



# 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 \$25,000 units desired. For annual premium, multiply the monthly premium by 12. Use the lower rate if you are a non-tobacco user. May be purchased in units of \$25,000 (up to \$1,000,000 in coverage available).

Underwritten by:



*(Members under age 70 may apply for this plan.)*

**Rates current as of 01/01/2016**

AGE	NON-TOBACCO USER	TOBACCO USER
<b>Under 30</b>	\$0.70	\$1.25
<b>30-34</b>	\$0.93	\$1.68
<b>35-39</b>	\$1.20	\$2.18
<b>40-44</b>	\$2.08	\$3.73
<b>45-49</b>	\$3.58	\$6.43
<b>50-54</b>	\$6.55	\$11.78
<b>55-59</b>	\$10.30	\$18.53
<b>60-64</b>	\$16.60	\$29.85
<b>65-69</b>	\$28.35	\$50.95
<b>70-74*</b>	\$23.91	\$42.99

**THE RATE FOR CHILDREN IS:**

\$1.25 PER MONTH FOR NON-TOBACCO USERS TO INSURE ALL ELIGIBLE CHILDREN AGE 6 MONTHS TO 21 YEARS (25 IF FULL TIME STUDENT) FOR \$5,000 EACH.

\$1.00 PER MONTH FOR TOBACCO USERS TO INSURE ALL ELIGIBLE CHILDREN AGE 6 MONTHS TO 21 YEARS (25 IF FULL TIME STUDENT) FOR \$4,000 EACH.

*\*For renewals only. Must be under age 70 to apply. Premiums are based on insured's age when insurance becomes effective; subsequent premiums are based on insured's age at renewal dates. Coverage amounts decrease 50% at age 70, and terminate at age 75.*

NYSSCPA Group Term Life Insurance is administered by Pearl Insurance, 1200 E. Glen Ave., Peoria Heights, IL 61616, and underwritten by The United States Life Insurance Company in the City of New York. 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-195,983, 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.