



GROUP 10-YEAR LEVEL TERM LIFE INSURANCE ANNUAL PREMIUMS FOR MALES

To calculate your annual premium, determine your annual rate from the chart and multiply it by the number of \$1,000 units you're applying for. For monthly premium, divide the annual premium by 12.

Underwritten by:



(Members under age 65 may apply for this plan.)

Rates current as of 01/01/2016

ISSUE AGE	\$100,000 - \$249,000			\$250,000 - \$499,000			\$500,000 - \$999,000			\$1,000,000 - \$2,000,000		
	PREFERRED RATE	SELECT RATE	STANDARD RATE	PREFERRED RATE	SELECT RATE	STANDARD RATE	PREFERRED RATE	SELECT RATE	STANDARD RATE	PREFERRED RATE	SELECT RATE	STANDARD RATE
20-21	0.81	0.93	2.38	0.55	0.67	2.07	0.49	0.62	2.00	0.42	0.56	1.90
22	0.81	0.93	2.38	0.55	0.67	2.07	0.49	0.63	2.00	0.42	0.56	1.91
23	0.82	0.93	2.38	0.55	0.67	2.08	0.49	0.63	2.00	0.42	0.56	1.91
24	0.82	0.93	2.39	0.55	0.67	2.10	0.49	0.63	2.00	0.42	0.56	1.91
25	0.82	0.93	2.39	0.55	0.67	2.10	0.50	0.63	2.00	0.42	0.56	1.91
26	0.82	0.93	2.41	0.55	0.67	2.11	0.50	0.63	2.01	0.42	0.56	1.93
27	0.82	0.93	2.42	0.55	0.67	2.11	0.50	0.63	2.02	0.42	0.56	1.93
28	0.82	0.93	2.43	0.55	0.68	2.12	0.50	0.63	2.05	0.42	0.56	1.95
29	0.82	0.93	2.44	0.55	0.68	2.14	0.50	0.63	2.07	0.42	0.56	1.97
30	0.82	0.93	2.45	0.55	0.68	2.15	0.50	0.63	2.07	0.42	0.56	1.97
31	0.82	0.93	2.46	0.55	0.68	2.15	0.50	0.63	2.07	0.42	0.56	1.97
32	0.82	0.93	2.46	0.55	0.68	2.15	0.50	0.63	2.07	0.42	0.56	1.97
33	0.82	0.93	2.46	0.56	0.68	2.15	0.50	0.63	2.07	0.42	0.56	1.97
34	0.82	0.93	2.46	0.56	0.68	2.16	0.50	0.63	2.07	0.42	0.56	1.97
35	0.82	0.93	2.53	0.56	0.68	2.24	0.50	0.63	2.15	0.42	0.56	2.03
36	0.82	0.96	2.65	0.56	0.70	2.34	0.50	0.64	2.25	0.42	0.57	2.15
37	0.85	1.00	2.81	0.58	0.73	2.50	0.53	0.67	2.40	0.43	0.61	2.28
38	0.91	1.05	3.00	0.61	0.78	2.68	0.58	0.72	2.58	0.46	0.66	2.46
39	0.95	1.11	3.25	0.65	0.84	2.93	0.55	0.78	2.83	0.48	0.71	2.69
40	1.00	1.17	3.53	0.69	0.91	3.19	0.63	0.85	3.09	0.53	0.78	2.93
41	1.06	1.26	3.85	0.75	0.98	3.51	0.70	0.91	3.41	0.58	0.84	3.94
42	1.13	1.35	4.26	0.84	1.08	3.89	0.79	1.02	3.77	0.65	0.94	3.58
43	1.21	1.44	4.68	0.94	1.17	4.30	0.88	1.10	4.17	0.75	1.03	3.97
44	1.30	1.58	5.17	1.03	1.28	4.76	0.97	1.21	4.63	0.83	1.14	4.39
45	1.42	1.70	5.66	1.14	1.42	5.24	1.07	1.36	5.10	0.92	1.28	4.85
46	1.54	1.85	6.23	1.25	1.56	5.78	1.19	1.48	5.64	1.04	1.39	5.38
47	1.69	2.02	6.84	1.34	1.73	6.39	1.28	1.65	6.23	1.13	1.55	5.96
48	1.83	2.20	7.48	1.46	1.90	7.00	1.39	1.82	6.85	1.23	1.73	6.55
49	2.00	2.39	8.16	1.60	2.08	7.65	1.53	2.00	7.47	1.37	1.90	7.16
50	2.18	2.62	8.83	1.76	2.29	8.30	1.68	2.22	8.11	1.52	2.12	7.79
51	2.39	2.86	9.49	1.94	2.52	8.93	1.85	2.42	8.74	1.69	2.33	8.39
52	2.57	3.11	10.12	2.15	2.77	9.55	2.06	2.68	9.35	1.90	2.57	9.01
53	2.77	3.39	10.80	2.38	3.03	10.20	2.29	2.94	9.97	2.12	2.83	9.63
54	3.02	3.70	11.55	2.66	3.33	10.92	2.56	3.23	10.68	2.40	3.12	10.34
55	3.28	4.02	12.42	2.93	3.65	11.75	2.83	3.54	11.50	2.65	3.41	11.16
56	3.57	4.38	13.39	3.20	3.99	12.67	3.10	3.89	12.41	2.92	3.75	12.06
57	3.86	4.76	14.43	3.50	4.32	13.67	3.39	4.18	13.41	3.20	4.04	13.06
58	4.22	5.17	15.50	3.84	4.73	14.80	3.74	4.60	14.51	3.55	4.46	14.17
59	4.62	5.64	16.86	4.23	5.19	16.11	4.10	5.05	15.79	3.91	4.89	15.45
60	5.09	6.22	18.83	4.67	5.75	17.65	4.54	5.60	17.30	4.34	5.43	16.98
61	5.62	6.88	20.19	5.19	6.39	19.34	5.05	6.25	18.98	4.85	6.05	18.67
62	6.19	7.64	22.52	5.80	7.15	21.16	5.66	6.97	20.76	5.46	6.75	20.48
63	6.87	8.50	25.03	6.46	7.98	23.29	6.31	7.81	22.87	6.12	7.55	22.62
64	7.64	9.48	27.82	7.21	8.94	25.97	7.04	8.74	25.47	6.85	8.46	25.27

