Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
50-54	\$7.75	\$15.50	\$23.25	\$31.00	\$38.75	\$46.50	\$54.25	\$62.00	\$69.75	\$77.50
55-59	\$10.54	\$21.08	\$31.62	\$42.16	\$52.70	\$63.24	\$73.78	\$84.32	\$94.86	\$105.40
60-64	\$14.52	\$29.04	\$43.56	\$58.08	\$72.60	\$87.12	\$101.64	\$116.16	\$130.68	\$145.20
65-69	\$20.67	\$41.34	\$62.01	\$82.68	\$103.35	\$124.02	\$144.69	\$165.36	\$186.03	\$206.70
70-74	\$30.43	\$60.86	\$91.29	\$121.72	\$152.15	\$182.58	\$213.01	\$243.44	\$273.87	\$304.30
75-79	\$48.93	\$97.86	\$146.79	\$195.72	\$244.65	\$293.58	\$342.51	\$391.44	\$440.37	\$489.30
80-84*	\$39.07	\$78.14	NA	NA	NA	NA	NA	NA	NA	NA
85-89*	\$70.62	\$141.24	NA	NA	NA	NA	NA	NA	NA	NA
90-94*	\$130.17	\$260.34	NA	NA	NA	NA	NA	NA	NA	NA

FEMALE STANDARD

Rates current as of 01/01/2016

Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
50-54	\$3.54	\$7.08	\$10.62	\$14.16	\$17.70	\$21.24	\$24.78	\$28.32	\$31.86	\$35.40
55-59	\$4.47	\$8.94	\$13.41	\$17.88	\$22.35	\$26.82	\$31.29	\$35.76	\$40.23	\$44.70
60-64	\$5.95	\$11.90	\$17.85	\$23.80	\$29.75	\$35.70	\$41.65	\$47.60	\$53.55	\$59.50
65-69	\$9.47	\$18.94	\$28.41	\$37.88	\$47.35	\$56.82	\$66.29	\$75.76	\$85.23	\$94.70
70-74	\$15.58	\$31.16	\$46.74	\$62.32	\$77.90	\$93.48	\$109.06	\$124.64	\$140.22	\$155.80
75-79	\$27.82	\$55.64	\$83.46	\$111.28	\$139.10	\$166.92	\$194.74	\$222.56	\$250.38	\$278.20
80-84*	\$25.55	\$51.10	NA	NA	NA	NA	NA	NA	NA	NA
85-89*	\$54.42	\$108.84	NA	NA	NA	NA	NA	NA	NA	NA
90-94*	\$117.77	\$235.54	NA	NA	NA	NA	NA	NA	NA	NA

Premiums are billed on a semiannual or annual basis. To determine your semiannual premium, multiply the monthly premiums shown by 6; for annual premiums, multiply by 12. Premiums are based on attained age of the applicant and change as you enter a new five-year age band. You can never be singled out for a rate increase based on your health; premiums may only be increased on a class-wide basis. At age 80, benefits reduce to 50% of the original benefit amount, or \$20,000, whichever is less. Coverage ends at age 95.

*Renewal rates only.

NYSSCPA Group Term Life Insurance is administered by Pearl Insurance, 1200 E. Glen Ave., Peoria Heights, IL 61616. Policies issued by The United States Life Insurance Company in the City of New York (US Life). Policies issued by The United States Life Insurance Company in the City of New York (US Life). Issuing company US Life is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). Products may not be available in all states and product features may vary by state. Policy #G-610,177 Form # G-19000. This brochure is a brief description of benefits only and is subject to the terms, conditions, exclusions and limitations of the group policy.