



Insurance

AAO-Endorsed Group Term Life Insurance

Current 2017 Monthly Rates *(Non-tobacco/Non-nicotine)*

Members may apply for coverage between \$100,000 and \$3,000,000 in increments of \$10,000.

Spouses are eligible for coverage between \$100,000 and \$1,500,000 (not to exceed the coverage amount selected by the member).

Age	\$3,000,000	\$2,500,000	\$2,000,000	\$1,500,000	\$1,000,000	\$750,000	\$500,000	\$250,000	\$100,000
Less than 30	\$ 100.00	\$ 83.33	\$ 66.67	\$ 50.00	\$ 33.33	\$ 25.00	\$ 16.67	\$ 8.33	\$ 3.33
30	117.50	97.92	78.33	58.75	39.17	29.38	19.58	9.79	3.92
31	122.50	102.08	81.67	61.25	40.83	30.63	20.42	10.21	4.08
32	127.50	106.25	85.00	63.75	42.50	31.88	21.25	10.63	4.25
33	132.50	110.42	88.33	66.25	44.17	33.13	22.08	11.04	4.42
34	140.00	116.67	93.33	70.00	46.67	35.00	23.33	11.67	4.67
35	150.00	125.00	100.00	75.00	50.00	37.50	25.00	12.50	5.00
36	162.50	135.42	108.33	81.25	54.17	40.63	27.08	13.54	5.42
37	180.00	150.00	120.00	90.00	60.00	45.00	30.00	15.00	6.00
38	200.00	166.67	133.33	100.00	66.67	50.00	33.33	16.67	6.67
39	220.00	183.33	146.67	110.00	73.33	55.00	36.67	18.33	7.33
40	247.50	206.25	165.00	123.75	82.50	61.88	41.25	20.63	8.25
41	277.50	231.25	185.00	138.75	92.50	69.38	46.25	23.13	9.25
42	312.50	260.42	208.33	156.25	104.17	78.13	52.08	26.04	10.42
43	347.50	289.58	231.67	173.75	115.83	86.88	57.92	28.96	11.58
44	385.00	320.83	256.67	192.50	128.33	96.25	64.17	32.08	12.83
45	427.50	356.25	285.00	213.75	142.50	106.88	71.25	35.63	14.25
46	475.00	395.83	316.67	237.50	158.33	118.75	79.17	39.58	15.83
47	525.00	437.50	350.00	262.50	175.00	131.25	87.50	43.75	17.50
48	582.50	485.42	388.33	291.25	194.17	145.63	97.08	48.54	19.42
49	645.00	537.50	430.00	322.50	215.00	161.25	107.50	53.75	21.50
50	712.50	593.75	475.00	356.25	237.50	178.13	118.75	59.38	23.75
51	787.50	656.25	525.00	393.75	262.50	196.88	131.25	65.63	26.25
52	872.50	727.08	581.67	436.25	290.83	218.13	145.42	72.71	29.08
53	970.00	808.33	646.67	485.00	323.33	242.50	161.67	80.83	32.33
54	1,080.00	900.00	720.00	540.00	360.00	270.00	180.00	90.00	36.00
55	1,192.50	993.75	795.00	596.25	397.50	298.13	198.75	99.38	39.75
56	1,307.50	1,089.58	871.67	653.75	435.83	326.88	217.92	108.96	43.58
57	1,425.00	1,187.50	950.00	712.50	475.00	356.25	237.50	118.75	47.50
58	1,545.00	1,287.50	1,030.00	772.50	515.00	386.25	257.50	128.75	51.50
59	1,665.00	1,387.50	1,110.00	832.50	555.00	416.25	277.50	138.75	55.50
60	1,812.50	1,510.42	1,208.33	906.25	604.17	453.13	302.08	151.04	60.42
61	1,990.00	1,658.33	1,326.67	995.00	663.33	497.50	331.67	165.83	66.33
62	2,207.50	1,839.58	1,471.67	1,103.75	735.83	551.88	367.92	183.96	73.58
63	2,472.50	2,060.42	1,648.33	1,236.25	824.17	618.13	412.08	206.04	82.42
64	2,785.00	2,320.83	1,392.50	1,160.42	928.33	696.25	464.17	232.08	92.83
65	3,105.00	2,587.50	1,552.50	1,293.75	1,035.00	776.25	517.50	258.75	103.50
66	3,442.50	2,868.75	1,721.25	1,434.38	1,147.50	860.63	573.75	286.88	114.75
67	3,797.50	3,164.58	1,898.75	1,582.29	1,265.83	949.38	632.92	316.46	126.58
68	4,165.00	3,470.83	2,082.50	1,735.42	1,388.33	1,041.25	694.17	347.08	138.83
69	4,555.00	3,795.83	2,277.50	1,897.92	1,518.33	1,138.75	759.17	379.58	151.83

Current 2017 Monthly Rates (Tobacco/Nicotine)

Members may apply for coverage between \$100,000 and \$3,000,000 in increments of \$10,000.

Spouses are eligible for coverage between \$100,000 and \$1,500,000 (not to exceed the coverage amount selected by the member).