THE RATE FOR CHILDREN IS \$1.20 ANNUALLY, PER \$1,000 BENEFIT UNIT. THE MAXIMUM NUMBER OF BENEFIT UNITS IS 10.

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). 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-610,164, 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.



GROUP 10-YEAR LEVEL TERM LIFE INSURANCE ANNUAL PREMIUMS FOR FEMALES

To calculate your annual premium, determine your annual rate from the chart and multiply it by the number of \$1,000 units you're applying for. For monthly premium, divide the annual premium by 12.

Underwritten by:



The United States Life Insurance Company in the City of New York

(Members under age 65 may apply for this plan.)

Rates current as of 01/01/2016

ISSUE AGE	\$100,000 - \$249,000			\$250,000 - \$499,000			\$500,000 - \$999,000			\$1,000,000 - \$2,000,000		
	PREFERRED RATE	SELECT RATE	STANDARD RATE	PREFERRED RATE	SELECT RATE	STANDARD RATE	PREFERRED RATE	SELECT RATE	STANDARD RATE	PREFERRED RATE	SELECT RATE	STANDARD RATE
20	0.73	0.84	2.02	0.48	0.57	1.74	0.41	0.52	1.66	0.31	0.43	1.53
21	0.73	0.84	2.03	0.48	0.57	1.74	0.41	0.52	1.66	0.32	0.43	1.54
22	0.73	0.84	2.03	0.48	0.58	1.74	0.41	0.52	1.66	0.32	0.43	1.54
23-25	0.73	0.84	2.03	0.48	0.58	1.74	0.41	0.53	1.66	0.32	0.43	1.54
26	0.73	0.85	2.03	0.48	0.58	1.74	0.41	0.53	1.66	0.33	0.43	1.54
27	0.73	0.85	2.03	0.48	0.58	1.74	0.41	0.53	1.66	0.33	0.43	1.54
28	0.73	0.85	2.03	0.48	0.58	1.75	0.41	0.53	1.66	0.33	0.43	1.57
29	0.73	0.85	2.04	0.48	0.58	1.75	0.41	0.53	1.68	0.33	0.43	1.57
30	0.73	0.85	2.07	0.48	0.58	1.77	0.41	0.53	1.69	0.33	0.43	1.57
31	0.73	0.85	2.07	0.48	0.58	1.77	0.41	0.53	1.69	0.33	0.43	1.57
32	0.73	0.85	2.07	0.48	0.58	1.77	0.42	0.53	1.69	0.33	0.43	1.58
33	0.73	0.85	2.07	0.48	0.58	1.77	0.42	0.53	1.69	0.33	0.43	1.58
34	0.73	0.85	2.07	0.48	0.58	1.77	0.42	0.53	1.69	0.33	0.44	1.58
35	0.73	0.85	2.11	0.48	0.58	1.82	0.42	0.53	1.74	0.33	0.44	1.61
36	0.74	0.86	2.22	0.49	0.60	1.93	0.43	0.54	1.85	0.35	0.46	1.73
37	0.79	0.91	2.38	0.52	0.63	2.07	0.47	0.57	1.99	0.38	0.50	1.86
38	0.83	0.95	2.58	0.57	0.67	2.27	0.50	0.61	2.19	0.40	0.52	2.03
