



GROUP TERM LIFE INSURANCE

Underwritten by New York Life Insurance Company, NY NY 10010 (policy form GMR)

Current 2017 Monthly Rates (per \$5,000 Benefit) for Members and Their Spouses*

Attained Ages	Benefit Amounts of \$5,000 to \$99,999				\$100,000 to \$349,999				\$350,000 to \$499,999			
	Female		Male		Female		Male		Female		Male	
	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker
< 30	\$0.16	\$0.14	\$0.42	\$0.30	\$0.13	\$0.11	\$0.33	\$0.25	\$0.12	\$0.11	\$0.31	\$0.24
30-34	\$0.26	\$0.23	\$0.45	\$0.33	\$0.20	\$0.19	\$0.36	\$0.27	\$0.19	\$0.18	\$0.34	\$0.25
35-39	\$0.43	\$0.40	\$0.63	\$0.45	\$0.36	\$0.33	\$0.53	\$0.38	\$0.34	\$0.32	\$0.50	\$0.36
40-44	\$0.73	\$0.67	\$1.03	\$0.74	\$0.62	\$0.58	\$0.87	\$0.63	\$0.59	\$0.55	\$0.83	\$0.60
45-49	\$1.17	\$1.09	\$1.72	\$1.24	\$0.99	\$0.93	\$1.45	\$1.05	\$0.94	\$0.88	\$1.39	\$1.00
50-54	\$1.77	\$1.65	\$2.73	\$1.97	\$1.50	\$1.41	\$2.31	\$1.67	\$1.43	\$1.34	\$2.19	\$1.59
55-59	\$2.74	\$2.54	\$4.21	\$3.06	\$2.47	\$2.28	\$3.79	\$2.76	\$2.35	\$2.17	\$3.60	\$2.61
60-64	\$4.08	\$3.71	\$7.41	\$5.45	\$3.88	\$3.52	\$7.04	\$5.18	\$3.68	\$3.34	\$6.69	\$4.92
65-69**	\$6.35	\$5.18	\$11.96	\$9.08	\$6.35	\$5.18	\$11.96	\$9.08	\$6.02	\$4.91	\$11.36	\$8.63
70-74**	\$12.18	\$9.94	\$22.98	\$17.44	\$12.18	\$9.94	\$22.98	\$17.44	\$12.18	\$9.94	\$22.98	\$17.44
75-79**	\$24.54	\$20.03	\$46.36	\$35.17	\$24.54	\$20.03	\$46.36	\$35.17	\$24.54	\$20.03	\$46.36	\$35.17

Attained Ages	Benefit Amounts of \$500,000 to \$749,999				\$750,000 to \$1,000,000			
	Female		Male		Female		Male	
	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker
< 30	\$0.12	\$0.11	\$0.30	\$0.23	\$0.11	\$0.10	\$0.29	\$0.22
30-34	\$0.18	\$0.17	\$0.31	\$0.23	\$0.16	\$0.15	\$0.29	\$0.21
35-39	\$0.32	\$0.30	\$0.48	\$0.34	\$0.30	\$0.29	\$0.46	\$0.32
40-44	\$0.56	\$0.52	\$0.79	\$0.57	\$0.53	\$0.50	\$0.75	\$0.54
45-49	\$0.89	\$0.84	\$1.31	\$0.94	\$0.85	\$0.79	\$1.24	\$0.89
50-54	\$1.35	\$1.27	\$2.08	\$1.50	\$1.28	\$1.21	\$1.98	\$1.43
55-59	\$2.22	\$2.05	\$3.41	\$2.48	\$2.11	\$1.95	\$3.24	\$2.35
60-64	\$3.50	\$3.18	\$6.36	\$4.67	\$3.33	\$3.02	\$6.04	\$4.45
65-69**	\$5.72	\$4.66	\$10.79	\$8.19	\$5.43	\$4.43	\$10.25	\$7.78
70-74**	\$12.18	\$9.94	\$22.98	\$17.44	\$12.18	\$9.94	\$22.98	\$17.44
75-79**	\$24.54	\$20.03	\$46.36	\$35.17	\$24.54	\$20.03	\$46.36	\$35.17

These economical monthly 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.

Unmarried, dependent children ages 6 months to 21 years (25 if full-time students) are eligible for \$10,000 in coverage. Monthly cost per child is \$1.33. Dependent children ages 15 days to 6 months are eligible for \$1,000 coverage at the same rate. (Subject to state variations.)

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.

On the insureds premium due date coinciding with or next following the date the insured attains age 70, his or her amount of insurance will be limited to the lesser of 50% of the amount in effect on the day before he or she attained age 70 or \$50,000.

On the insureds premium due date coinciding with or next following the date the insured attains age 75, his or her amount of insurance will be further limited to the lesser of 50% of the amount in effect on the day before he or she attained age 75 or \$25,000.

Coverage terminates upon attainment of age 80.

* Wherever the term spouse appears will read as Domestic Partner throughout.

**For renewal only.

If you have any questions or would like help calculating your cost for desired coverage amounts, please call the plan administrator at 1.800.982.9491.