

AAD GROUP DISABILITY INCOME INSURANCE CURRENT RATE SCHEDULE

(Rates current as of 08/1/2017)

Monthly Rates per \$100 Monthly Benefit Plan 1 (for members only) Benefits up to age 65

Age 30	30-day wait	90-day wait	180-day wait
Under 30	\$ 1.22	\$ 0.79	\$ 0.72
30 - 39	1.70	1.12	1.01
40 - 49	2.82	1.84	1.68
50 - 59	4.54	2.98	2.71
60 - 64*	4.82	2.96	2.44
65 - 69*	4.46	2.62	2.16

Monthly Rates per \$100 Monthly Benefit Plan 2 (members & spouses) Benefits up to 24 months

Age 30	30-day wait	90-day wait	180-day wait
Under 30	\$ 0.59	\$ 0.35	\$ 0.28
30 - 39	0.79	0.47	0.38
40 - 49	1.38	0.82	0.68
50 - 59	2.43	1.44	1.18
60 - 64*	3.66	2.15	1.78
65 - 69*	4.46	2.62	2.16

*** For renewal purposes only. Coverage terminates at age 70.**

**Questions?
Just call toll-free 1.888.747.6866**

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, gender and/or waiting period). Changes to the group policy are subject to agreement between New York Life and the group policyholder.

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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