

Annual Premium Rates for Group Level Term Life Insurance

Rates include a **5% Premium Credit**

Male 10-Year Rates

ISSUE	Face Amounts \$100,000-\$249,000			Face Amounts \$250,000-\$499,000			Face Amounts \$500,000-\$999,000			Face Amounts \$1,000,000-\$2,000,000		
	PREFERRED	SELECT	STANDARD	PREFERRED	SELECT	STANDARD	PREFERRED	SELECT	STANDARD	PREFERRED	SELECT	STANDARD
0-23	\$6.54	\$7.37	\$17.96	\$4.35	\$5.22	\$15.61	\$3.90	\$4.84	\$15.05	\$3.71	\$4.65	\$14.74
24-25	\$6.54	\$7.37	\$18.07	\$4.35	\$5.22	\$15.80	\$3.90	\$4.84	\$15.12	\$3.71	\$4.65	\$14.86
26-27	\$6.54	\$7.37	\$18.14	\$4.35	\$5.22	\$15.88	\$3.90	\$4.84	\$15.24	\$3.71	\$4.65	\$14.93
28	\$6.54	\$7.37	\$18.26	\$4.35	\$5.22	\$15.99	\$3.90	\$4.84	\$15.42	\$3.71	\$4.65	\$15.12
29	\$6.54	\$7.37	\$18.45	\$4.35	\$5.22	\$16.07	\$3.90	\$4.84	\$15.50	\$3.71	\$4.65	\$15.24
30-34	\$6.54	\$7.37	\$18.52	\$4.35	\$5.22	\$16.25	\$3.90	\$4.84	\$15.61	\$3.71	\$4.65	\$15.31
35	\$6.54	\$7.37	\$19.09	\$4.35	\$5.22	\$16.82	\$3.90	\$4.84	\$16.18	\$3.71	\$4.65	\$15.88
36	\$6.62	\$7.68	\$19.96	\$4.46	\$5.48	\$17.58	\$3.97	\$5.03	\$16.94	\$3.78	\$4.84	\$16.63
37	\$6.80	\$7.94	\$21.17	\$4.54	\$5.67	\$18.71	\$4.16	\$5.22	\$18.07	\$3.97	\$5.03	\$17.77
38	\$7.18	\$8.24	\$22.49	\$4.84	\$6.05	\$20.15	\$4.35	\$5.60	\$19.39	\$4.16	\$5.41	\$19.02
39	\$7.56	\$8.69	\$24.38	\$5.03	\$6.43	\$21.92	\$4.54	\$6.05	\$21.17	\$4.35	\$5.86	\$20.79
40	\$7.94	\$9.19	\$26.27	\$5.41	\$6.99	\$23.93	\$4.91	\$6.54	\$23.17	\$4.73	\$6.35	\$22.80
41	\$8.32	\$9.75	\$28.73	\$5.79	\$7.56	\$26.27	\$5.41	\$6.99	\$25.52	\$5.22	\$6.73	\$25.14
42	\$8.88	\$10.51	\$31.56	\$6.54	\$8.24	\$29.03	\$6.05	\$7.75	\$28.16	\$5.86	\$7.56	\$27.78
