



Insurance

Group Level Term Life Insurance

Current 2017 Monthly Premiums Male Rates – 10-year Level Term Life

Members under age 65 may choose any amount of coverage from \$100,000 to \$3,000,000 in increments of \$10,000.

A member's lawful spouse, under age 65, may apply for coverage from \$100,000 up to \$1,500,000 in \$10,000 increments, not to exceed the member's benefit selection.

	\$250,000		\$500,000		\$1,000,000		\$1,500,000		\$2,000,000		\$3,000,000	
	SUPER PREFERRED	PREFERRED	SUPER PREFERRED	PREFERRED	SUPER PREFERRED	PREFERRED	SUPER PREFERRED	PREFERRED	SUPER PREFERRED	PREFERRED	SUPER PREFERRED	PREFERRED
20	\$11.46	\$12.29	\$16.67	\$17.92	\$25.83	\$31.67	\$38.75	\$47.50	\$51.67	\$63.33	\$77.50	\$95.00
21	\$11.46	\$12.29	\$16.67	\$17.92	\$25.83	\$31.67	\$38.75	\$47.50	\$51.67	\$63.33	\$77.50	\$95.00
22	\$11.46	\$12.29	\$16.67	\$17.92	\$25.83	\$31.67	\$38.75	\$47.50	\$51.67	\$63.33	\$77.50	\$95.00
23	\$11.46	\$12.29	\$16.67	\$17.92	\$25.83	\$31.67	\$38.75	\$47.50	\$51.67	\$63.33	\$77.50	\$95.00
24	\$11.46	\$12.29	\$16.67	\$17.92	\$25.83	\$31.67	\$38.75	\$47.50	\$51.67	\$63.33	\$77.50	\$95.00
25	\$11.46	\$12.29	\$16.67	\$17.92	\$25.83	\$31.67	\$38.75	\$47.50	\$51.67	\$63.33	\$77.50	\$95.00
26	\$11.46	\$12.29	\$16.67	\$17.92	\$25.83	\$31.67	\$38.75	\$47.50	\$51.67	\$63.33	\$77.50	\$95.00
27	\$11.46	\$12.29	\$16.67	\$17.92	\$25.83	\$31.67	\$38.75	\$47.50	\$51.67	\$63.33	\$77.50	\$95.00
28	\$11.67	\$12.29	\$16.67	\$18.33	\$26.67	\$31.67	\$40.00	\$47.50	\$53.33	\$63.33	\$80.00	\$95.00
29	\$11.67	\$12.29	\$16.67	\$18.33	\$26.67	\$31.67	\$40.00	\$47.50	\$53.33	\$63.33	\$80.00	\$95.00
30	\$11.67	\$12.29	\$16.67	\$18.33	\$26.67	\$31.67	\$40.00	\$47.50	\$53.33	\$63.33	\$80.00	\$95.00
31	\$11.67	\$12.50	\$16.67	\$18.33	\$26.67	\$31.67	\$40.00	\$47.50	\$53.33	\$63.33	\$80.00	\$95.00
32	\$11.67	\$12.71	\$16.67	\$18.33	\$27.50	\$31.67	\$41.25	\$47.50	\$55.00	\$63.33	\$82.50	\$95.00
33	\$11.67	\$13.13	\$17.08	\$18.75	\$27.50	\$32.50	\$41.25	\$48.75	\$55.00	\$65.00	\$82.50	\$97.50
34	\$11.67	\$13.33	\$17.08	\$18.75	\$28.33	\$32.50	\$42.50	\$48.75	\$56.67	\$65.00	\$85.00	\$97.50
35	\$11.67	\$13.54	\$17.08	\$18.75	\$28.33	\$32.50	\$42.50	\$48.75	\$56.67	\$65.00	\$85.00	\$97.50
36	\$12.29	\$13.96	\$17.92	\$19.58	\$30.00	\$35.00	\$45.00	\$52.50	\$60.00	\$70.00	\$90.00	\$105.00
37	\$12.92	\$14.58	\$18.33	\$20.42	\$31.67	\$36.67	\$47.50	\$55.00	\$63.33	\$73.33	\$95.00	\$110.00
38	\$13.33	\$15.00	\$19.17	\$21.67	\$32.50	\$39.17	\$48.75	\$58.75	\$65.00	\$78.33	\$97.50	\$117.50
39	\$13.96	\$15.63	\$19.58	\$22.50	\$34.17	\$40.83	\$51.25	\$61.25	\$68.33	\$81.67	\$102.50	\$122.50