39	0.86	1.02	2.81	0.61	0.74	2.49	0.55	0.68	2.41	0.45	0.60	2.23
40	0.92	1.07	3.02	0.67	0.79	2.69	0.60	0.74	2.60	0.49	0.64	2.43
41	0.98	1.16	3.26	0.72	0.87	2.93	0.66	0.81	2.83	0.55	0.72	2.63
42	1.05	1.24	3.50	0.78	0.94	3.16	0.72	0.89	3.06	0.60	0.79	2.86
43	1.13	1.34	3.77	0.86	1.03	3.42	0.80	0.96	3.31	0.67	0.87	3.09
44	1.21	1.44	4.05	0.94	1.12	3.69	0.88	1.06	3.59	0.76	0.97	3.34
45	1.28	1.54	4.37	1.01	1.21	3.99	0.95	1.15	3.89	0.82	1.06	3.62
46	1.37	1.61	4.68	1.09	1.30	4.31	1.03	1.23	4.17	0.90	1.15	3.88
47	1.44	1.72	5.03	1.15	1.39	4.64	1.09	1.32	4.51	0.96	1.22	4.22
48	1.51	1.83	5.41	1.23	1.50	4.99	1.16	1.43	4.86	1.03	1.33	4.55
49	1.61	1.92	5.78	1.30	1.59	5.36	1.24	1.52	5.22	1.11	1.41	4.90
50	1.70	2.06	6.18	1.40	1.71	5.74	1.34	1.64	5.60	1.21	1.54	5.26
51	1.82	2.19	6.57	1.51	1.83	6.12	1.43	1.73	5.97	1.31	1.64	5.63
52	1.96	2.33	6.99	1.64	1.96	6.53	1.58	1.86	6.37	1.45	1.76	6.01
53	2.10	2.47	7.43	1.78	2.09	6.94	1.70	2.00	6.77	1.58	1.90	6.40
54	2.25	2.63	7.86	1.93	2.25	7.35	1.85	2.16	7.18	1.71	2.07	6.81
55	2.43	2.83	8.32	2.09	2.43	7.80	2.00	2.34	7.61	1.86	2.23	7.24
56	2.56	3.02	8.72	2.23	2.60	8.19	2.15	2.51	7.99	2.01	2.41	7.62
57	2.72	3.22	9.11	2.38	2.79	8.56	2.29	2.70	8.36	2.14	2.60	8.00
58	2.86	3.47	9.52	2.52	3.02	8.96	2.42	2.92	8.77	2.29	2.81	8.41
59	3.05	3.72	10.04	2.72	3.26	9.47	2.62	3.16	9.27	2.47	3.05	8.91
60	3.29	4.05	10.75	2.94	3.56	10.14	2.85	3.41	9.92	2.70	3.30	9.58
61	3.59	4.41	11.65	3.24	3.90	11.01	3.15	3.79	10.78	3.00	3.67	10.43
62	3.95	4.82	12.72	3.61	4.28	12.05	3.51	4.17	11.80	3.35	4.07	11.46
63	4.36	5.30	13.94	4.03	4.73	13.21	3.91	4.61	12.94	3.76	4.50	12.61
64	4.83	5.83	15.33	4.45	5.20	14.54	4.32	5.09	14.26	4.17	4.98	13.93

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GROUP 20-YEAR LEVEL TERM LIFE INSURANCE ANNUAL PREMIUMS FOR MALES

To calculate your annual premium, determine your annual rate from the chart and multiply it by the number of \$1,000 units you're applying for. For monthly premium, divide the annual premium by 12.

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(Members under age 65 may apply for this plan.)

