



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

To calculate your annual premium, find your annual rate in the chart below 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:



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

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

Rates current as of 2024

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.

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. Upon approval of the application, the applicant will be notified of the rate classification (Preferred, Select, or Standard) for each approved person.

Only non-smokers meeting the highest underwriting standards will qualify for the Preferred rates shown. Other non-smokers may qualify for Select or Standard rates. (Note: Smokers may only qualify for "Standard" rates.)

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

To calculate your annual premium, find your annual rate in the chart below 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:



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

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

Rates current as of 2024

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

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 MALES

To calculate your annual premium, find your annual rate in the chart below 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:



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

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

Rates current as of 2024

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, find your annual rate in the chart below 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:



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

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

Rates current as of 2024

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	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.

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. Upon approval of the application, the applicant will be notified of the rate classification (Preferred, Select, or Standard) for each approved person.

Only non-smokers meeting the highest underwriting standards will qualify for the Preferred rates shown. Other non-smokers may qualify for Select or Standard rates. (Note: Smokers may only qualify for "Standard" rates.)

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