

AAO Group life insurance

Through your dedication to orthodontics, you have built a successful practice and are able to provide for your family. To help ensure your family continues to be taken care of should something happen to you, consider Group Life Insurance, underwritten by New York Life Insurance Company.

There are three options for AAO members:

- **AAO Group Term Life insurance**

Often best for younger member orthodontists looking to cover debts. Coverage is more budget friendly early on, with premiums increasing gradually at first and more rapidly as you get older. AAO members often select the Group Term Life policy, if:

- They recently graduated from an Orthodontics program and have begun repaying their student loan debt.
- They have a mortgage.
- They recently got married or started a family.
- Life insurance is required to get a private practice loan.

- **AAO 20-Year Group Level Term Life insurance**

Often best for longer-term needs, as the premium remains constant for the 20-year term. AAO members often select the 20-Year Group Level Term Life policy, if:

- They just got married and had children.
- They just bought a house and have a mortgage or other long-term financial obligations.

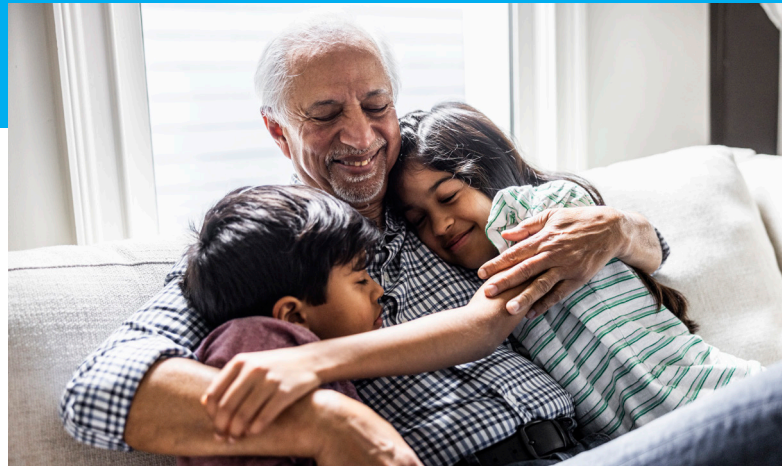


- **AAO 10-Year Group Level Term Life insurance**

Often best for shorter-term needs, as the premium remains constant for the 10-year term. AAO members often select the 10-Year Group Level Term Life policy, if:

- They've paid off their student loans and dropped annual renewable term life insurance.
- Their kids are getting older and closer to self-sufficiency.
- Life insurance is required to get a private practice loan.

Continue on for key coverage information, rates and more for both Group Term Life and Group Level Term Life insurance policies.



AAO Group Level Term Life Insurance

Group Level Term Life insurance can be beneficial for both short and long-term needs depending on your stage of life, as your premium remains constant for the initial 10- or 20-year term

Coverage benefits for AAO members:

HEALTH DISCOUNT

If you're healthy, you may qualify for a lower, preferred rate.

EARN DISCOUNTS

Receive volume discounts when you apply for \$500,000 or \$1,000,000 of coverage.

CONSISTENT BENEFIT AMOUNT

Your rate will not increase for the initial 10 or 20 years, depending on which policy you select, and the benefit amount will never decrease while you're insured.

MULTIPLE COVERAGE OPTIONS

Choose your coverage amount from \$100,000 to \$3,000,000 in \$10,000 increments for the 10-Year policy, \$50,000 increments for the 20-year policy.

ACCELERATED DEATH BENEFIT

Request up to 50% of your death benefit before your passing if you are diagnosed with a terminal illness.

SPOUSE AND DEPENDENT COVERAGE

Apply for up to \$1,500,000 for your lawful spouse and up to \$10,000 for your eligible dependent children.

COLLATERAL ASSIGNMENTS

Allows you to assign your benefit to a lender as collateral for a loan.

Help protect your family's future and apply today
at [AAO-Insurance.com](https://www.aaoinurance.com) or call (844) 893-9888.

Additional Group Level Term Coverage Information

Exclusions and limitations

Under the 10-year policy: benefits will not be paid for death resulting from suicide or intentionally self-inflicted injury, whether sane or insane or within the first 12 months of coverage. Under both the 10- or 20-year policy, the validity of any amount of your life insurance which has been in force for two years during an insured's lifetime will not be contested except for insurance eligibility provisions and nonpayment of premium contributions.

Who is eligible for this coverage?

You are eligible for coverage if you are:

- An orthodontist under age 65 for the 10- year policy; under age 55 for the 20-year policy
- Residing in the United States, Puerto Rico or Canada (except Quebec)
- An AAO member or a full-time student member

You may also request coverage for your lawful spouse under age 65 (55 for the 20-year policy) and your unmarried dependent children who are at least 15 days old but under age 25.

Total coverage for all AAO-Endorsed Group 10- and 20-Year Level Term Life Insurance cannot exceed \$3,000,000 for AAO member and \$1,500,000 for lawful spouse. Spouse's coverage amount may not exceed members.