Age	\$3,000,000	\$2,500,000	\$2,000,000	\$1,500,000	\$1,000,000	\$750,000	\$500,000	\$250,000	\$100,000
Less than 30	\$ 140.00	\$ 116.67	\$ 93.33	\$ 70.00	\$ 46.67	\$ 35.00	\$ 23.33	\$ 11.67	\$ 4.67
30	167.50	139.58	111.67	83.75	55.83	41.88	27.92	13.96	5.58
31	175.00	145.83	116.67	87.50	58.33	43.75	29.17	14.58	5.83
32	182.50	152.08	121.67	91.25	60.83	45.63	30.42	15.21	6.08
33	190.00	158.33	126.67	95.00	63.33	47.50	31.67	15.83	6.33
34	200.00	166.67	133.33	100.00	66.67	50.00	33.33	16.67	6.67
35	217.50	181.25	145.00	108.75	72.50	54.38	36.25	18.13	7.25
36	237.50	197.92	158.33	118.75	79.17	59.38	39.58	19.79	7.92
37	262.50	218.75	175.00	131.25	87.50	65.63	43.75	21.88	8.75
38	290.00	241.67	193.33	145.00	96.67	72.50	48.33	24.17	9.67
39	320.00	266.67	213.33	160.00	106.67	80.00	53.33	26.67	10.67
40	360.00	300.00	240.00	180.00	120.00	90.00	60.00	30.00	12.00
41	402.50	335.42	268.33	201.25	134.17	100.63	67.08	33.54	13.42
42	455.00	379.17	303.33	227.50	151.67	113.75	75.83	37.92	15.17
43	505.00	420.83	336.67	252.50	168.33	126.25	84.17	42.08	16.83
44	560.00	466.67	373.33	280.00	186.67	140.00	93.33	46.67	18.67
45	637.50	531.25	425.00	318.75	212.50	159.38	106.25	53.13	21.25
46	707.50	589.58	471.67	353.75	235.83	176.88	117.92	58.96	23.58
47	782.50	652.08	521.67	391.25	260.83	195.63	130.42	65.21	26.08
48	867.50	722.92	578.33	433.75	289.17	216.88	144.58	72.29	28.92
49	960.00	800.00	640.00	480.00	320.00	240.00	160.00	80.00	32.00
50	1,015.00	845.83	676.67	507.50	338.33	253.75	169.17	84.58	33.83
51	1,122.50	935.42	748.33	561.25	374.17	280.63	187.08	93.54	37.42
52	1,245.00	1,037.50	830.00	622.50	415.00	311.25	207.50	103.75	41.50
53	1,382.50	1,152.08	921.67	691.25	460.83	345.63	230.42	115.21	46.08
54	1,540.00	1,283.33	1,026.67	770.00	513.33	385.00	256.67	128.33	51.33
55	1,762.50	1,468.75	1,175.00	881.25	587.50	440.63	293.75	146.88	58.75
56	1,932.50	1,610.42	1,288.33	966.25	644.17	483.13	322.08	161.04	64.42
57	2,105.00	1,754.17	1,403.33	1,052.50	701.67	526.25	350.83	175.42	70.17
58	2,282.50	1,902.08	1,521.67	1,141.25	760.83	570.63	380.42	190.21	76.08
59	2,460.00	2,050.00	1,640.00	1,230.00	820.00	615.00	410.00	205.00	82.00
60	2,525.00	2,104.17	1,683.33	1,262.50	841.67	631.25	420.83	210.42	84.17
61	2,772.50	2,310.42	1,848.33	1,386.25	924.17	693.13	462.08	231.04	92.42
62	3,075.00	2,562.50	2,050.00	1,537.50	1,025.00	768.75	512.50	256.25	102.50
63	3,445.00	2,870.83	1,722.50	1,435.42	1,148.33	861.25	574.17	287.08	114.83
64	3,880.00	3,233.33	1,940.00	1,616.67	1,293.33	970.00	646.67	323.33	129.33
65	4,145.00	3,454.17	2,072.50	1,727.08	1,381.67	1,036.25	690.83	345.42	138.17
66	4,595.00	3,829.17	2,297.50	1,914.58	1,531.67	1,148.75	765.83	382.92	153.17
67	5,070.00	4,225.00	2,535.00	2,112.50	1,690.00	1,267.50	845.00	422.50	169.00
68	5,560.00	4,633.33	2,780.00	2,316.67	1,853.33	1,390.00	926.67	463.33	185.33
69	6,080.00	5,066.67	3,040.00	2,533.33	2,026.67	1,520.00	1,013.33	506.67	202.67

These competitive monthly premium rates are based on your actual age as of the effective date of your insurance; scheduled increases will occur as you enter each new age bracket. The maximum amount of life insurance in force for combined New York Life Insurance Company group policies may not exceed \$3,000,000 for members; \$1,500,000 for spouses.

To view rates for coverage amounts not shown, contact the Plan Administrator at 1-800-622-0344.

Rates for Child Coverage: Members may also apply for \$5,000 or \$10,000 term life coverage for each of their unmarried, dependent children between the ages of six months and 25 years (\$500 coverage for children age 15 days to under six months of age). All children can be insured for one annual premium of \$17.50 for \$5,000 or \$35.00 for \$10,000 (\$17.50 for \$500) of eligible dependent child coverage.