

Monthly Premium Rates for Group Level Term Life Insurance

First-year insureds receive a **30% premium credit**
 second-year insureds receive a **20% premium credit****

Rates do not reflect the 5% premium credit*

Male 10-Year Rates

AGES	\$250,000		\$500,000		\$1,000,000		\$1,500,000		\$2,000,000	
	PREFERRED	SELECT	PREFERRED	SELECT	PREFERRED	SELECT	PREFERRED	SELECT	PREFERRED	SELECT
0-35	9.58	11.50	17.17	21.33	32.67	41.00	49.00	61.50	65.33	82.00
36	9.83	12.08	17.50	22.17	33.33	42.67	50.00	64.00	66.67	85.33
37	10.00	12.50	18.33	23.00	35.00	44.33	52.50	66.50	70.00	88.67
38	10.67	13.33	19.17	24.67	36.67	47.67	55.00	71.50	73.33	95.33
39	11.08	14.17	20.00	26.67	38.33	51.67	57.50	77.50	76.67	103.33
40	11.92	15.42	21.67	28.83	41.67	56.00	62.50	84.00	83.33	112.00
41	12.75	16.67	23.83	30.83	46.00	59.33	69.00	89.00	92.00	118.67
42	14.42	18.17	26.67	34.17	51.67	66.67	77.50	100.00	103.33	133.33
43	15.83	19.58	29.67	37.17	57.67	72.67	86.50	109.00	115.33	145.33
44	17.33	21.67	32.50	40.83	63.33	79.33	95.00	119.00	126.67	158.67
45	19.17	23.58	35.83	45.00	69.33	88.33	104.00	132.50	138.67	176.67
46	20.83	25.83	39.67	49.17	77.67	96.00	116.50	144.00	155.33	192.00
47	22.75	28.75	43.00	55.00	83.33	107.67	125.00	161.50	166.67	215.33
48	24.42	31.50	46.33	60.50	90.00	118.33	135.00	177.50	180.00	236.67
49	26.67	34.42	50.83	66.33	99.33	130.00	149.00	195.00	198.67	260.00
50	29.17	37.92	55.83	73.33	109.33	144.33	164.00	216.50	218.67	288.67
51	32.33	41.92	61.67	80.50	121.00	157.67	181.50	236.50	242.00	315.33
52	35.83	45.83	68.83	88.33	135.00	173.33	202.50	260.00	270.00	346.67
53	39.58	50.00	76.33	97.17	150.00	191.67	225.00	287.50	300.00	383.33
54	43.75	54.83	84.67	106.33	166.67	209.33	250.00	314.00	333.33	418.67
55	48.33	60.25	93.33	116.67	183.33	230.00	275.00	345.00	366.67	460.00
56	52.92	65.83	102.50	128.00	201.67	252.67	302.50	379.00	403.33	505.33
57	57.75	71.08	111.67	138.00	220.00	271.67	330.00	407.50	440.00	543.33
58	63.17	77.92	123.00	151.67	242.67	299.33	364.00	449.00	485.33	598.67
59	69.58	85.42	135.00	166.33	266.00	328.33	399.00	492.50	532.00	656.67

Male 20-Year Rates

AGES	\$250,000		\$500,000		\$1,000,000		\$1,500,000		\$2,000,000	
	PREFERRED	SELECT	PREFERRED	SELECT	PREFERRED	SELECT	PREFERRED	SELECT	PREFERRED	SELECT
0-35	13.13	15.75	23.54	29.25	44.75	56.17	67.13	84.25	89.50	112.33
36	14.04	17.27	25.00	31.67	47.67	61.00	71.50	91.50	95.33	122.00
37	14.33	17.92	26.29	32.96	50.17	63.58	75.25	95.38	100.33	127.17
38	15.33	19.17	27.58	35.50	52.75	68.58	79.13	102.88	105.50	137.17
39	16.00	20.46	28.92	38.54	55.42	74.67	83.13	112.00	110.83	149.33
40	17.10	22.13	31.08	41.38	59.83	80.33	89.75	120.50	119.67	160.67
41	17.73	23.19	33.17	42.88	64.00	82.50	96.00	123.75	128.00	165.00
42	20.02	25.23	37.04	47.46	71.83	92.67	107.75	139.00	143.67	185.33
43	21.90	27.08	41.08	51.46	79.83	100.67	119.75	151.00	159.67	201.33
44	23.83	29.79	44.75	56.25	87.25	109.25	130.88	163.88	174.50	218.50
45	25.85	31.81	48.46	60.88	93.75	119.50	140.63	179.25	187.50	239.00
46	27.19	33.71	51.88	64.33	101.58	125.58	152.38	188.38	203.17	251.17
47	28.77	36.35	54.50	69.71	105.67	136.50	158.50	204.75	211.33	273.00
48	29.96	38.65	57.00	74.42	110.67	145.58	166.00	218.38	221.33	291.17
49	31.77	41.00	60.71	79.25	118.67	155.33	178.00	233.00	237.33	310.67

