



Current 2017 Monthly Rates

Monthly Rates per \$100 Monthly Benefit

You may request coverage from \$500 up to \$15,000 in \$100 units.

How to Calculate Your Cost

1. Determine your average monthly business overhead expenses for the past six months. In the event of multiple use of facilities and employee services, partnership or professional corporation, figure your proportional share of such expenses.
2. Divide that amount by 100 to find the number of \$100 units desired.
3. Find your age in the "Age" column at right.
4. Multiply the cost shown by the number of \$100 units desired.

Example: If you are age 30 and choose a \$3,000 monthly benefit, divide 3,000 by 100 to get 30 units. Then multiply \$0.50 x 30 units = \$15.00. This is your monthly cost.

Age	Monthly Rates per \$100 Monthly Benefit
< 30	\$0.38
30-39	0.50
40-49	0.94
50-54	1.43
55-59	2.05
60-64*	2.99
65-69*	3.63

Rates are based on the insured's age at the time coverage goes into effect, and premiums are adjusted as the insured enters each new age bracket. Once insured, you cannot be singled out for a rate increase, regardless of how many claims you have made or the changing status of your health. Rates may only be adjusted if the adjustment applies to all individuals insured under the plan.

* For renewal purposes only; coverage ends at age 70.

If you have any questions or need help estimating your cost, call the plan administrator at 1.800.982.9491.

This plan is underwritten by New York Life Insurance Company, NY NY 10010 (policy form GMR)