

Underwritten by:



New York Life Insurance Company
(NY, NY 10010)

10-Year Level Term Life Insurance Plan

MALE RATES

Annual Rate Per \$1,000 of Face Amount

ISSUE AGE	Face Amounts \$100,000-\$240,000			Face Amounts \$250,000-\$490,000			Face Amounts \$500,000-\$990,000			Face Amounts \$1,000,000-\$2,000,000		
	MALE			MALE			MALE			MALE		
	Preferred	Select	Standard	Preferred	Select	Standard	Preferred	Select	Standard	Preferred	Select	Standard
20	0.69	0.78	1.90	0.46	0.55	1.65	0.41	0.51	1.59	0.39	0.49	1.56
21	0.69	0.78	1.90	0.46	0.55	1.65	0.41	0.51	1.59	0.39	0.49	1.56
22	0.69	0.78	1.90	0.46	0.55	1.65	0.41	0.51	1.59	0.39	0.49	1.56
23	0.69	0.78	1.90	0.46	0.55	1.65	0.41	0.51	1.59	0.39	0.49	1.56
24	0.69	0.78	1.91	0.46	0.55	1.67	0.41	0.51	1.60	0.39	0.49	1.57
25	0.69	0.78	1.91	0.46	0.55	1.67	0.41	0.51	1.60	0.39	0.49	1.57
26	0.69	0.78	1.92	0.46	0.55	1.68	0.41	0.51	1.61	0.39	0.49	1.58
27	0.69	0.78	1.92	0.46	0.55	1.68	0.41	0.51	1.61	0.39	0.49	1.58
28	0.69	0.78	1.93	0.46	0.55	1.69	0.41	0.51	1.63	0.39	0.49	1.60
29	0.69	0.78	1.95	0.46	0.55	1.70	0.41	0.51	1.64	0.39	0.49	1.61
30	0.69	0.78	1.96	0.46	0.55	1.72	0.41	0.51	1.65	0.39	0.49	1.62
31	0.69	0.78	1.96	0.46	0.55	1.72	0.41	0.51	1.65	0.39	0.49	1.62
32	0.69	0.78	1.96	0.46	0.55	1.72	0.41	0.51	1.65	0.39	0.49	1.62
33	0.69	0.78	1.96	0.46	0.55	1.72	0.41	0.51	1.65	0.39	0.49	1.62
34	0.69	0.78	1.96	0.46	0.55	1.72	0.41	0.51	1.65	0.39	0.49	1.62
35	0.69	0.78	2.02	0.46	0.55	1.78	0.41	0.51	1.71	0.39	0.49	1.68
36	0.70	0.81	2.11	0.47	0.58	1.86	0.42	0.53	1.79	0.40	0.51	1.76
37	0.72	0.84	2.24	0.48	0.60	1.98	0.44	0.55	1.91	0.42	0.53	1.88
38	0.76	0.87	2.38	0.51	0.64	2.13	0.46	0.59	2.05	0.44	0.57	2.01
39	0.80	0.92	2.58	0.53	0.69	2.32	0.48	0.64	2.24	0.46	0.62	2.20
40	0.84	0.97	2.78	0.57	0.74	2.53	0.52	0.69	2.45	0.50	0.67	2.41
41	0.88	1.03	3.04	0.61	0.80	2.78	0.57	0.74	2.70	0.55	0.71	2.66
42	0.94	1.11	3.34	0.69	0.87	3.07	0.64	0.82	2.98	0.62	0.80	2.94
43	1.00	1.18	3.68	0.76	0.94	3.40	0.71	0.89	3.30	0.69	0.87	3.25
44	1.06	1.28	4.05	0.83	1.04	3.76	0.78	0.98	3.66	0.76	0.95	3.61
45	1.16	1.38	4.43	0.92	1.13	4.14	0.86	1.08	4.03	0.83	1.06	3.98
46	1.26	1.49	4.87	1.00	1.24	4.56	0.95	1.18	4.45	0.93	1.15	4.40
47	1.37	1.62	5.34	1.09	1.38	5.03	1.03	1.32	4.91	1.00	1.29	4.85
48	1.47	1.76	5.84	1.17	1.51	5.51	1.11	1.45	5.39	1.08	1.42	5.33
49	1.61	1.91	6.36	1.28	1.65	6.02	1.22	1.59	5.89	1.19	1.56	5.83
50	1.75	2.09	6.88	1.40	1.82	6.53	1.34	1.76	6.39	1.31	1.73	6.32
51	1.90	2.27	7.39	1.55	2.01	7.03	1.48	1.93	6.87	1.45	1.89	6.79
52	2.04	2.46	7.88	1.72	2.20	7.51	1.65	2.12	7.35	1.62	2.08	7.27
53	2.20	2.68	8.40	1.90	2.40	8.02	1.83	2.33	7.85	1.80	2.30	7.77
54	2.40	2.91	8.98	2.10	2.63	8.60	2.03	2.55	8.41	2.00	2.51	8.33
55	2.59	3.17	9.65	2.32	2.89	9.24	2.24	2.80	9.05	2.20	2.76	8.96
56	2.82	3.44	10.40	2.54	3.16	9.97	2.46	3.07	9.76	2.42	3.03	9.66
57	3.04	3.73	11.19	2.77	3.41	10.75	2.68	3.31	10.54	2.64	3.26	10.44
58	3.32	4.05	12.09	3.03	3.74	11.64	2.95	3.64	11.41	2.91	3.59	11.30
59	3.63	4.42	13.15	3.34	4.10	12.67	3.24	3.99	12.42	3.19	3.94	12.30
60	3.99	4.87	14.38	3.69	4.53	13.88	3.59	4.42	13.61	3.54	4.37	13.48
61	4.40	5.37	15.73	4.10	5.04	15.19	3.99	4.92	14.91	3.94	4.86	14.77
62	4.84	5.96	17.19	4.57	5.64	16.62	4.46	5.50	16.31	4.41	5.43	16.16
63	5.36	6.62	18.91	5.09	6.29	18.30	4.97	6.15	17.96	4.91	6.08	17.79
64	5.97	7.37	21.01	5.68	7.04	20.40	5.55	6.88	20.02	5.49	6.80	19.83