*Rates current as of 2023. Rates are expected, though not guaranteed, to remain level for the initial 10-year term period based on your sex, health, tobacco use, and age on the date of entry into the policy. Rates and premium credits are not guaranteed and may be adjusted on the policy's anniversary date upon approval of the insurance company and ACOG. There are Preferred, Select, or Standard premium rates. The rate you qualify for is determined by your medical history and current health status. Only non-smokers meeting the highest health standards will qualify for the Preferred rates shown. Other non-smokers may qualify for the Select or Standard rates. (Smokers may only qualify for Standard rates.) Coverage terminates at age 70.

**First-year insureds receive a premium credit of 30%. The second-year premium credit is 20%, with subsequent years at 5%. 5% of first-year premium credit is not reflected in the rate chart above.

The premium contributions shown reflect the current rate and benefit structure. Premium contributions may be changed by New York Life Insurance Company on any premium due date, but not more than once in any 12-month period and on any date on which benefits are changed. However, your rates may change only if they are changed for all others in the same class of insureds. For example, a class of insureds is a group of people with the same issue age. Benefit option amounts are not guaranteed and are subject to change by agreement between New York Life and ACOG.

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 (Manitoba 7% and Ontario 8%). This tax will be added to the amount of any premium due (in U.S. dollars).

Male rates apply to all coverage issued to Montana residents, regardless of a person's sex.



Monthly Premium Rates for Group Level Term Life Insurance

First-year insureds receive a **30% premium credit**
second-year insureds receive a 20% premium credit**

Rates do not reflect the 5% premium credit*

Female 10-Year Rates

AGES	\$250,000		\$500,000		\$1,000,000		\$1,500,000		\$2,000,000	
	PREFERRED	SELECT	PREFERRED	SELECT	PREFERRED	SELECT	PREFERRED	SELECT	PREFERRED	SELECT
0-35	8.33	10.00	14.67	18.33	27.67	35.00	41.50	52.50	55.33	70.00
36	8.58	10.67	15.00	19.17	28.33	36.67	42.50	55.00	56.67	73.33
37	9.00	11.08	16.33	20.00	31.00	38.33	46.50	57.50	62.00	76.67
38	9.83	11.92	17.50	21.67	33.33	41.67	50.00	62.50	66.67	83.33
39	10.67	12.75	19.17	23.83	36.67	46.00	55.00	69.00	73.33	92.00
40	11.25	13.75	20.50	25.50	39.33	49.33	59.00	74.00	78.67	98.67
41	12.33	15.00	22.50	28.00	43.33	54.33	65.00	81.50	86.67	108.67
42	13.33	16.25	24.67	30.50	47.67	59.33	71.50	89.00	95.33	118.67
43	14.58	17.92	27.17	33.33	52.67	64.33	79.00	96.50	105.33	128.67
44	15.83	19.42	29.67	36.67	57.67	71.67	86.50	107.50	115.33	143.33
45	17.08	20.83	32.17	39.67	62.67	77.67	94.00	116.50	125.33	155.33
46	18.33	22.33	34.67	42.50	67.67	83.33	101.50	125.00	135.33	166.67
47	19.42	24.00	36.67	45.50	71.67	88.33	107.50	132.50	143.33	176.67
48	20.67	25.67	38.83	48.83	75.00	95.00	112.50	142.50	150.00	190.00
49	21.92	27.08	41.33	51.67	80.00	101.00	120.00	151.50	160.00	202.00
50	23.33	29.17	44.67	55.83	87.67	109.33	131.50	164.00	175.33	218.67
51	25.25	31.25	48.00	59.67	93.33	116.67	140.00	175.00	186.67	233.33
52	27.50	33.58	52.50	64.17	102.67	126.00	154.00	189.00	205.33	252.00
53	29.58	35.83	56.67	68.83	111.00	135.00	166.50	202.50	222.00	270.00
54	32.33	38.58	61.67	74.17	121.00	146.00	181.50	219.00	242.00	292.00
55	34.83	41.25	66.67	79.67	131.00	156.67	196.50	235.00	262.00	313.33
56	37.08	44.42	71.33	85.50	140.00	167.67	210.00	251.50	280.00	335.33
57	39.17	47.50	75.83	92.17	149.33	181.67	224.00	272.50	298.67	363.33
58	41.92	51.50	80.50	99.67	157.67	196.00	236.50	294.00	315.33	392.00
59	44.83	55.42	86.67	107.50	171.00	211.67	256.50	317.50	342.00	423.33