When will coverage become effective?

To become insured, you must provide satisfactory evidence of insurability and pay the required premium when due. Insurance will take effect on the first day of the month on or following the date your coverage and any dependent coverage is approved by New York Life, provided the initial premium is paid within 31 days of that date and any person who is to be insured is performing the normal activities of a person in good health of like age and sex [NC residents: a person of like age] on such date. (Dependent children must be at least 15 days old and not hospitalized before life insurance can become effective.)

When does coverage end?

Premiums are guaranteed for an initial 10- or 20-year period, with level amounts of insurance until age 75 for you or your spouse, age 25 for your children. If you are still an AAO member at the end of the 10- or 20-year period, your coverage can be automatically renewed, or you may apply for a new period of level rates at your then attained age based on satisfactory evidence of insurability if you are under age 65 (for the 10-year policy) or under age 55 (for the 20-year policy). If coverage is automatically renewed, your premiums are not guaranteed, are based on your then current age, and will increase as you reach a higher age.

Coverage will end prior to age 75 if: premiums are not paid when due; the group policy is terminated or modified by the policyholder to end insurance for the group of insureds to which you belong, or; you request to end your coverage. Non-guaranteed coverage ends when your AAO membership ends. Dependent coverage will end when your coverage ends, or the eligibility requirements are no longer being met.

Your rate remains level for 10 or 20 years

During the first 10 or 20 years of your coverage (depending on which policy you select) the rate for which you are approved will not increase. Moreover, your benefit amount will never decrease for the entire time you're insured. That means that over the next 10 or 20 years, as your income increases, your premium will become a smaller percentage of your income. Unlike some term life policies that are designed to decrease in face value over the years, our policies provide level amounts of protection for as long as your coverage is in force.

You may qualify for lower rates

We're confident you'll find the Super Preferred Rates (the best rates available to those who are eligible) to be attractive and specially negotiated. Plus, if you're in good medical condition for your age, don't smoke, and don't have a high-risk occupation or hobby such as skydiving or scuba diving, you may qualify for either the Preferred Rates or Standard non-smoker rates which are still both exclusively priced.

An accelerated death benefit is included

You may request as much as 50% of the death benefit while the insured person is alive should he/she be diagnosed with a terminal illness and given less than 12 months to live. (Premium contributions will not be reduced.) You may use this money however you like: to help pay for medical care, make final arrangements, take a vacation, etc. There are no restrictions. Please note that receipt of Accelerated Death Benefits may affect your eligibility for public assistance programs and may be taxable. Prior to applying to receive such benefits, you should consult with the appropriate social services agency and seek the advice of a qualified tax advisor.

What if I decide this coverage isn't right for me?

When you become insured, you get sent a Certificate of Insurance summarizing your insurance coverage. If you are not completely satisfied with your Certificate's terms, you may return it without any claims within 30 days. Your coverage will be invalidated, and you will receive a full refund.

Group Level Term Life Rates
Current Monthly Premiums as of 2025

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.

Male Rates - 10-year Level Term Life

	\$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

Female Rates - 10-year Level Term Life

	\$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

Montana residents: Male rates apply to everyone regardless of sex
Rate Classes: If you're healthy and lead a healthy lifestyle, you may qualify for our Super Preferred rates at substantial savings over our Preferred and Standard 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 Preferred and Non-Smoker rates. Either way, you can get quality life insurance coverage at a specially negotiated price. Smokers may qualify for our 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 Preferred Smoker or Smoker rates, please contact Lockton Affinity at (844) 893-9888 or go online to AAO-Insurance.com/Life. 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).

Group Level Term Life Rates
Current Monthly Premiums as of 2025

Members under age 55 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 55, may apply for coverage from \$100,000 up to \$1,500,000 in \$10,000 increments, not to exceed the member's benefit selection.

