



Current Group Term Life Insurance Plan

(rates current as of 8/1/2017)

Monthly Premium Rates per unit

Monthly Rate Benefit Amounts Under \$100,000					
Age	Unit Amount	Male		Female	
		Non Smoker	Smoker	Non Smoker	Smoker
18-29	\$50,000	\$4.00	\$5.75	\$2.50	\$3.00
30-34	\$50,000	\$5.00	\$7.00	\$3.50	\$4.50
35-39	\$50,000	\$6.75	\$9.75	\$4.00	\$5.00
40-44	\$50,000	\$11.50	\$16.00	\$5.00	\$7.00
45-49	\$50,000	\$15.50	\$22.00	\$6.75	\$9.50
50-54	\$50,000	\$29.50	\$41.50	\$13.50	\$18.50
55-59	\$50,000	\$47.50	\$72.50	\$19.00	\$28.00
60-64	\$50,000	\$67.00	\$100.00	\$27.00	\$42.00
65-69*	\$25,000	\$55.25	\$83.75	\$25.00	\$36.75
70-74*	\$25,000	\$82.50	\$124.25	\$48.75	\$74.25

Monthly Rate Benefit Amounts of \$100,000 or more					
Age	Unit Amount	Male		Female	
		Non Smoker	Smoker	Non Smoker	Smoker
18-29	\$50,000	\$3.75	\$5.50	\$2.25	\$2.75
30-34	\$50,000	\$4.50	\$6.50	\$3.00	\$4.25
35-39	\$50,000	\$6.50	\$9.25	\$3.50	\$4.75
40-44	\$50,000	\$11.00	\$15.00	\$4.75	\$6.50
45-49	\$50,000	\$15.00	\$21.00	\$6.50	\$9.00
50-54	\$50,000	\$28.00	\$39.50	\$13.00	\$17.50
55-59	\$50,000	\$45.50	\$69.50	\$18.00	\$27.00
60-64	\$50,000	\$64.50	\$96.50	\$26.00	\$40.50
65-69*	\$25,000	\$55.25	\$83.75	\$25.00	\$36.75
70-74*	\$25,000	\$82.50	\$124.25	\$48.75	\$74.25

*Renewal only.

Child(ren): \$10,000 benefit (\$1,000 from 15 days to 6 months) for \$3.77 monthly (one premium covers all children).

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 reduces to 50% at age 65 and terminates at age 75.

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 nicotine usage). 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

NYL-1741216

Z-8581-0817W