43	\$9.45	\$11.15	\$34.78	\$7.18	\$8.88	\$32.13	\$6.73	\$8.43	\$31.19	\$6.54	\$8.24	\$30.73
44	\$10.02	\$12.10	\$38.29	\$7.86	\$9.83	\$35.53	\$7.37	\$9.26	\$34.59	\$7.18	\$9.00	\$34.14
45	\$10.96	\$13.04	\$41.88	\$8.69	\$10.70	\$39.12	\$8.13	\$10.21	\$38.10	\$7.86	\$10.02	\$37.61
46	\$11.91	\$14.10	\$46.04	\$9.45	\$11.72	\$43.09	\$9.00	\$11.15	\$42.07	\$8.81	\$10.89	\$41.58
47	\$12.97	\$15.31	\$50.46	\$10.32	\$13.04	\$47.55	\$9.75	\$12.47	\$46.42	\$9.45	\$12.21	\$45.85
48	\$13.91	\$16.63	\$55.19	\$11.08	\$14.29	\$52.09	\$10.51	\$13.72	\$50.96	\$10.21	\$13.42	\$50.39
49	\$15.24	\$18.07	\$60.10	\$12.10	\$15.61	\$56.89	\$11.53	\$15.05	\$55.68	\$11.27	\$14.74	\$55.11
50	\$16.56	\$19.77	\$65.02	\$13.23	\$17.20	\$61.73	\$12.66	\$16.63	\$60.41	\$12.40	\$16.37	\$59.72
51	\$17.96	\$21.47	\$69.86	\$14.67	\$19.02	\$66.45	\$13.99	\$18.26	\$64.94	\$13.72	\$17.88	\$64.19
52	\$19.28	\$23.25	\$74.47	\$16.25	\$20.79	\$70.99	\$15.61	\$20.03	\$69.48	\$15.31	\$19.66	\$68.72
53	\$20.79	\$25.33	\$79.38	\$17.96	\$22.68	\$75.79	\$17.31	\$22.04	\$74.20	\$17.01	\$21.74	\$73.45
54	\$22.68	\$27.52	\$84.86	\$19.85	\$24.87	\$81.27	\$19.20	\$24.12	\$79.50	\$18.90	\$23.74	\$78.74
55	\$24.50	\$29.98	\$91.21	\$21.92	\$27.33	\$87.32	\$21.17	\$26.46	\$85.54	\$20.79	\$26.08	\$84.67
56	\$26.65	\$32.51	\$98.28	\$24.00	\$29.86	\$94.24	\$23.25	\$29.03	\$92.23	\$22.87	\$28.65	\$91.29
57	\$31.37	\$35.27	\$105.77	\$26.20	\$32.25	\$101.61	\$25.33	\$31.30	\$99.60	\$24.95	\$30.81	\$98.66
58	\$31.37	\$38.29	\$114.27	\$28.65	\$35.34	\$110.00	\$27.90	\$34.40	\$107.85	\$27.52	\$33.95	\$106.79
59	\$34.32	\$41.77	\$124.29	\$31.56	\$38.75	\$119.75	\$30.62	\$37.73	\$117.37	\$30.17	\$37.23	\$116.24