Male Rates - 20-year Level Term Life

	\$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	\$21.25	\$22.50	\$32.50	\$36.67	\$55.83	\$67.50	\$83.75	\$101.25	\$111.67	\$135.00	\$167.50	\$202.50
21	\$21.25	\$22.50	\$32.50	\$36.67	\$55.83	\$67.50	\$83.75	\$101.25	\$111.67	\$135.00	\$167.50	\$202.50
22	\$21.25	\$22.50	\$32.50	\$36.67	\$55.83	\$67.50	\$83.75	\$101.25	\$111.67	\$135.00	\$167.50	\$202.50
23	\$21.25	\$22.50	\$32.50	\$36.67	\$55.83	\$67.50	\$83.75	\$101.25	\$111.67	\$135.00	\$167.50	\$202.50
24	\$21.25	\$22.50	\$32.50	\$36.67	\$55.83	\$67.50	\$83.75	\$101.25	\$111.67	\$135.00	\$167.50	\$202.50
25	\$21.25	\$22.50	\$32.50	\$36.67	\$55.83	\$67.50	\$83.75	\$101.25	\$111.67	\$135.00	\$167.50	\$202.50
26	\$21.25	\$22.50	\$32.50	\$36.67	\$55.83	\$67.50	\$83.75	\$101.25	\$111.67	\$135.00	\$167.50	\$202.50
27	\$21.25	\$22.50	\$32.50	\$36.67	\$55.83	\$67.50	\$83.75	\$101.25	\$111.67	\$135.00	\$167.50	\$202.50
28	\$21.25	\$22.50	\$32.50	\$36.67	\$55.83	\$67.50	\$83.75	\$101.25	\$111.67	\$135.00	\$167.50	\$202.50
29	\$21.25	\$22.50	\$32.50	\$36.67	\$55.83	\$67.50	\$83.75	\$101.25	\$111.67	\$135.00	\$167.50	\$202.50
30	\$21.25	\$22.50	\$32.50	\$36.67	\$55.83	\$67.50	\$83.75	\$101.25	\$111.67	\$135.00	\$167.50	\$202.50
31	\$21.46	\$23.33	\$33.75	\$37.92	\$58.33	\$69.17	\$87.50	\$103.75	\$116.67	\$138.33	\$175.00	\$207.50
32	\$22.08	\$24.38	\$34.58	\$38.33	\$60.83	\$70.00	\$91.25	\$105.00	\$121.67	\$140.00	\$182.50	\$210.00
33	\$22.29	\$25.21	\$35.00	\$39.58	\$64.17	\$72.50	\$96.25	\$108.75	\$128.33	\$145.00	\$192.50	\$217.50
34	\$22.50	\$26.04	\$36.25	\$40.00	\$65.83	\$73.33	\$98.75	\$110.00	\$131.67	\$146.67	\$197.50	\$220.00
35	\$22.92	\$27.29	\$36.67	\$41.25	\$68.33	\$75.83	\$102.50	\$113.75	\$136.67	\$151.67	\$205.00	\$227.50
36	\$24.38	\$28.33	\$39.17	\$43.33	\$71.67	\$80.00	\$107.50	\$120.00	\$143.33	\$160.00	\$215.00	\$240.00
37	\$26.46	\$29.79	\$40.83	\$45.83	\$75.83	\$85.83	\$113.75	\$128.75	\$151.67	\$171.67	\$227.50	\$257.50
38	\$28.13	\$31.04	\$42.92	\$47.92	\$80.00	\$90.00	\$120.00	\$135.00	\$160.00	\$180.00	\$240.00	\$270.00
39	\$29.79	\$32.50	\$44.58	\$50.00	\$83.33	\$95.00	\$125.00	\$142.50	\$166.67	\$190.00	\$250.00	\$285.00
40	\$31.25	\$33.75	\$46.67	\$52.08	\$88.33	\$100.00	\$132.50	\$150.00	\$176.67	\$200.00	\$265.00	\$300.00
41	\$33.54	\$36.67	\$51.67	\$58.33	\$97.50	\$112.50	\$146.25	\$168.75	\$195.00	\$225.00	\$292.50	\$337.50
42	\$35.42	\$39.38	\$56.67	\$65.00	\$106.67	\$124.17	\$160.00	\$186.25	\$213.33	\$248.33	\$320.00	\$372.50
43	\$37.71	\$42.08	\$61.25	\$71.67	\$116.67	\$136.67	\$175.00	\$205.00	\$233.33	\$273.33	\$350.00	\$410.00
44	\$39.58	\$44.79	\$65.83	\$77.92	\$125.00	\$150.00	\$187.50	\$225.00	\$250.00	\$300.00	\$375.00	\$450.00
45	\$41.88	\$47.50	\$70.83	\$84.58	\$135.00	\$161.67	\$202.50	\$242.50	\$270.00	\$323.33	\$405.00	\$485.00
46	\$46.46	\$53.33	\$80.42	\$96.25	\$152.50	\$183.33	\$228.75	\$275.00	\$305.00	\$366.67	\$457.50	\$550.00
47	\$51.46	\$59.17	\$89.58	\$107.92	\$171.67	\$205.83	\$257.50	\$308.75	\$343.33	\$411.67	\$515.00	\$617.50
48	\$56.46	\$64.58	\$99.17	\$119.17	\$189.17	\$227.50	\$283.75	\$341.25	\$378.33	\$455.00	\$567.50	\$682.50
49	\$61.25	\$70.42	\$108.33	\$130.83	\$206.67	\$250.83	\$310.00	\$376.25	\$413.33	\$501.67	\$620.00	\$752.50
50	\$66.25	\$75.83	\$117.50	\$142.50	\$225.83	\$272.50	\$338.75	\$408.75	\$451.67	\$545.00	\$677.50	\$817.50
51	\$75.42	\$86.04	\$134.58	\$161.67	\$257.50	\$310.00	\$386.25	\$465.00	\$515.00	\$620.00	\$772.50	\$930.00
52	\$84.38	\$96.04	\$151.67	\$181.67	\$290.00	\$347.50	\$435.00	\$521.25	\$580.00	\$695.00	\$870.00	\$1,042.50
53	\$93.54	\$105.83	\$168.75	\$200.83	\$323.33	\$385.00	\$485.00	\$577.50	\$646.67	\$770.00	\$970.00	\$1,155.00
54	\$102.92	\$115.83	\$185.83	\$220.00	\$356.67	\$422.50	\$535.00	\$633.75	\$713.33	\$845.00	\$1,070.00	\$1,267.50