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20-Year Level Term Life Insurance Plan

MALE RATES

Annual Rate Per \$1,000 of Face Amount

ISSUE AGE	Face Amounts \$100,000-\$240,000			Face Amounts \$250,000-\$490,000			Face Amounts \$500,000-\$990,000			Face Amounts \$1,000,000-\$2,000,000		
	MALE			MALE			MALE			MALE		
	Preferred	Select	Standard	Preferred	Select	Standard	Preferred	Select	Standard	Preferred	Select	Standard
20	1.42	1.87	3.07	1.00	1.44	2.48	0.92	1.36	2.40	0.86	1.33	2.36
21	1.42	1.87	3.07	1.00	1.44	2.48	0.92	1.36	2.40	0.86	1.33	2.36
22	1.42	1.87	3.07	1.00	1.44	2.48	0.92	1.36	2.40	0.86	1.33	2.36
23	1.42	1.87	3.07	1.00	1.44	2.48	0.92	1.36	2.40	0.86	1.33	2.36
24	1.42	1.87	3.07	1.00	1.44	2.48	0.92	1.36	2.40	0.86	1.33	2.36
25	1.42	1.87	3.07	1.00	1.44	2.48	0.92	1.36	2.40	0.86	1.33	2.36
26	1.42	1.87	3.07	1.00	1.44	2.48	0.92	1.36	2.40	0.86	1.33	2.36
27	1.42	1.87	3.11	1.00	1.44	2.50	0.92	1.36	2.42	0.86	1.33	2.39
28	1.42	1.87	3.13	1.00	1.44	2.53	0.92	1.36	2.45	0.86	1.33	2.41
29	1.42	1.87	3.17	1.00	1.44	2.57	0.92	1.36	2.48	0.86	1.33	2.45
30	1.42	1.87	3.26	1.00	1.44	2.64	0.92	1.36	2.56	0.86	1.33	2.53
31	1.42	1.88	3.39	1.00	1.44	2.75	0.92	1.36	2.67	0.86	1.33	2.64
32	1.42	1.91	3.54	1.00	1.47	2.89	0.92	1.38	2.81	0.86	1.35	2.78
33	1.42	1.94	3.74	1.00	1.49	3.07	0.92	1.41	2.98	0.86	1.38	2.95
34	1.42	1.98	3.96	1.00	1.53	3.24	0.92	1.45	3.16	0.86	1.41	3.13
35	1.42	2.03	4.18	1.00	1.58	3.44	0.92	1.50	3.36	0.86	1.46	3.33
36	1.48	2.09	4.39	1.04	1.64	3.63	0.96	1.56	3.55	0.90	1.53	3.51
37	1.57	2.19	4.61	1.08	1.72	3.82	1.00	1.63	3.73	0.94	1.60	3.70
38	1.68	2.28	4.87	1.14	1.80	4.04	1.06	1.72	3.96	1.00	1.69	3.93
39	1.81	2.42	5.18	1.22	1.92	4.32	1.13	1.83	4.23	1.08	1.80	4.20
40	1.96	2.61	5.62	1.32	2.07	4.69	1.23	1.98	4.61	1.18	1.95	4.58
41	2.11	2.81	6.21	1.44	2.25	5.20	1.36	2.17	5.12	1.30	2.14	5.09
42	2.31	3.08	6.93	1.59	2.49	5.83	1.51	2.41	5.75	1.45	2.38	5.71
43	2.53	3.39	7.73	1.75	2.77	6.53	1.67	2.68	6.45	1.63	2.65	6.41
44	2.74	3.71	8.59	1.94	3.03	7.28	1.86	2.95	7.20	1.81	2.91	7.16
45	2.97	4.04	9.46	2.13	3.33	8.03	2.05	3.25	7.95	2.00	3.21	7.91
46	3.19	4.36	10.32	2.33	3.59	8.78	2.25	3.51	8.70	2.20	3.48	8.66
47	3.42	4.67	11.22	2.55	3.87	9.57	2.47	3.78	9.48	2.43	3.75	9.45