40	\$14.58	\$16.04	\$20.42	\$23.33	\$35.83	\$43.33	\$53.75	\$65.00	\$71.67	\$86.67	\$107.50	\$130.00
41	\$15.42	\$17.08	\$22.50	\$25.83	\$39.17	\$48.33	\$58.75	\$72.50	\$78.33	\$96.67	\$117.50	\$145.00
42	\$16.25	\$18.13	\$24.58	\$28.33	\$43.33	\$53.33	\$65.00	\$80.00	\$86.67	\$106.67	\$130.00	\$160.00
43	\$17.08	\$19.38	\$26.25	\$30.83	\$46.67	\$57.50	\$70.00	\$86.25	\$93.33	\$115.00	\$140.00	\$172.50
44	\$17.92	\$20.42	\$28.33	\$33.33	\$50.83	\$62.50	\$76.25	\$93.75	\$101.67	\$125.00	\$152.50	\$187.50
45	\$18.75	\$21.46	\$30.42	\$35.83	\$54.17	\$67.50	\$81.25	\$101.25	\$108.33	\$135.00	\$162.50	\$202.50
46	\$20.63	\$23.54	\$33.75	\$40.00	\$60.83	\$75.83	\$91.25	\$113.75	\$121.67	\$151.67	\$182.50	\$227.50
47	\$22.29	\$25.63	\$37.08	\$44.17	\$67.50	\$83.33	\$101.25	\$125.00	\$135.00	\$166.67	\$202.50	\$250.00
48	\$24.17	\$27.50	\$40.83	\$48.75	\$75.00	\$91.67	\$112.50	\$137.50	\$150.00	\$183.33	\$225.00	\$275.00
49	\$25.83	\$29.58	\$44.17	\$52.92	\$81.67	\$99.17	\$122.50	\$148.75	\$163.33	\$198.33	\$245.00	\$297.50
50	\$27.71	\$31.67	\$47.50	\$57.08	\$88.33	\$107.50	\$132.50	\$161.25	\$176.67	\$215.00	\$265.00	\$322.50
51	\$31.04	\$35.42	\$53.75	\$64.17	\$100.83	\$121.67	\$151.25	\$182.50	\$201.67	\$243.33	\$302.50	\$365.00
52	\$34.38	\$38.96	\$60.00	\$71.25	\$112.50	\$135.00	\$168.75	\$202.50	\$225.00	\$270.00	\$337.50	\$405.00
53	\$37.92	\$42.71	\$66.25	\$78.75	\$125.00	\$149.17	\$187.50	\$223.75	\$250.00	\$298.33	\$375.00	\$447.50
54	\$41.25	\$46.25	\$72.50	\$85.83	\$136.67	\$162.50	\$205.00	\$243.75	\$273.33	\$325.00	\$410.00	\$487.50
55	\$44.58	\$50.00	\$78.75	\$92.92	\$149.17	\$176.67	\$223.75	\$265.00	\$298.33	\$353.33	\$447.50	\$530.00
56	\$49.38	\$55.42	\$87.50	\$103.75	\$165.83	\$196.67	\$248.75	\$295.00	\$331.67	\$393.33	\$497.50	\$590.00
57	\$54.17	\$61.04	\$96.67	\$114.58	\$182.50	\$217.50	\$273.75	\$326.25	\$365.00	\$435.00	\$547.50	\$652.50
58	\$59.17	\$66.46	\$105.42	\$125.00	\$200.00	\$237.50	\$300.00	\$356.25	\$400.00	\$475.00	\$600.00	\$712.50
59	\$63.96	\$72.08	\$114.58	\$135.83	\$216.67	\$258.33	\$325.00	\$387.50	\$433.33	\$516.67	\$650.00	\$775.00
60	\$68.75	\$77.50	\$123.33	\$146.67	\$233.33	\$278.33	\$350.00	\$417.50	\$466.67	\$556.67	\$700.00	\$835.00
61	\$73.54	\$82.92	\$132.08	\$157.50	\$250.00	\$298.33	\$375.00	\$447.50	\$500.00	\$596.67	\$750.00	\$895.00
62	\$78.33	\$88.54	\$141.25	\$168.33	\$266.67	\$319.17	\$400.00	\$478.75	\$533.33	\$638.33	\$800.00	\$957.50
63	\$83.33	\$93.96	\$150.00	\$178.75	\$284.17	\$339.17	\$426.25	\$508.75	\$568.33	\$678.33	\$852.50	\$1,017.50
64	\$88.13	\$99.58	\$159.17	\$189.58	\$300.83	\$360.00	\$451.25	\$540.00	\$601.67	\$720.00	\$902.50	\$1,080.00