Female 20-Year Rates

AGES	\$250,000		\$500,000		\$1,000,000		\$1,500,000		\$2,000,000	
	PREFERRED	SELECT	PREFERRED	SELECT	PREFERRED	SELECT	PREFERRED	SELECT	PREFERRED	SELECT
0-35	10.94	13.13	19.25	24.08	36.33	46.00	54.50	69.00	72.67	92.00
36	11.81	14.67	20.63	26.38	39.00	50.42	58.50	75.63	78.00	100.83
37	12.40	15.27	22.50	27.54	42.67	52.83	64.00	79.25	85.33	105.67
38	13.56	16.44	24.17	29.88	46.00	57.50	69.00	86.25	92.00	115.00
39	14.75	17.63	26.50	32.96	50.67	63.58	76.00	95.38	101.33	127.17
40	15.44	18.85	28.13	35.00	54.00	67.67	81.00	101.50	108.00	135.33
41	16.33	19.88	29.79	37.08	57.42	71.92	86.13	107.88	114.83	143.83
42	17.63	21.48	32.58	40.33	63.00	78.42	94.50	117.63	126.00	156.83
43	19.19	23.56	35.75	43.88	69.33	84.67	104.00	127.00	138.67	169.33
44	20.67	25.35	38.75	47.92	75.33	93.67	113.00	140.50	150.67	187.33
45	21.94	26.75	41.33	51.00	80.58	99.83	120.88	149.75	161.17	199.67
46	23.04	28.08	43.63	53.50	85.17	104.92	127.75	157.38	170.33	209.83
47	23.94	29.58	45.25	56.13	88.42	109.00	132.63	163.50	176.83	218.00
48	24.98	31.02	47.00	59.08	90.75	114.92	136.13	172.38	181.50	229.83
49	25.98	32.10	49.08	61.33	95.00	119.92	142.50	179.88	190.00	239.83

*Rates current as of 2023. Rates are expected, though not guaranteed, to remain level for the initial 10-year term period based on your sex, health, tobacco use, and age on the date of entry into the policy. Rates and premium credits are not guaranteed and may be adjusted on the policy's anniversary date upon approval of the insurance company and ACOG. There are Preferred, Select, or Standard premium rates. The rate you qualify for is determined by your medical history and current health status. Only non-smokers meeting the highest health standards will qualify for the Preferred rates shown. Other non-smokers may qualify for the Select or Standard rates. (Smokers may only qualify for Standard rates.) Coverage terminates at age 70.

**First-year insureds receive a premium credit of 30%. The second-year premium credit is 20%, with subsequent years at 5%. 5% of first-year premium credit is not reflected in the rate chart above.

The premium contributions shown reflect the current rate and benefit structure. Premium contributions may be changed by New York Life Insurance Company on any premium due date, but not more than once in any 12-month period and on any date on which benefits are changed. However, your rates may change only if they are changed for all others in the same class of insureds. For example, a class of insureds is a group of people with the same issue age. Benefit option amounts are not guaranteed and are subject to change by agreement between New York Life and ACOG.

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 (Manitoba 7% and Ontario 8%). This tax will be added to the amount of any premium due (in U.S. dollars).

Male rates apply to all coverage issued to Montana residents, regardless of a person's sex.