Female Rates - 20-year Level Term Life

	\$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	\$14.79	\$17.08	\$22.08	\$25.83	\$38.33	\$45.83	\$57.50	\$68.75	\$76.67	\$91.67	\$115.00	\$137.50
21	\$14.79	\$17.08	\$22.08	\$25.83	\$38.33	\$45.83	\$57.50	\$68.75	\$76.67	\$91.67	\$115.00	\$137.50
22	\$14.79	\$17.08	\$22.08	\$25.83	\$38.33	\$45.83	\$57.50	\$68.75	\$76.67	\$91.67	\$115.00	\$137.50
23	\$14.79	\$17.08	\$22.08	\$25.83	\$38.33	\$45.83	\$57.50	\$68.75	\$76.67	\$91.67	\$115.00	\$137.50
24	\$14.79	\$17.08	\$22.08	\$25.83	\$38.33	\$45.83	\$57.50	\$68.75	\$76.67	\$91.67	\$115.00	\$137.50
25	\$14.79	\$17.08	\$22.08	\$25.83	\$38.33	\$45.83	\$57.50	\$68.75	\$76.67	\$91.67	\$115.00	\$137.50
26	\$14.79	\$17.08	\$22.08	\$25.83	\$38.33	\$45.83	\$57.50	\$68.75	\$76.67	\$91.67	\$115.00	\$137.50
27	\$14.79	\$17.08	\$22.08	\$25.83	\$38.33	\$45.83	\$57.50	\$68.75	\$76.67	\$91.67	\$115.00	\$137.50
28	\$14.79	\$17.08	\$22.08	\$25.83	\$38.33	\$45.83	\$57.50	\$68.75	\$76.67	\$91.67	\$115.00	\$137.50
29	\$14.79	\$17.08	\$22.08	\$25.83	\$38.33	\$45.83	\$57.50	\$68.75	\$76.67	\$91.67	\$115.00	\$137.50
30	\$14.79	\$17.08	\$22.08	\$25.83	\$38.33	\$45.83	\$57.50	\$68.75	\$76.67	\$91.67	\$115.00	\$137.50
31	\$15.42	\$17.92	\$22.92	\$27.08	\$40.83	\$48.33	\$61.25	\$72.50	\$81.67	\$96.67	\$122.50	\$145.00
32	\$16.04	\$18.33	\$24.17	\$27.92	\$42.50	\$50.83	\$63.75	\$76.25	\$85.00	\$101.67	\$127.50	\$152.50
33	\$16.46	\$19.17	\$25.42	\$29.17	\$45.00	\$52.50	\$67.50	\$78.75	\$90.00	\$105.00	\$135.00	\$157.50
34	\$17.08	\$20.00	\$26.25	\$30.42	\$47.50	\$55.00	\$71.25	\$82.50	\$95.00	\$110.00	\$142.50	\$165.00
35	\$17.50	\$20.83	\$27.50	\$32.08	\$49.17	\$57.50	\$73.75	\$86.25	\$98.33	\$115.00	\$147.50	\$172.50
36	\$18.75	\$21.67	\$29.17	\$34.17	\$52.50	\$61.67	\$78.75	\$92.50	\$105.00	\$123.33	\$157.50	\$185.00
37	\$19.58	\$22.92	\$30.83	\$36.25	\$57.50	\$65.83	\$86.25	\$98.75	\$115.00	\$131.67	\$172.50	\$197.50
38	\$20.42	\$23.75	\$32.50	\$38.33	\$60.83	\$70.00	\$91.25	\$105.00	\$121.67	\$140.00	\$182.50	\$210.00
39	\$21.25	\$24.38	\$34.58	\$40.83	\$64.17	\$75.00	\$96.25	\$112.50	\$128.33	\$150.00	\$192.50	\$225.00
40	\$22.08	\$25.21	\$36.25	\$42.92	\$67.50	\$79.17	\$101.25	\$118.75	\$135.00	\$158.33	\$202.50	\$237.50
41	\$23.96	\$28.13	\$40.00	\$47.92	\$75.00	\$89.17	\$112.50	\$133.75	\$150.00	\$178.33	\$225.00	\$267.50
42	\$25.83	\$30.63	\$44.17	\$52.92	\$82.50	\$97.50	\$123.75	\$146.25	\$165.00	\$195.00	\$247.50	\$292.50
43	\$27.71	\$33.33	\$47.92	\$57.08	\$89.17	\$107.50	\$133.75	\$161.25	\$178.33	\$215.00	\$267.50	\$322.50
44	\$30.00	\$35.83	\$51.67	\$62.08	\$96.67	\$117.50	\$145.00	\$176.25	\$193.33	\$235.00	\$290.00	\$352.50
45	\$31.88	\$38.13	\$55.42	\$67.08	\$103.33	\$126.67	\$155.00	\$190.00	\$206.67	\$253.33	\$310.00	\$380.00
46	\$35.00	\$42.08	\$61.67	\$74.17	\$115.83	\$140.83	\$173.75	\$211.25	\$231.67	\$281.67	\$347.50	\$422.50
47	\$37.92	\$45.83	\$67.08	\$81.25	\$126.67	\$154.17	\$190.00	\$231.25	\$253.33	\$308.33	\$380.00	\$462.50
48	\$41.04	\$49.79	\$73.33	\$88.75	\$137.50	\$168.33	\$206.25	\$252.50	\$275.00	\$336.67	\$412.50	\$505.00
49	\$44.38	\$53.33	\$79.17	\$95.83	\$150.00	\$182.50	\$225.00	\$273.75	\$300.00	\$365.00	\$450.00	\$547.50
50	\$47.29	\$57.29	\$85.42	\$103.33	\$160.83	\$195.83	\$241.25	\$293.75	\$321.67	\$391.67	\$482.50	\$587.50
51	\$51.88	\$62.71	\$94.17	\$113.75	\$178.33	\$216.67	\$267.50	\$325.00	\$356.67	\$433.33	\$535.00	\$650.00
52	\$56.88	\$68.13	\$103.33	\$124.17	\$195.83	\$236.67	\$293.75	\$355.00	\$391.67	\$473.33	\$587.50	\$710.00
53	\$61.67	\$73.75	\$112.08	\$134.58	\$213.33	\$256.67	\$320.00	\$385.00	\$426.67	\$513.33	\$640.00	\$770.00
54	\$66.25	\$79.17	\$121.67	\$145.00	\$230.83	\$275.83	\$346.25	\$413.75	\$461.67	\$551.67	\$692.50	\$827.50