Montana residents: Male rates apply to everyone regardless of sex.

Apply today!
Just complete and return the application in the enclosed postage-paid envelope.
Send no money now.

Apply by phone:
1.800.622.0344, Monday–Friday, 8 a.m. to 5 p.m.

Apply online:
aao-insurance.com/LTL

Rate Classes

If you're healthy and lead a healthy lifestyle, you may qualify for our Super Preferred rates at substantial savings over our already affordable Preferred and Non-Smoker rates. Super Preferred rates are not available for individuals who smoke, or who have high-risk occupations or hobbies like skydiving or scuba diving. Remember, even if you can't qualify for Super Preferred rates, you may still be eligible for our highly competitive Preferred and Non-Smoker rates. Either way, you get quality life insurance coverage at a low price. Smokers may qualify for our economical Preferred Smoker or Smoker rates depending on lifestyle, medical history and underwriting guidelines. To determine if you qualify, simply fill out and return the application.

Please Note

Coverage is available for \$100,000 - \$3,000,000, in \$10,000 increments. To obtain rates for coverage amounts not shown, or for Standard (Smoker) rates, please contact the Plan Administration Office at 1.800.622.0344 or go online at www.aao-insurance.com/LTL.

You may also request either \$5,000 or \$10,000 Term Life Coverage for each of your eligible children. One premium covers all of your children. The annual premium for each \$5,000 of eligible dependent child(ren) coverage is \$17.50, or \$35.00 for \$10,000 of eligible dependent child(ren) coverage.

The maximum amount of life insurance in force for combined New York Life Insurance Company group policies may not exceed \$3,000,000 per insured association member; \$1,500,000 per insured spouse.

New York Life reserves the right to change the rates on any premium due date on which the benefit amount is changed. Rates are based on the member's and spouse's actual ages on the date coverage becomes effective and remain in effect for the next 10 or 20 years (depending on the Level Term Plan selected) provided coverage remains in effect.

(See other side for female premiums)

Current 2017 Monthly Premiums

Female Rates – 10-year Level Term Life

Members under age 65 may choose any amount of coverage from \$100,000 to \$3,000,000 in increments of \$10,000.

A member's lawful spouse, under age 65, may apply for coverage from \$100,000 up to \$1,500,000 in \$10,000 increments, not to exceed the member's benefit selection.

