

Group Disability Income Insurance (Short-Term)



Coverage available up to \$5,000 per month (for up to 11 months*)

Monthly Benefits Available** (in \$100 multiples)

Insured Member's Age	Minimum	Maximum	Participation Limit
Before Age 55	\$500	\$5,000	\$20,000
Age 55 but before Age 60	\$500	\$4,000	\$10,000
Age 60 but before Age 65	\$500	\$1,500	\$1,500

Insured Member's Age	Semi-Annual Rate Per \$100 Benefit
Before 35	\$2.75
35-39	\$3.50
40-44	\$4.50
45-49	\$6.00
50-54	\$8.00
55-59	\$11.00
60-64	\$15.00
65-70	N/A

Premiums for the 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 October 1, 2018.

*Short-Term Plan for a covered disability starting before the termination age of 65. 30-day waiting period. Future Purchase and COLA Options are not available for the Short-Term Plan.

**Except that: A monthly benefit is not available to an applicant if the amount of the monthly benefit, when combined with the total of any other disability income insurance, prorated monthly, for which the applicant is insured or for which he or she is applying as of the insured member's effective date, would exceed (a) 60% of the applicant's average net monthly income on his or her effective date; and/or (b) the participation limit stated above.