

## AAO-ENDORSED GROUP DISABILITY INCOME INSURANCE RATE SCHEDULE

### 2017 Current Semiannual Rates Per \$100 Monthly Benefit

#### SEMIANNUAL PREMIUM RATES - Per \$100 Monthly Benefit for Insured Members with an EFFECTIVE DATE on or after 4/1/17

Insured Member's Age	Long Term Plan 30 Day Waiting Period		Long Term Plan 90 Day Waiting Period		Long Term Plan 180 Day Waiting Period	
	Female	Male	Female	Male	Female	Male
Before 35	\$9.40	\$7.50	\$6.25	\$5.00	\$5.65	\$4.50
35-39	\$11.90	\$9.50	\$8.15	\$6.50	\$7.20	\$5.75
40-44	\$15.65	\$12.50	\$10.95	\$8.75	\$9.70	\$7.75
45-49	\$20.00	\$16.00	\$14.40	\$11.50	\$12.80	\$10.25
50-54	\$20.35	\$18.50	\$15.40	\$14.00	\$13.50	\$12.25
55-59	\$22.00	\$20.00	\$17.05	\$15.50	\$14.85	\$13.50
60-64	\$22.00	\$20.00	\$17.05	\$15.50	\$14.85	\$13.50
65-70*	\$22.00	\$20.00	\$17.05	\$15.50	\$14.85	\$13.50

Insured Member's Age	Cost Of Living Option	30 Day Future Purchase Option	90 Day Future Purchase Option	180 Day Future Purchase Option
Before 35	\$2.50	\$0.75	\$0.50	\$0.45
35-39	\$3.50	\$0.95	\$0.65	\$0.58
40-44	\$5.25	\$1.25	\$0.88	\$0.78
45-49	\$7.00	\$1.60	\$1.15	\$1.03
50-54	\$6.25	n/a	n/a	n/a
55-59	\$4.50	n/a	n/a	n/a
60-64	\$2.00	n/a	n/a	n/a
65-70	n/a	n/a	n/a	n/a

\*For renewal purposes only.

No charge for COLA option after age 64, as monthly disability income benefit is payable for a maximum of one year.

Actual premiums may be slightly different due to rounding.

Premiums for this AAO-Endorsed Plan can be payable quarterly, semi-annually, or annually. Your premiums are based on your age each October 1st and increase as you enter a new age bracket (e.g. 35, 40, etc.).

New York Life reserves the right to change premiums on a class-wide basis. Rates current as of April 1, 2017.