	\$250,000		\$500,000		\$1,000,000		\$1,500,000		\$2,000,000		\$3,000,000	
	SUPER PREFERRED	PREFERRED	SUPER PREFERRED	PREFERRED	SUPER PREFERRED	PREFERRED	SUPER PREFERRED	PREFERRED	SUPER PREFERRED	PREFERRED	SUPER PREFERRED	PREFERRED
20	\$8.75	\$9.79	\$11.25	\$13.33	\$17.50	\$20.83	\$26.25	\$31.25	\$35.00	\$41.67	\$52.50	\$62.50
21	\$8.75	\$9.79	\$11.25	\$13.33	\$17.50	\$20.83	\$26.25	\$31.25	\$35.00	\$41.67	\$52.50	\$62.50
22	\$8.75	\$9.79	\$11.25	\$13.33	\$17.50	\$20.83	\$26.25	\$31.25	\$35.00	\$41.67	\$52.50	\$62.50
23	\$8.75	\$9.79	\$11.25	\$13.33	\$17.50	\$20.83	\$26.25	\$31.25	\$35.00	\$41.67	\$52.50	\$62.50
24	\$8.75	\$9.79	\$11.25	\$13.33	\$17.50	\$20.83	\$26.25	\$31.25	\$35.00	\$41.67	\$52.50	\$62.50
25	\$8.75	\$9.79	\$11.25	\$13.33	\$17.50	\$20.83	\$26.25	\$31.25	\$35.00	\$41.67	\$52.50	\$62.50
26	\$8.96	\$9.79	\$11.25	\$13.33	\$18.33	\$21.67	\$27.50	\$32.50	\$36.67	\$43.33	\$55.00	\$65.00
27	\$8.96	\$10.00	\$11.67	\$13.75	\$18.33	\$21.67	\$27.50	\$32.50	\$36.67	\$43.33	\$55.00	\$65.00
28	\$9.17	\$10.00	\$11.67	\$13.75	\$19.17	\$22.50	\$28.75	\$33.75	\$38.33	\$45.00	\$57.50	\$67.50
29	\$9.17	\$10.21	\$12.08	\$14.17	\$19.17	\$22.50	\$28.75	\$33.75	\$38.33	\$45.00	\$57.50	\$67.50
30	\$9.38	\$10.21	\$12.08	\$14.17	\$20.00	\$23.33	\$30.00	\$35.00	\$40.00	\$46.67	\$60.00	\$70.00
31	\$9.58	\$10.42	\$12.50	\$14.58	\$20.83	\$24.17	\$31.25	\$36.25	\$41.67	\$48.33	\$62.50	\$72.50
32	\$9.58	\$10.63	\$12.92	\$14.58	\$20.83	\$24.17	\$31.25	\$36.25	\$41.67	\$48.33	\$62.50	\$72.50
33	\$9.79	\$10.83	\$12.92	\$15.00	\$21.67	\$25.00	\$32.50	\$37.50	\$43.33	\$50.00	\$65.00	\$75.00
34	\$9.79	\$11.04	\$13.33	\$15.00	\$21.67	\$25.00	\$32.50	\$37.50	\$43.33	\$50.00	\$65.00	\$75.00
35	\$10.00	\$11.25	\$13.75	\$15.42	\$22.50	\$25.83	\$33.75	\$38.75	\$45.00	\$51.67	\$67.50	\$77.50
36	\$10.42	\$11.67	\$14.58	\$16.67	\$24.17	\$28.33	\$36.25	\$42.50	\$48.33	\$56.67	\$72.50	\$85.00
37	\$10.83	\$12.29	\$15.42	\$17.92	\$25.83	\$30.83	\$38.75	\$46.25	\$51.67	\$61.67	\$77.50	\$92.50
38	\$11.25	\$12.71	\$16.67	\$19.17	\$28.33	\$32.50	\$42.50	\$48.75	\$56.67	\$65.00	\$85.00	\$97.50
39	\$11.67	\$13.33	\$17.50	\$20.42	\$30.00	\$35.00	\$45.00	\$52.50	\$60.00	\$70.00	\$90.00	\$105.00
40	\$12.08	\$13.75	\$18.33	\$21.67	\$31.67	\$37.50	\$47.50	\$56.25	\$63.33	\$75.00	\$95.00	\$112.50
41	\$12.92	\$14.79	\$20.00	\$23.75	\$35.00	\$41.67	\$52.50	\$62.50	\$70.00	\$83.33	\$105.00	\$125.00
42	\$13.75	\$16.04	\$21.67	\$25.83	\$38.33	\$45.83	\$57.50	\$68.75	\$76.67	\$91.67	\$115.00	\$137.50
43	\$14.79	\$17.08	\$23.75	\$28.33	\$41.67	\$50.83	\$62.50	\$76.25	\$83.33	\$101.67	\$125.00	\$152.50
44	\$15.63	\$18.33	\$25.42	\$30.42	\$45.00	\$55.00	\$67.50	\$82.50	\$90.00	\$110.00	\$135.00	\$165.00
45	\$16.46	\$19.38	\$27.08	\$32.50	\$48.33	\$59.17	\$72.50	\$88.75	\$96.67	\$118.33	\$145.00	\$177.50