Montana residents: Male rates apply to everyone regardless of sex
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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, gender, health, and smoking status on the date coverage becomes effective and remain in effect for the next 10 or 20 years (depending on the Level Term coverage selected) provided coverage remains in effect.

IMPORTANT TAX INFORMATION FOR RESIDENTS OF MANITOBA AND ONTARIO, CANADA: Ontario and Manitoba have enacted laws requiring taxation of all group insurance purchased by individuals. A tax will be added to the amount of any premium due (in U.S. dollars): 8% for Ontario and 7% for Manitoba.



AAO Group Term Life Insurance

Group Term Life Insurance is often best for young individuals who wish to cover short-term debts or long-term debt, such as an education or business loan, as coverage is more affordable early on.

Premiums will increase gradually at first and more rapidly as you get older.

Coverage benefits for AAO members:

MULTIPLE COVERAGE OPTIONS

Choose your coverage amount from \$100,000 to \$3,000,000 in \$10,000 increments.

ACCELERATED DEATH BENEFITS

Request up to 50% of your death benefit before your passing if you are diagnosed with a terminal illness.

SPOUSE AND DEPENDENT COVERAGE

Apply for up to \$1,500,000 for your lawful spouse and up to \$10,000 for each of your eligible dependent children.

INFLATION GUARD

Increase your coverage amount by 10% per year for 10 years, subject to the policy maximum, without medical questions, to help ensure your coverage keeps pace with inflation.

CHRONIC ILLNESS OPTION RIDER

Add chronic illness coverage for an additional premium to help alleviate the financial burdens of a covered illness.

COLLATERAL ASSIGNMENTS

Allows you to assign your benefit to a lender as collateral for a loan.

The AAO-Endorsed Insurance Program is administered by Lockton Affinity, LLC d/b/a Lockton Affinity Insurance Brokers LLC, Affinity Administrator Services, LLC in California Insurance License Number 0795478, in Arizona Insurance License Number 1800004362 and in Arkansas Insurance License Number 100108685. Coverage may not be available in all states and is subject to actual policy terms and conditions. Policy benefits are the sole obligation of the issuing insurance company. American Association of Orthodontists (AAO) will receive a royalty fee for the licensing of its name and trademarks as part of the insurance program offered to the extent permitted by applicable law.

Lockton Affinity, LLC | PO Box 410679 | Kansas City, MO 64141 | (844) 893-9888 | Info@AAO-Insurance.com

The AAO Group Term and 10-and 20 Level Term policies are underwritten by New York Life Insurance Company, 51 Madison, NY, NY 10010 under Group Policies G-14242-0 (Term Life), G-14243-0 (10 YLT), and G-14244-0 (20 YLT) On Policy Forms GMR-FACE/G-14242-0/ G-14243-0/ G-14244-0.