Male 20-Year Rates

0-23	\$8.96	\$10.09	\$20.81	\$5.95	\$7.14	\$18.09	\$5.34	\$6.64	\$17.17	\$5.07	\$6.37	\$16.82
24-25	\$8.96	\$10.09	\$23.36	\$5.95	\$7.14	\$20.42	\$5.34	\$6.64	\$19.55	\$5.07	\$6.37	\$19.22
26-27	\$8.96	\$10.09	\$24.72	\$5.95	\$7.14	\$21.63	\$5.34	\$6.64	\$20.76	\$5.07	\$6.37	\$20.36
28	\$8.96	\$10.09	\$25.68	\$5.95	\$7.14	\$22.49	\$5.34	\$6.64	\$21.71	\$5.07	\$6.37	\$21.29
29	\$8.96	\$10.09	\$26.46	\$5.95	\$7.14	\$23.04	\$5.34	\$6.64	\$22.26	\$5.07	\$6.37	\$21.88
30-34	\$8.96	\$10.09	\$26.84	\$5.95	\$7.14	\$23.55	\$5.34	\$6.64	\$22.64	\$5.07	\$6.37	\$22.21
35	\$8.96	\$10.09	\$27.17	\$5.95	\$7.14	\$23.95	\$5.34	\$6.64	\$23.05	\$5.07	\$6.37	\$22.62
36	\$9.45	\$10.96	\$28.51	\$6.37	\$7.83	\$25.11	\$5.67	\$7.18	\$24.20	\$5.41	\$6.92	\$23.77
37	\$9.75	\$11.38	\$30.33	\$6.50	\$8.13	\$26.81	\$5.96	\$7.48	\$25.90	\$5.69	\$7.21	\$25.47
38	\$10.33	\$11.85	\$32.35	\$6.95	\$8.69	\$28.97	\$6.26	\$8.05	\$27.91	\$5.99	\$7.78	\$27.36
39	\$10.92	\$12.56	\$35.22	\$7.26	\$9.28	\$31.67	\$6.56	\$8.75	\$30.59	\$6.29	\$8.46	\$30.04
40	\$11.39	\$13.19	\$37.70	\$7.76	\$10.04	\$34.34	\$7.05	\$9.39	\$33.25	\$6.78	\$9.11	\$32.72
41	\$11.57	\$13.57	\$39.96	\$8.04	\$10.52	\$36.55	\$7.52	\$9.72	\$35.49	\$7.26	\$9.36	\$34.95
42	\$12.34	\$14.60	\$43.84	\$9.08	\$11.45	\$40.32	\$8.40	\$10.76	\$39.13	\$8.15	\$10.51	\$38.61
43	\$13.07	\$15.42	\$48.11	\$9.93	\$12.29	\$44.46	\$9.31	\$11.68	\$43.20	\$9.05	\$11.41	\$42.57
44	\$13.78	\$16.63	\$52.66	\$10.82	\$13.51	\$48.86	\$10.15	\$12.76	\$47.65	\$9.89	\$12.39	\$47.02
45	\$14.79	\$17.60	\$56.51	\$11.73	\$14.43	\$52.78	\$10.99	\$13.81	\$51.53	\$10.64	\$13.56	\$50.87
46	\$15.54	\$18.40	\$60.08	\$12.34	\$15.29	\$56.24	\$11.77	\$14.60	\$55.04	\$11.52	\$14.24	\$54.39
47	\$16.40	\$19.36	\$63.82	\$13.05	\$16.50	\$60.14	\$12.36	\$15.81	\$58.84	\$11.98	\$15.48	\$58.13
48	\$17.06	\$20.40	\$67.70	\$13.59	\$17.54	\$63.90	\$12.93	\$16.87	\$62.67	\$12.55	\$16.51	\$61.97
49	\$18.14	\$21.51	\$71.59	\$14.42	\$18.60	\$67.77	\$13.77	\$17.98	\$66.52	\$13.46	\$17.62	\$65.84

ANNUAL RATE PER \$10,000 OF FACE AMOUNT



The American College of Obstetricians and Gynecologists
WOMEN'S HEALTH CARE PHYSICIANS

Rates current as of 7/1/2019. Rates are scheduled to remain level for the initial 10-year or 20-year term period based on your age of entry into the plan. Rates are not guaranteed and may be adjusted on the plan's anniversary date upon approval of the insurance company and The College. There are preferred, select, or standard (tobacco) premium rates. The rate you qualify for is determined by your medical history and current health status. Coverage terminates at age 70.