46	\$17.92	\$21.25	\$29.58	\$35.83	\$53.33	\$65.83	\$80.00	\$98.75	\$106.67	\$131.67	\$160.00	\$197.50
47	\$19.38	\$22.92	\$32.08	\$39.17	\$58.33	\$71.67	\$87.50	\$107.50	\$116.67	\$143.33	\$175.00	\$215.00
48	\$20.63	\$24.79	\$35.00	\$42.08	\$64.17	\$78.33	\$96.25	\$117.50	\$128.33	\$156.67	\$192.50	\$235.00
49	\$22.08	\$26.46	\$37.50	\$45.42	\$69.17	\$84.17	\$103.75	\$126.25	\$138.33	\$168.33	\$207.50	\$252.50
50	\$23.54	\$28.33	\$40.00	\$48.75	\$74.17	\$90.83	\$111.25	\$136.25	\$148.33	\$181.67	\$222.50	\$272.50
51	\$25.42	\$30.42	\$43.75	\$52.92	\$80.83	\$98.33	\$121.25	\$147.50	\$161.67	\$196.67	\$242.50	\$295.00
52	\$27.29	\$32.50	\$47.50	\$57.08	\$87.50	\$106.67	\$131.25	\$160.00	\$175.00	\$213.33	\$262.50	\$320.00
53	\$29.17	\$34.58	\$50.83	\$60.83	\$94.17	\$114.17	\$141.25	\$171.25	\$188.33	\$228.33	\$282.50	\$342.50
54	\$31.04	\$36.67	\$54.58	\$65.00	\$100.83	\$122.50	\$151.25	\$183.75	\$201.67	\$245.00	\$302.50	\$367.50
55	\$32.92	\$38.75	\$58.33	\$69.17	\$107.50	\$130.00	\$161.25	\$195.00	\$215.00	\$260.00	\$322.50	\$390.00
56	\$36.04	\$42.71	\$64.17	\$76.25	\$119.17	\$144.17	\$178.75	\$216.25	\$238.33	\$288.33	\$357.50	\$432.50
57	\$39.17	\$46.46	\$70.00	\$83.33	\$130.83	\$157.50	\$196.25	\$236.25	\$261.67	\$315.00	\$392.50	\$472.50
58	\$42.29	\$50.42	\$76.25	\$90.83	\$141.67	\$171.67	\$212.50	\$257.50	\$283.33	\$343.33	\$425.00	\$515.00
59	\$45.42	\$54.17	\$82.08	\$97.92	\$153.33	\$185.00	\$230.00	\$277.50	\$306.67	\$370.00	\$460.00	\$555.00
60	\$48.54	\$58.13	\$87.92	\$105.00	\$165.00	\$199.17	\$247.50	\$298.75	\$330.00	\$398.33	\$495.00	\$597.50
61	\$51.67	\$62.08	\$93.75	\$112.08	\$176.67	\$213.33	\$265.00	\$320.00	\$353.33	\$426.67	\$530.00	\$640.00
62	\$54.79	\$65.83	\$99.58	\$119.17	\$188.33	\$226.67	\$282.50	\$340.00	\$376.67	\$453.33	\$565.00	\$680.00
63	\$57.92	\$69.79	\$105.83	\$126.67	\$199.17	\$240.83	\$298.75	\$361.25	\$398.33	\$481.67	\$597.50	\$722.50
64	\$61.04	\$73.54	\$111.67	\$133.75	\$210.83	\$254.17	\$316.25	\$381.25	\$421.67	\$508.33	\$632.50	\$762.50

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Rate Classes

If you're healthy and lead a healthy lifestyle, you may qualify for our Super Preferred rates at substantial savings over our already affordable Preferred and Non-Smoker rates. Super Preferred rates are not available for individuals who smoke, or who have high-risk occupations or hobbies like skydiving or scuba diving. Remember, even if you can't qualify for Super Preferred rates, you may still be eligible for our highly competitive Preferred and Non-Smoker rates. Either way, you get quality life insurance coverage at a low price. Smokers may qualify for our economical Preferred Smoker or Smoker rates depending on lifestyle, medical history and underwriting guidelines. To determine if you qualify, simply fill out and return the application.

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