New York Life Insurance Company is licensed/authorized to transact business in all of the 50 United States, the District of Columbia, Puerto Rico and Canada. However, not all group policies it underwrites are available in all jurisdictions. Please check the eligibility sections for current availability. New York Life Insurance Company's state of domicile is New York, and NAIC ID is #66915.

Chronic Illness Option Rider Information

What is a Chronic Illness Rider?

If applying for Group Term Life Insurance, you can also request a chronic illness rider. Select a portion of your term life insurance that will be eligible for the chronic illness rider from \$50,000 to \$1,000,000 (\$50,000 increments) not to exceed your Group Term Life Insurance amount for AAO members and \$25,000 to \$1,000,000 (increments of \$25,000) for spouses (not to exceed member amount). You may accelerate 50% of the chronic illness rider amount subject to the terms outlined in the certificate.

With a chronic illness rider added to an AAO-Endorsed Group Term Life Insurance policy, you can receive financial help while you're still living.

Who is eligible to apply?

AAO members ages 20-64 may apply for the chronic illness rider. Qualifying spouses who are ages 20-64 and are eligible for, or already covered by, AAO-Endorsed Group Term Life insurance, also may apply. Chronic illness is not available as a stand-alone product, but only as a rider the AAO-endorsed Group Term Life Insurance.

How do I make a claim?

A licensed health care practitioner other than yourself or a family member must certify that you meet the stipulations of a chronic illness diagnosis. Annual recertification by a licensed health care practitioner is required.

How long does coverage last?

Coverage extends to age 80. If a terminal illness claim is approved, the chronic illness rider will no longer be in effect.

How can I use my payouts?

Life benefit payouts are sent directly to the insured and can be used in any way that is most helpful to you and your loved ones.*

How much of my AAO-Endorsed Group Term Life Insurance Benefit can I use?

You can accelerate up to 50% of the portion of your Group Term Life Insurance amount that will be subject to the Chronic Illness Rider (not to exceed \$500,000) when you are diagnosed with a qualifying chronic illness. Accelerated life benefits for chronic illness are paid annually in four installments (12.5% of chronic illness coverage amount per year with no more than \$125,000 made payable in one year).* You may also use an additional 25% of your life benefit amount if a separate terminal condition occurs later.**

A chronic illness qualifies for an accelerated life benefit if you are permanently unable to perform two out of six activities of daily living (bathing, continence, dressing, eating, toileting, and transferring) or you have a permanent severe cognitive impairment requiring substantial supervision to protect you from threats to health and safety. The chronic illness must occur after coverage is in effect and last for a continuous period of 90 days.

Will there be any reductions in coverage?

The amount of chronic illness coverage is subject to life schedule reductions and is based on the amount of coverage that would be in force one year after the request for acceleration was approved.

*The acceleration is subject to life schedule reductions and is based on the amount of coverage that would be in force one year after the request for acceleration was approved. A qualifying chronic illness must be certified by a licensed health care practitioner each year.

***Benefits for chronic illness needs are up to 50% of the portion of your Group Term Life Insurance amount that will be subject to the Chronic Illness Rider benefit up to \$1,000,000. Benefits used for chronic illness decrease the amount available to beneficiaries upon the insured's death.

This is a life insurance benefit that also gives you the option to accelerate some of the death benefit in the event that you are certified with a chronic illness as described in the certificate.

IMPORTANT NOTICE: This rider is not intended to be a federally tax-qualified long-term care insurance contract under Internal Revenue Code

(IRC) Section 7702B. Therefore, the premiums payable for this rider do not qualify as long-term care insurance premiums and are not deductible from gross income for federal income tax purposes. This rider, however, is subject to the federal per diem limits set forth in IRC Section 7702B. Under this rider, New York Life will not pay claimants more than the federal per diem limits. Assuming the amount you receive in the aggregate from all applicable policies does not exceed the federal per diem limits set forth in IRC Section 7702B, the benefits provided by the Chronic Illness Rider are intended to be excludable from federal gross income under Section 101 (g) of the IRC.

Receipt of an accelerated death benefit may affect eligibility for Medicaid or other government benefits or entitlements and may have income tax consequences. Accelerating benefits before applying for these programs, or while you are receiving government benefits, may affect your initial or continued eligibility. Clients can contact the appropriate social service agency (e.g., the Medicaid Unit of your local Department of Public Welfare or the Social Security Administration Office) for more information.

