

# AAD Insurance Program Group Business Overhead Expense Insurance

Rates current as of 08/01/2017

**Select the appropriate benefit level you may need for \$500 to \$10,000 in increments of \$100 based on your average monthly business expenses.**

Your current monthly premiums per \$1,000 of coverage:

Monthly Benefits	Under 30	30 – 34	35 – 39	40 – 44	45 – 49	50 – 54	55 – 59	60 – 64	65 – 69*
\$1,000	\$2.85	\$3.49	\$5.15	\$7.13	\$10.30	\$13.07	\$14.65	\$20.59	\$19.80

\*For renewal purposes only.

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. For your convenience, premiums are billed on a monthly, quarterly, semi-annual or annual basis. To calculate quarterly premiums, multiply by 3; for semi-annual premiums, multiply by 6; and for annual premiums, multiply by 12. Please note, if you choose the "Bill Me by Mail" payment option, a \$5.00 administrative fee will be applied to each payment. Coverage ends when you reach age 70.

Underwritten by New York Life Insurance Company, NY NY 10010 (policy form GMR). New York Life reserves the right to change rates on any premium due date and on any date which benefits are changed but it may only do so on a class-wide basis (a group of insureds with the same age and gender). Changes to the group policy are subject to agreement between New York Life and the group policyholder.

**On the policy anniversary date coinciding with or next following the date of your 60th birthday, benefits will be limited to \$3,500. Any reduction in coverage will not apply to any period of continuous total disability that began prior to the date of the reduction. Coverage terminates at age 70.**

The AAD Insurance Program is administered by Affinity Insurance Services, Inc. (TX 13695); (AR 100106022); in CA & MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services Inc.; in CA, Aon Affinity Insurance Services, Inc. (CA 0G94493); Aon Direct Insurance Administrators and Berkely Insurance Agency and in NY, AIS Affinity Insurance Agency.

CA Insurance License# 0795465

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