Rates current as of 01/01/2016

ISSUE AGE	\$100,000 - \$249,000			\$250,000 - \$499,000			\$500,000 - \$999,000			\$1,000,000 - \$2,000,000		
	PREFERRED RATE	SELECT RATE	STANDARD RATE	PREFERRED RATE	SELECT RATE	STANDARD RATE	PREFERRED RATE	SELECT RATE	STANDARD RATE	PREFERRED RATE	SELECT RATE	STANDARD RATE
20-25	1.31	1.72	2.81	0.92	1.33	2.28	0.85	1.25	2.20	0.77	1.16	2.10
26	1.31	1.72	2.81	0.92	1.33	2.28	0.85	1.25	2.20	0.77	1.16	2.10
27	1.31	1.72	2.85	0.93	1.33	2.29	0.85	1.25	2.23	0.77	1.16	2.12
28	1.31	1.72	2.87	0.93	1.33	2.32	0.85	1.25	2.25	0.77	1.16	2.13
29	1.31	1.72	2.91	0.93	1.33	2.35	0.85	1.25	2.28	0.77	1.16	2.17
30	1.31	1.72	2.99	0.93	1.33	2.42	0.85	1.25	2.35	0.77	1.16	2.25
31	1.31	1.72	3.11	0.93	1.33	2.52	0.85	1.25	2.45	0.77	1.16	2.36
32	1.31	1.75	3.25	0.93	1.35	2.65	0.86	1.27	2.57	0.77	1.18	2.47
33	1.31	1.78	3.44	0.93	1.37	2.81	0.86	1.30	2.73	0.77	1.21	2.62
34	1.31	1.82	3.63	0.93	1.41	2.97	0.86	1.33	2.90	0.77	1.24	2.79
35	1.31	1.86	3.84	0.93	1.45	3.16	0.86	1.38	3.08	0.77	1.29	2.97
36	1.36	1.93	4.03	0.96	1.51	3.32	0.88	1.43	3.25	0.80	1.33	3.13
37	1.44	2.02	4.23	0.99	1.57	3.49	0.92	1.50	3.42	0.83	1.41	3.31
38	1.54	2.10	4.46	1.05	1.65	3.71	0.97	1.58	3.63	0.88	1.48	3.52
39	1.66	2.22	4.75	1.12	1.75	3.96	1.04	1.69	3.87	0.94	1.59	3.76
40	1.80	2.39	5.15	1.21	1.90	4.31	1.12	1.82	4.22	1.03	1.72	4.10
41	1.94	2.57	5.69	1.32	2.07	4.77	1.25	1.99	4.69	1.14	1.89	4.56
42	2.11	2.83	6.35	1.46	2.28	5.34	1.39	2.21	5.27	1.28	2.11	5.13
43	2.32	3.11	7.08	1.61	2.54	5.99	1.54	2.46	5.91	1.43	2.35	5.77
44	2.52	3.40	7.88	1.79	2.78	6.68	1.71	2.70	6.59	1.58	2.58	6.43
45	2.72	3.70	8.66	1.96	3.05	7.36	1.87	2.98	7.28	1.75	2.85	7.12
46	2.93	4.00	9.44	2.14	3.29	8.04	2.06	3.22	7.97	1.93	3.09	7.79
47	3.14	4.28	10.27	2.35	3.55	8.76	2.27	3.47	8.68	2.12	3.34	8.50
48	3.34	4.57	11.15	2.56	3.81	9.52	2.48	3.74	9.44	2.34	3.60	9.25
49	3.59	4.95	12.07	2.79	4.14	10.32	2.71	4.07	10.25	2.58	3.93	10.05
50	3.92	5.44	13.05	3.03	4.55	11.17	2.95	4.47	11.09	2.82	4.34	10.89
51	4.28	6.05	14.08	3.26	5.09	12.06	3.19	5.01	12.00	3.06	4.86	11.79
52	4.70	6.76	15.22	3.50	5.70	13.05	3.42	5.62	12.98	3.28	5.47	12.76
53	5.18	7.59	16.38	3.77	6.43	14.08	3.69	6.35	14.00	3.56	6.20	13.78
54	5.74	8.50	17.62	4.10	7.21	15.15	4.01	7.13	15.07	3.88	6.95	14.84

THE RATE FOR CHILDREN IS \$1.20 ANNUALLY, PER \$1,000 BENEFIT UNIT. THE MAXIMUM NUMBER OF BENEFIT UNITS IS 10.

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GROUP 20-YEAR LEVEL TERM LIFE INSURANCE ANNUAL PREMIUMS FOR FEMALES

To calculate your annual premium, determine your annual rate from the chart and multiply it by the number of \$1,000 units you're applying for. For monthly premium, divide the annual premium by 12.

Underwritten by:



(Members under age 65 may apply for this plan.)