48	3.64	4.98	12.17	2.79	4.15	10.39	2.71	4.07	10.31	2.66	4.04	10.28
49	3.92	5.41	13.18	3.04	4.52	11.27	2.96	4.43	11.18	2.91	4.40	11.15
50	4.27	5.93	14.24	3.30	4.97	12.19	3.22	4.88	12.11	3.18	4.85	12.08
51	4.67	6.59	15.38	3.57	5.55	13.18	3.48	5.47	13.10	3.44	5.44	13.06
52	5.13	7.38	16.62	3.82	6.23	14.25	3.73	6.15	14.17	3.69	6.11	14.14
53	5.66	8.29	17.89	4.10	7.02	15.37	4.02	6.93	15.28	3.98	6.90	15.25
54	6.27	9.27	19.24	4.47	7.87	16.54	4.38	7.78	16.46	4.34	7.75	16.43

Premium Volume Discounts

The AAO Endorsed 10 and 20-Year Level Term Life's member premium rates are discounted when you purchase \$250,000-\$490,000 of member coverage, and further discounted for coverage of \$500,000 - \$990,000 and \$1,000,000 or more.

Preferred Rate Class

If you're healthy and lead a healthy lifestyle, you may qualify for our Preferred Rates at substantial savings over our already affordable standard and select rates. And its available in coverage amounts from \$100,000 to \$2,000,000. Preferred Rates are not available for individuals who smoke, or who have high-risk occupations or hobbies like skydiving or scuba-diving.

Remember, even if you can't qualify for preferred rates, you may still be eligible for our very affordable standard or select rates. Either way, you get quality life insurance coverage at a low price. To determine if you qualify, simply fill out and return the Application.

Please Note

Coverage is available in \$10,000 units up to \$2,000,000. To obtain rates for coverage amounts under \$100,000, contact the Plan Administration Office. You may also request either \$5,000 or \$10,000 Term Life Coverage for each of your eligible children. One premium covers all of your children. The annual premium for each \$5,000 of eligible dependent child(ren) coverage is \$17.50, or \$35.00 for \$10,000 of eligible dependent child(ren) coverage. New York Life reserves the right to change the rates on any premium due date on which benefits are changed.

Rates are based on the member's and spouse's actual ages on the date coverage becomes effective and remains in effect for the next 10 or 20 years (depending on the Level Term Plan selected) provided coverage remains in effect.

Endorsed by:



American Association of Orthodontists