Annual Premium Rates for Group Level Term Life Insurance

Rates include a **5% Premium Credit**

Female 10-Year Rates

ISSUE	Face Amounts \$100,000-\$249,000			Face Amounts \$250,000-\$499,000			Face Amounts \$500,000-\$999,000			Face Amounts \$1,000,000-\$2,000,000		
	PREFERRED	SELECT	STANDARD	PREFERRED	SELECT	STANDARD	PREFERRED	SELECT	STANDARD	PREFERRED	SELECT	STANDARD
0-27	\$5.86	\$6.73	\$15.31	\$3.78	\$4.54	\$13.16	\$3.33	\$4.16	\$12.59	\$3.14	\$3.97	\$12.29
28-29	\$5.86	\$6.73	\$15.42	\$3.78	\$4.54	\$13.23	\$3.33	\$4.16	\$12.66	\$3.14	\$3.97	\$12.40
30-34	\$5.86	\$6.73	\$15.69	\$3.78	\$4.54	\$13.35	\$3.33	\$4.16	\$12.78	\$3.14	\$3.97	\$12.47
35	\$5.86	\$6.73	\$15.99	\$3.78	\$4.54	\$13.72	\$3.33	\$4.16	\$13.16	\$3.14	\$3.97	\$12.85
36	\$5.97	\$6.92	\$16.75	\$3.90	\$4.84	\$14.48	\$3.40	\$4.35	\$13.91	\$3.21	\$4.16	\$13.61
37	\$6.35	\$7.18	\$17.96	\$4.08	\$5.03	\$15.61	\$3.71	\$4.54	\$15.05	\$3.52	\$4.35	\$14.74
38	\$6.62	\$7.56	\$19.39	\$4.46	\$5.41	\$17.13	\$3.97	\$4.91	\$16.44	\$3.78	\$4.73	\$16.18
39	\$6.92	\$8.05	\$21.17	\$4.84	\$5.79	\$18.71	\$4.35	\$5.41	\$18.07	\$4.16	\$5.22	\$17.77
40	\$7.30	\$8.43	\$22.68	\$5.10	\$6.24	\$20.22	\$4.65	\$5.79	\$19.58	\$4.46	\$5.60	\$19.28
41	\$7.75	\$9.07	\$24.38	\$5.60	\$6.80	\$21.92	\$5.10	\$6.35	\$21.17	\$4.91	\$6.16	\$20.79
42	\$8.24	\$9.64	\$26.08	\$6.05	\$7.37	\$23.63	\$5.60	\$6.92	\$22.87	\$5.41	\$6.73	\$22.49
43	\$8.88	\$10.40	\$28.16	\$6.62	\$8.13	\$25.63	\$6.16	\$7.56	\$24.76	\$5.97	\$7.30	\$24.38
44	\$9.45	\$11.08	\$30.17	\$7.18	\$8.81	\$27.71	\$6.73	\$8.32	\$26.84	\$6.54	\$8.13	\$26.46
45	\$9.94	\$11.83	\$32.43	\$7.75	\$9.45	\$29.86	\$7.30	\$9.00	\$29.03	\$7.11	\$8.81	\$28.65
46	\$10.58	\$12.40	\$34.78	\$8.32	\$10.13	\$32.13	\$7.86	\$9.64	\$31.19	\$7.68	\$9.45	\$30.73
47	\$11.08	\$13.16	\$37.35	\$8.81	\$10.89	\$34.59	\$8.32	\$10.32	\$33.64	\$8.13	\$10.02	\$33.19
48	\$11.64	\$13.91	\$40.07	\$9.38	\$11.64	\$37.23	\$8.81	\$11.08	\$36.29	\$8.51	\$10.77	\$35.84
49	\$12.29	\$14.67	\$42.83	\$9.94	\$12.29	\$39.99	\$9.38	\$11.72	\$38.93	\$9.07	\$11.46	\$38.48
50	\$13.04	\$15.69	\$45.66	\$10.58	\$13.23	\$42.71	\$10.13	\$12.66	\$41.70	\$9.94	\$12.40	\$41.20
51	\$13.91	\$16.56	\$48.57	\$11.46	\$14.18	\$45.55	\$10.89	\$13.53	\$44.53	\$10.58	\$13.23	\$44.04
52	\$14.93	\$17.58	\$51.60	\$12.47	\$15.24	\$48.57	\$11.91	\$14.55	\$47.44	\$11.64	\$14.29	\$46.87
53	\$15.99	\$18.64	\$54.74	\$13.42	\$16.25	\$51.71	\$12.85	\$15.61	\$50.46	\$12.59	\$15.31	\$49.90
54	\$17.13	\$19.85	\$57.95	\$14.67	\$17.50	\$54.74	\$13.99	\$16.82	\$53.49	\$13.72	\$16.56	\$52.92
55	\$18.26	\$21.28	\$61.24	\$15.80	\$18.71	\$58.02	\$15.12	\$18.07	\$56.70	\$14.86	\$17.77	\$56.06
56	\$19.28	\$22.68	\$64.19	\$16.82	\$20.15	\$60.97	\$16.18	\$19.39	\$59.54	\$15.88	\$19.02	\$58.89
57	\$20.41	\$24.12	\$67.02	\$17.77	\$21.55	\$63.69	\$17.20	\$20.91	\$62.30	\$16.94	\$20.60	\$61.61
58	\$21.47	\$25.89	\$70.05	\$19.02	\$23.36	\$66.64	\$18.26	\$22.61	\$65.21	\$17.88	\$22.23	\$64.56
59	\$22.87	\$27.71	\$73.90	\$20.34	\$25.14	\$70.42	\$19.66	\$24.38	\$68.91	\$19.39	\$24.00	\$68.16