Chronic Illness Rider Current Annual Rates per \$1,000 as of 2025 Amounts of \$100,000 and over

Attained Age	Nonsmoker	Smoker
before AGE 30	\$0.02	\$0.02
30	\$0.02	\$0.02
31	\$0.02	\$0.02
32	\$0.02	\$0.02
33	\$0.02	\$0.02
34	\$0.02	\$0.02
35	\$0.02	\$0.02
36	\$0.02	\$0.02
37	\$0.02	\$0.02
38	\$0.03	\$0.03
39	\$0.04	\$0.04
40	\$0.05	\$0.05
41	\$0.06	\$0.06
42	\$0.08	\$0.08
43	\$0.09	\$0.09
44	\$0.11	\$0.11
45	\$0.12	\$0.12
46	\$0.14	\$0.14
47	\$0.16	\$0.16
48	\$0.19	\$0.19
49	\$0.24	\$0.24
50	\$0.29	\$0.29
51	\$0.34	\$0.34
52	\$0.4	\$0.4
53	\$0.44	\$0.44
54	\$0.49	\$0.49
55	\$0.55	\$0.55
56	\$0.61	\$0.61
57	\$0.69	\$0.69
58	\$0.75	\$0.75

Chronic Illness Current Annual Rates as of 2025 Continued

Attained Age	Nonsmoker	Smoker
59	\$0.82	\$0.82
60	\$0.88	\$0.88
61	\$0.94	\$0.94
62	1	1
63	1.19	1.19
64	1.44	1.44
65	1.9	1.9
66	2.49	2.49
67	3.26	3.26
68	3.83	3.83
69	4.5	4.5
70	4.79	4.79
71	5.57	5.57
72	6.48	6.48
73	7.36	7.36
74	8.34	8.34
75	9.44	9.44
76	10.67	10.67
77	11.94	11.94
78	13.89	13.89
79	16.09	16.09

Group Term Life Information

Exclusions and Limitations

Benefits are paid for death from any cause, at anytime, anywhere in the world, except suicide within 12 months from the issue date, whether sane or insane. The only benefit is a return of premiums paid. The validity of any amount of your life insurance which has been in force for two years during an insured's lifetime will not be contested except for insurance eligibility provisions and nonpayment of premium contributions.

Who is eligible?

If you are an orthodontist under age 70; residing in the United States (excluding VT and WA), Puerto Rico, or Canada (except Quebec); and an AAO member or a full-time student member, then you are eligible for coverage. You can also apply for coverage for your lawful spouse under age 70 and your unmarried dependent children who are at least 15 days old but under age 25. Total coverage for all AAO-Endorsed Group Life Insurance policies combined cannot exceed \$3,000,000 for AAO members and \$1,500,000 for lawful spouses. Eligible dependent child can be covered for either \$5,000 or \$10,000 each (\$500 if under age six months.)

Current Annual Renewable Term Life Insurance Rates as of 2025

Annual rates per \$1,000

		MALE			FEMALE		
		PREFERRED	SELECT	STANDARD	PREFERRED	SELECT	STANDARD
Under 100,000	Under 35	N/A	0.60	0.82	N/A	0.43	0.82
	35-39	N/A	0.67	1.19	N/A	0.68	1.19
	40-44	N/A	1.15	1.99	N/A	1.09	1.99
	45-49	N/A	1.87	3.27	N/A	1.74	3.27
	50-54	N/A	3.14	5.72	N/A	2.98	5.72
	55-59	N/A	5.63	10.16	N/A	5.10	10.16
	60-64	N/A	9.68	17.80	N/A	8.47	17.80
	65-69	N/A	16.70	29.98	N/A	13.95	29.98
	70-74*	N/A	30.14	48.72	N/A	23.98	48.72
100,000 - 249,000	Under 35	0.53	0.59	0.80	0.34	0.43	0.80
	35-39	0.59	0.66	1.17	0.53	0.67	1.17
	40-44	1.02	1.13	1.95	0.85	1.07	1.95
	45-49	1.65	1.83	3.21	1.35	1.71	3.21
	50-54	2.78	3.08	5.62	2.31	2.92	5.62
	55-59	4.97	5.52	9.97	3.96	5.01	9.97
	60-64	8.54	9.49	17.46	6.57	8.31	17.46
	65-69	14.74	16.38	29.41	10.82	13.69	29.41
	70-74*	26.59	29.56	47.80	18.58	23.52	47.80
250,000 - 499,000	Under 35	0.49	0.55	0.74	0.31	0.39	0.74
	35-39	0.55	0.61	1.08	0.49	0.62	1.08
	40-44	0.94	1.04	1.80	0.78	0.99	1.80
	45-49	1.52	1.69	2.96	1.25	1.58	2.96
	50-54	2.56	2.85	5.19	2.14	2.70	5.19
	55-59	4.58	5.10	9.20	3.66	4.63	9.20
	60-64	7.88	8.77	16.12	6.07	7.68	16.12
	65-69	13.61	15.14	27.15	10.00	12.65	27.15
	70-74*	24.55	27.31	44.11	17.18	21.73	44.11
500,000+	Under 35	0.39	0.43	0.58	0.25	0.31	0.58
	35-39	0.43	0.48	0.85	0.39	0.49	0.85
	40-44	0.74	0.82	1.42	0.62	0.78	1.42
	45-49	1.20	1.33	2.34	0.99	1.25	2.34
	50-54	2.02	2.25	4.09	1.68	2.13	4.09
	55-59	3.62	4.02	7.26	2.88	3.65	7.26
	60-64	6.22	6.91	12.71	4.78	6.05	12.71
	65-69	10.74	11.93	21.40	7.88	9.96	21.40
	70-74*	19.37	21.52	34.75	13.54	17.11	34.75

*Renewal only

Group Term Life Insurance Information

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 member's coverage amount).