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	PREFERRED RATE	SELECT RATE	STANDARD RATE	PREFERRED RATE	SELECT RATE	STANDARD RATE	PREFERRED RATE	SELECT RATE	STANDARD RATE	PREFERRED RATE	SELECT RATE	STANDARD RATE
20	1.11	1.39	2.38	0.75	1.03	1.94	0.67	0.95	1.79	0.58	0.84	1.65
21	1.11	1.39	2.39	0.75	1.03	1.95	0.67	0.95	1.79	0.58	0.84	1.66
22	1.11	1.39	2.39	0.75	1.03	1.95	0.67	0.95	1.79	0.58	0.84	1.66
23	1.11	1.39	2.39	0.75	1.03	1.95	0.67	0.95	1.79	0.58	0.84	1.66
24	1.11	1.39	2.39	0.75	1.03	1.95	0.67	0.95	1.79	0.58	0.84	1.66
25	1.11	1.39	2.39	0.76	1.03	1.95	0.67	0.95	1.79	0.58	0.84	1.66
26	1.11	1.39	2.43	0.76	1.03	2.00	0.67	0.95	1.84	0.58	0.84	1.68
27	1.11	1.39	2.52	0.76	1.03	2.07	0.68	0.95	1.89	0.58	0.84	1.75
28	1.11	1.39	2.61	0.76	1.03	2.17	0.68	0.96	1.99	0.58	0.84	1.81
29	1.11	1.39	2.70	0.76	1.03	2.27	0.68	0.96	2.07	0.58	0.84	1.91
30	1.11	1.39	2.80	0.76	1.03	2.34	0.68	0.96	2.15	0.58	0.85	1.99
31	1.11	1.40	2.90	0.76	1.05	2.41	0.69	0.97	2.24	0.59	0.87	2.08
32	1.15	1.47	2.97	0.77	1.10	2.49	0.70	1.02	2.30	0.60	0.92	2.15
33	1.17	1.49	3.05	0.80	1.14	2.58	0.72	1.07	2.37	0.61	0.95	2.20
34	1.18	1.57	3.20	0.82	1.19	2.68	0.74	1.11	2.49	0.63	1.00	2.32
35	1.23	1.65	3.34	0.84	1.26	2.84	0.77	1.18	2.63	0.66	1.06	2.46
36	1.25	1.72	3.58	0.88	1.33	3.04	0.79	1.25	2.85	0.69	1.12	2.66
37	1.27	1.80	3.86	0.90	1.38	3.31	0.82	1.31	3.08	0.71	1.18	2.89
38	1.33	1.87	4.19	0.94	1.46	3.60	0.86	1.39	3.37	0.75	1.27	3.16
39	1.38	1.99	4.53	0.98	1.56	3.92	0.90	1.48	3.66	0.80	1.35	3.45
40	1.43	2.09	4.85	1.04	1.65	4.21	0.96	1.58	3.94	0.85	1.45	3.72
41	1.51	2.22	5.19	1.11	1.75	4.52	1.03	1.68	4.24	0.91	1.55	4.00
42	1.60	2.33	5.52	1.20	1.87	4.81	1.12	1.79	4.53	1.00	1.65	4.28
43	1.71	2.48	5.86	1.28	1.98	5.13	1.22	1.91	4.84	1.09	1.79	4.58
44	1.85	2.64	6.25	1.41	2.12	5.50	1.33	2.05	5.18	1.21	1.92	4.90
45	1.97	2.83	6.67	1.52	2.29	5.88	1.45	2.21	5.54	1.32	2.06	5.28
46	2.11	3.04	7.15	1.65	2.48	6.31	1.56	2.40	5.96	1.44	2.24	5.67
47	2.26	3.30	7.67	1.79	2.68	6.78	1.71	2.61	6.42	1.57	2.46	6.10
48	2.41	3.56	8.23	1.95	2.93	7.30	1.87	2.85	6.90	1.74	2.70	6.58
49	2.58	3.84	8.83	2.11	3.17	7.86	2.02	3.09	7.43	1.90	2.94	7.07
50	2.78	4.15	9.46	2.28	3.43	8.41	2.22	3.36	7.99	2.09	3.21	7.61
51	3.00	4.44	10.11	2.48	3.67	9.01	2.41	3.60	8.55	2.27	3.45	8.16
52	3.23	4.71	10.81	2.67	3.93	9.66	2.60	3.85	9.16	2.48	3.71	8.76
53	3.48	5.04	11.55	2.89	4.20	10.34	2.82	4.13	9.81	2.69	3.98	9.37
54	3.77	5.44	12.36	3.14	4.55	11.06	3.07	4.48	10.51	2.94	4.33	10.05

THE RATE FOR CHILDREN IS \$1.20 ANNUALLY, PER \$1,000 BENEFIT UNIT. THE MAXIMUM NUMBER OF BENEFIT UNITS IS 10.

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