

Group Term Life Insurance Rates

Current 2023 Semi-annual Rates per \$50,000 Life Insurance Amount*

Male Rates

AGE	NON-SMOKER ▶	WITH 15% PREMIUM CREDIT**	SMOKER ▶	WITH 15% PREMIUM CREDIT**
<29	\$14.50	\$12.33	\$26.40	\$22.44
30-34	\$18.50	\$15.73	\$32.00	\$27.20
35-39	\$31.00	\$26.35	\$56.00	\$47.60
40-44	\$53.00	\$45.05	\$101.70	\$86.45
45-49	\$90.50	\$76.93	\$173.20	\$147.22
50-54	\$164.50	\$139.83	\$323.60	\$275.06
55-59	\$278.00	\$236.30	\$570.60	\$485.01
60-64***	\$306.00	\$260.10	\$616.30	\$523.86
65-69***	\$399.50	\$339.58	\$788.10	\$669.89
70-74***	\$425.00	\$361.25	\$839.80	\$713.83

Female Rates

AGE	NON-SMOKER ▶	WITH 15% PREMIUM CREDIT**	SMOKER ▶	WITH 15% PREMIUM CREDIT**
<29	\$8.60	\$7.31	\$15.50	\$13.18
30-34	\$10.40	\$8.84	\$19.00	\$16.15
35-39	\$18.00	\$15.30	\$31.50	\$26.78
40-44	\$26.90	\$22.87	\$49.00	\$41.65
45-49	\$47.40	\$40.29	\$85.40	\$72.59
50-54	\$81.20	\$69.02	\$147.20	\$125.12
55-59	\$126.80	\$107.78	\$226.20	\$192.27
60-64***	\$136.00	\$115.60	\$245.30	\$208.51
65-69***	\$193.90	\$164.82	\$347.90	\$295.72
70-74***	\$218.80	\$185.98	\$392.50	\$333.63

*For benefit amounts up to \$2,000,000.

**15% Premium Credit is not guaranteed and is subject to change.

***For renewal purposes only.

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.

Rates current as of 2023.

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 and premium credits 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. Premium rates do not reduce.

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.

Total amount of member coverage for all combined American College of Obstetricians and Gynecologists Group Insurance may not exceed \$2,000,000.

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).

California Insurance License #0F76076, Arkansas Insurance License #1322

BROKERED AND ADMINISTERED BY:

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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 policies it underwrites are available in all jurisdictions. Please check the applicable insurance brochures for current availability.

For more details, including features, eligibility, renewability, limitations, and exclusions are in the Certificate of Insurance.

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 policy.