



GROUP LONG-TERM DISABILITY INSURANCE MONTHLY RATES

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

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

Underwritten by:



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

LONG-TERM DISABILITY RATES

Monthly Rates Per \$100 Monthly Benefit

Rates current as of 2024

PLAN 1: RATES				
Age	30 Days	90 Days	180 Days	365 Days
Under 40	\$1.71	\$1.27	\$1.10	\$1.36
40-49	\$1.94	\$1.43	\$1.24	\$1.16
50-59	\$4.17	\$3.05	\$2.64	\$2.47
60-69*	\$5.15	\$3.76	\$3.25	\$3.04

PLAN 2: RATES	
Age	30 Days
Under 40	\$0.53
40-49	\$1.14
50-59	\$2.18
60-69*	\$4.12

*For renewals only. Coverage terminates at age 70. If you are over 60, you may only apply for \$500 per month in benefits.

Rates are based on each insured's attained age on the date their application is approved. These rates will remain constant until the insured reaches a higher age bracket; the new rate would be effective with the next renewal billing coinciding with or next following the insured entering a next age bracket.

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.

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