

GROUP TERM LIFE INSURANCE MONTHLY RATES

To calculate your monthly premium, find your monthly rate in the chart below 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).

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

Underwritten by:



**New York Life
Insurance Company**
51 Madison Avenue,
New York, NY 10010

Rates current as of 07/01/2018

AGE	NON-TOBACCO USER	TOBACCO USER
Under 30	\$0.70	\$1.25
30-34	\$0.93	\$1.68
35-39	\$1.20	\$2.18
40-44	\$2.08	\$3.73
45-49	\$3.58	\$6.43
50-54	\$6.55	\$11.78
55-59	\$10.30	\$18.53
60-64	\$16.60	\$29.85
65-69	\$28.35	\$50.95
70-74*	\$47.83	\$85.98

**THE RATE FOR DEPENDENT CHILDREN IS
\$1.00/MONTH FOR A \$5,000 BENEFIT.**

**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 with no reduction in premium.*

You are considered a non-tobacco user if you haven't used nicotine products in the last 12 months.

The premium contributions shown reflect the current rate and benefit structure. Premium contributions may be changed by New York Life Insurance on any premium due date and any date on which benefits are changed. However, your rate may change only if they are changed for an entire class of insureds.