IMPORTANT TAX INFORMATION FOR RESIDENTS OF MANITOBA AND ONTARIO, CANADA: Ontario and Manitoba have enacted laws requiring taxation of all group insurance purchased by individuals. A tax will be added to the amount of any premium due (in U.S. dollars): 8% for Ontario and 7% for Manitoba.

These 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 and for ages 75-84, contact the Plan Administrator at 844-893-9888. Rates for Child Coverage: Members may also apply for \$5,000 or \$10,000 of term life coverage for each of their unmarried, dependent children between the ages of six months and 25 years (\$500 of coverage for children ages 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.

How will you know you're approved for coverage?

Once you are approved for coverage, you will receive a certificate of insurance describing your coverage, issued by New York Life on Policy Form GMR -FACE/G-14242-0.

When will coverage become effective?

To become insured, you must provide satisfactory evidence of insurability and pay the required premium when due. Insurance will take effect on the first day of the month on or following the date your coverage and any dependent coverage is approved by New York Life, provided the initial premium deposit is paid within 31 days of that date and any person who is to be insured is performing the normal activities of a person in good health of like age on such date.

If you or your lawful spouse or domestic partner, if proposed for coverage, are not performing the normal activities of a person in good health of like age on the date insurance is to take effect, coverage will become effective on the day you are performing such normal activities provided the date is within 3 months the coverage would have become effective and are still eligible.

What if I decide this coverage isn't right for me?

When you become insured, you get sent a Certificate of Insurance summarizing your insurance coverage. If you are not completely satisfied with your Certificate's terms, you may return it without any claims within 30 days. Your coverage gets canceled, and you will receive a full refund.

How and when could your coverage end?

New York Life cannot change benefits, terminate coverage, or change premiums on an individual basis; it may do so on a class-wide basis. The benefits provided under the group policy may be changed upon agreement with New York Life and AAO. While the group policy continues in force, you may renew your coverage until age 85 (age 80 for

the Chronic Illness Rider). You must also continue to be an AAO member and pay your premium on time to renew your coverage. Dependent coverage will end when your coverage ends or when the dependent eligibility requirements are no longer being met.

What is the accelerated death benefit?

This benefit is designed to provide terminally ill life insureds the option to have a portion of their life insurance benefit paid while they are still alive. The insured is then free to use that money anyway he/she desires. To qualify for the accelerated death benefit, you must be insured under the AAO-Endorsed Term Life Insurance Policy and diagnosed as having a life expectancy of 12 months or less. Proof of terminal illness will consist of a statement from your physician and any additional medical information that New York Life believes necessary to confirm the insured's status.

If the insured qualifies, he or she will be paid, in a lump sum, 50% of the benefit in force on the date of the approval of the request. Premiums do not reduce. The balance of the face of the policy will be paid to the insured's named beneficiaries upon the death of the insured. Only one accelerated death benefit will be made during the insured's lifetime, and any benefit payable for loss of life will be reduced by the amount paid by the accelerated death benefit. Prior to applying for the accelerated death benefit, insureds should consult with the appropriate social services agency and tax advisor. Receipt of the accelerated death benefit may affect eligibility for public assistance programs and may be taxable.*

What is my right of conversion?

You may convert your coverage to an individual policy offered by New York Life Insurance Company, regardless of physical condition or history, under certain circumstances of involuntary termination, as stated in your certificate. This right of conversion is also available to your covered family dependents. Conversion must be requested within 31 days of the date you become eligible for this conversion. You'll be notified by the AAO-Endorsed Insurance Program Administrator and/or New York Life Insurance Company.

Can I choose my own beneficiary?

Yes. You may name anyone you choose as the beneficiary for coverage on your life. The member is automatically the beneficiary for spouse and children coverage. You may also change your beneficiary at any time by written request. If an insured member dies, life insurance then in force on his dependents may be continued as long as they otherwise remain eligible and make timely premium payments.

*Chronic Illness Rider and the Accelerated Death Benefit (Terminal Illness Benefit): This coverage also provides a terminal illness acceleration provision. If Chronic Illness Rider acceleration is requested first, the total acceleration cannot exceed 75% of your life insurance. If terminal illness acceleration is requested first, the Chronic Illness Rider will terminate.

This document is only a brief description of some of the policies' principal provisions and features. The complete terms are set forth in the group policies issued by New York Life Insurance Company to the American Association of Orthodoxists.

