

# 50-PLUS GROUP TERM LIFE INSURANCE MONTHLY RATES

(Members age 50 through 79 may apply for this plan.)

Underwritten by:



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

## MALE

### Rates current as of 2020

Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
50-54	\$7.75	\$15.50	\$23.25	\$31.00	\$38.75	\$46.50	\$54.25	\$62.00	\$69.75	\$77.50
55-59	\$10.54	\$21.08	\$31.62	\$42.16	\$52.70	\$63.24	\$73.78	\$84.32	\$94.86	\$105.40
60-64	\$14.52	\$29.04	\$43.56	\$58.08	\$72.60	\$87.12	\$101.64	\$116.16	\$130.68	\$145.20
65-69	\$20.67	\$41.34	\$62.01	\$82.68	\$103.35	\$124.02	\$144.69	\$165.36	\$186.03	\$206.70
70-74	\$30.43	\$60.86	\$91.29	\$121.72	\$152.15	\$182.58	\$213.01	\$243.44	\$273.87	\$304.30
75-79	\$48.93	\$97.86	\$146.79	\$195.72	\$244.65	\$293.58	\$342.51	\$391.44	\$440.37	\$489.30
80-84*	\$39.07	\$78.14	NA	NA	NA	NA	NA	NA	NA	NA
85-89*	\$70.62	\$141.24	NA	NA	NA	NA	NA	NA	NA	NA
90-94*	\$130.17	\$260.34	NA	NA	NA	NA	NA	NA	NA	NA

## FEMALE

### Rates current as of 2020

Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
50-54	\$3.54	\$7.08	\$10.62	\$14.16	\$17.70	\$21.24	\$24.78	\$28.32	\$31.86	\$35.40
55-59	\$4.47	\$8.94	\$13.41	\$17.88	\$22.35	\$26.82	\$31.29	\$35.76	\$40.23	\$44.70
60-64	\$5.95	\$11.90	\$17.85	\$23.80	\$29.75	\$35.70	\$41.65	\$47.60	\$53.55	\$59.50
65-69	\$9.47	\$18.94	\$28.41	\$37.88	\$47.35	\$56.82	\$66.29	\$75.76	\$85.23	\$94.70
70-74	\$15.58	\$31.16	\$46.74	\$62.32	\$77.90	\$93.48	\$109.06	\$124.64	\$140.22	\$155.80
75-79	\$27.82	\$55.64	\$83.46	\$111.28	\$139.10	\$166.92	\$194.74	\$222.56	\$250.38	\$278.20
80-84*	\$25.55	\$51.10	NA	NA	NA	NA	NA	NA	NA	NA
85-89*	\$54.42	\$108.84	NA	NA	NA	NA	NA	NA	NA	NA
90-94*	\$117.77	\$235.54	NA	NA	NA	NA	NA	NA	NA	NA

Premiums are billed on a semiannual or annual basis. To determine your semiannual premium, multiply the monthly premiums shown by 6; for annual premiums, multiply by 12. Premiums are based on attained age of the applicant and change as you enter a new five-year age band. You can never be singled out for a rate increase based on your health. At age 80, coverage reduces to 50% of the amount of insurance in effect the day before the person turned age 80, or \$20,000, whichever is less. Coverage ends at age 95.

\*Renewal rates only.

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.