Female 20-Year Rates

0-27	\$7.70	\$8.84	\$18.51	\$4.97	\$5.95	\$15.91	\$4.37	\$5.46	\$15.23	\$4.12	\$5.22	\$14.86
28-29	\$7.70	\$8.84	\$20.75	\$4.97	\$5.95	\$15.91	\$4.37	\$5.46	\$17.04	\$4.12	\$5.22	\$16.68
30-34	\$7.70	\$8.84	\$21.67	\$4.97	\$5.95	\$18.43	\$4.37	\$5.46	\$17.66	\$4.12	\$5.22	\$17.25
35	\$7.70	\$8.84	\$21.97	\$4.97	\$5.95	\$18.85	\$4.37	\$5.46	\$18.08	\$4.12	\$5.22	\$17.66
36	\$8.21	\$9.51	\$21.99	\$5.36	\$6.66	\$19.91	\$4.68	\$5.99	\$19.14	\$4.42	\$5.72	\$18.72
37	\$8.75	\$9.89	\$24.70	\$5.63	\$6.93	\$21.50	\$5.10	\$6.25	\$20.73	\$4.84	\$6.00	\$20.31
38	\$9.12	\$10.43	\$26.70	\$6.15	\$7.46	\$23.61	\$5.48	\$6.77	\$22.69	\$5.22	\$6.52	\$22.32
38	\$9.57	\$11.13	\$29.19	\$6.69	\$7.99	\$25.86	\$6.01	\$7.48	\$24.98	\$5.74	\$7.21	\$24.56
40	\$10.01	\$11.57	\$31.34	\$7.00	\$8.56	\$27.74	\$6.38	\$7.94	\$26.86	\$6.12	\$7.68	\$26.45
41	\$10.26	\$12.02	\$33.44	\$7.41	\$9.02	\$29.04	\$6.76	\$8.41	\$28.02	\$6.51	\$8.16	\$27.53
42	\$10.89	\$12.74	\$34.55	\$7.99	\$9.74	\$31.23	\$7.39	\$9.15	\$30.23	\$7.14	\$8.89	\$29.73
43	\$11.68	\$13.67	\$37.22	\$8.70	\$10.69	\$33.71	\$8.11	\$9.95	\$32.58	\$7.86	\$9.60	\$32.09
44	\$12.34	\$14.46	\$39.67	\$9.38	\$11.50	\$36.16	\$8.79	\$10.87	\$35.06	\$8.55	\$10.63	\$34.57
45	\$12.77	\$15.18	\$42.34	\$9.95	\$12.14	\$38.34	\$9.38	\$11.57	\$37.32	\$9.14	\$11.32	\$36.82
46	\$13.30	\$15.59	\$44.65	\$10.45	\$12.74	\$40.40	\$9.89	\$12.14	\$39.26	\$9.66	\$11.90	\$38.68
47	\$13.66	\$16.21	\$46.96	\$10.86	\$13.42	\$42.63	\$10.26	\$12.73	\$41.52	\$10.03	\$12.36	\$40.95
48	\$14.07	\$16.81	\$49.38	\$11.33	\$14.07	\$45.00	\$10.66	\$13.40	\$43.90	\$10.29	\$13.03	\$43.35
49	\$14.56	\$17.39	\$51.75	\$11.78	\$14.56	\$47.41	\$11.13	\$13.91	\$46.22	\$10.77	\$13.60	\$45.69

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WOMEN'S HEALTH CARE PHYSICIANS

Rates current as of 7/1/2019. Rates are scheduled to remain level for the initial 10-year or 20-year term period based on your age of entry into the plan. Rates are not guaranteed and may be adjusted on the plan's anniversary date upon approval of the insurance company and The College. There are preferred, select, or standard (tobacco) premium rates. The rate you qualify for is determined by your medical history and current health status. Coverage terminates at age 70.