

Group Term Life Insurance

Semi-annual Rates per \$50,000 Life Insurance Amount*

Male Rates

ISSUE AGE	Non-Smoker ▶	with 10% Premium Credit**	Smoker ▶	with 10% Premium Credit**
< 29	\$14.50	\$13.05	\$26.40	\$23.76
30-34	18.50	16.65	32.00	28.80
35-39	31.00	27.90	56.00	50.40
40-44	53.00	47.70	101.70	91.53
45-49	90.50	81.45	173.20	155.88
50-54	164.50	148.05	323.60	291.24
55-59	278.50	250.65	570.60	513.54
60-64***	306.00	275.40	616.30	554.67
65-69***	399.50	359.55	788.10	709.29
70-74***	425.00	382.50	839.80	755.82

Female Rates

ISSUE AGE	Non-Smoker ▶	with 10% Premium Credit**	Smoker ▶	with 10% Premium Credit**
< 29	\$8.60	\$7.74	\$15.50	\$13.95
30-34	10.40	9.36	19.00	17.10
35-39	18.00	16.20	31.50	28.35
40-44	26.90	24.21	49.00	44.10
45-49	47.40	42.66	85.40	76.86
50-54	81.20	73.08	147.20	132.48
55-59	126.80	114.12	226.20	203.58
60-64***	136.00	122.40	245.30	220.77
65-69***	193.90	174.51	347.90	313.11
70-74***	218.80	196.92	392.50	353.25

*For benefit amounts up to \$2,000,000.
 **10% Premium Credit is subject to change.
 ***For renewal purposes only.

Rates current as of 7/1/2018

Montana residents: Male rates apply to everyone, regardless of gender.

All rates are based upon Insured's attained age at both effective and renewal dates. Premiums will increase as the Insured enters each successive age category. Rates are subject to change on a class wide basis.


Coverage reduces to 80% at age 60, 60% at age 65, and 40% at age 70 without a reduction in premium.

Coverage terminates on July 1, coinciding with or following attaining age 75.

For semi-annual rates per \$10,000, divide \$50,000 increment rates by five.

California Insurance License #0F76076
 Arkansas License #1322

BROKERED AND ADMINISTERED BY:

 **PEARL® INSURANCE**
 1200 E. Glen Ave., Peoria Heights, IL 61616
 800.214.8122 | pearlinsurance.com

UNDERWRITTEN BY:



ACOG Group Term Life Insurance is underwritten by New York Life Insurance Company, 51 Madison Ave., New York, NY 10010, under Group Policy No. G-30460-0 on Policy Form GMR-FACE/G-30460-0.

New York Life is licensed/authorized to transact business in all 50 United States, the District of Columbia, Puerto Rico, and Canada. However, not all group plans it underwrites are available in all jurisdictions. Please check the applicable insurance brochures for current availability.

Complete details, including features, costs, eligibility, renewability, limitations, and exclusions are in the Certificate of Insurance. Certain state restrictions apply.

ACOG incurs costs in connection with this sponsored program. To provide and maintain this valuable membership benefit, it is reimbursed for these costs. ACOG also receives a fee for the license of its name and logo used in connection with the plan.