

**AAO ENDORSED
PROFESSIONAL OVERHEAD EXPENSE INSURANCE
2019 CURRENT ANNUAL PREMIUMS**

Benefits are available from \$500 to \$20,000 per month (in \$100 units)

Age	Premiums per \$1,000
< 40	\$30
40-49	\$50
50-59	\$95
60-64	\$170
65-69*	\$250
70-72*+	\$390

+ *Termination age* **Renewal only*

Premiums

Premiums for this AAO endorsed plan are payable semi-annually on October 1st and April 1st. To determine semi-annual premiums divide the above rates by two. All premiums are based on your age each October 1st and increase as you attain a new age bracket (e.g. 35, 40, etc.). New York Life reserves the right to change rates on any premium due date or on any date which benefits are changed.

What Is a Waiver of Premium?

If you become totally disabled while insured before age 60 and remain so for 6 consecutive months, you may not have to pay premiums to continue your coverage while you remain disabled. This benefit is retroactive to the first day of disability

If you have any questions, please contact us:

Plan Administration Office

1200 E. Glen Ave.
Peoria Heights, IL 61616
Or

Call toll-free: 1-800-622-0344