

**Good News! ACS recently authorized New York Life to discount the guaranteed rates shown below by 20%, making these rates even more competitive.**

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Rates current as of April 2011

**SUPER PREFERRED NON-SMOKER PREMIUMS**  
**CURRENT (2011) ANNUAL PREMIUM RATE PER \$1,000 UNIT FOR MEMBER AND SPOUSE**

Issue Age	MALE				FEMALE			
	\$100K to \$249K	\$250K to \$499K	\$500K to \$999K	\$1Mil to \$2Mil	\$100K to \$249K	\$250K to \$499K	\$500K to \$999K	\$1Mil to \$2Mil
20	0.84	0.55	0.40	0.31	0.77	0.42	0.27	0.21
21	0.84	0.55	0.40	0.31	0.77	0.42	0.27	0.21
22	0.84	0.55	0.40	0.31	0.77	0.42	0.27	0.21
23	0.84	0.55	0.40	0.31	0.77	0.42	0.27	0.21
24	0.84	0.55	0.40	0.31	0.77	0.42	0.27	0.21
25	0.84	0.55	0.40	0.31	0.77	0.42	0.27	0.21
26	0.84	0.55	0.40	0.31	0.77	0.43	0.27	0.22
27	0.85	0.55	0.40	0.31	0.78	0.43	0.28	0.22
28	0.85	0.56	0.40	0.32	0.78	0.44	0.28	0.23
29	0.86	0.56	0.40	0.32	0.79	0.44	0.29	0.23
30	0.86	0.56	0.40	0.32	0.79	0.45	0.29	0.24
31	0.86	0.56	0.40	0.32	0.79	0.46	0.30	0.25
32	0.86	0.56	0.40	0.33	0.80	0.46	0.31	0.25
33	0.86	0.56	0.41	0.33	0.80	0.47	0.31	0.26
34	0.86	0.56	0.41	0.34	0.81	0.47	0.32	0.26
35	0.86	0.56	0.41	0.34	0.81	0.48	0.33	0.27
36	0.89	0.59	0.43	0.36	0.83	0.50	0.35	0.29
37	0.92	0.62	0.44	0.38	0.85	0.52	0.37	0.31
38	0.94	0.64	0.46	0.39	0.88	0.54	0.40	0.34
39	0.97	0.67	0.47	0.41	0.90	0.56	0.42	0.36
40	1.00	0.70	0.49	0.43	0.92	0.58	0.44	0.38
41	1.04	0.74	0.54	0.47	0.96	0.62	0.48	0.42
42	1.08	0.78	0.59	0.52	1.01	0.66	0.52	0.46
43	1.11	0.82	0.63	0.56	1.05	0.71	0.57	0.50
44	1.15	0.86	0.68	0.61	1.10	0.75	0.61	0.54
45	1.19	0.90	0.73	0.65	1.14	0.79	0.65	0.58
46	1.28	0.99	0.81	0.73	1.22	0.86	0.71	0.64
47	1.37	1.07	0.89	0.81	1.29	0.93	0.77	0.70
48	1.46	1.16	0.98	0.90	1.37	0.99	0.84	0.77
49	1.55	1.24	1.06	0.98	1.44	1.06	0.90	0.83
50	1.64	1.33	1.14	1.06	1.52	1.13	0.96	0.89
51	1.81	1.49	1.29	1.21	1.62	1.22	1.05	0.97
52	1.98	1.65	1.44	1.35	1.72	1.31	1.14	1.05
53	2.15	1.82	1.59	1.50	1.83	1.40	1.22	1.13
54	2.32	1.98	1.74	1.64	1.93	1.49	1.31	1.21
55	2.49	2.14	1.89	1.79	2.03	1.58	1.40	1.29
56	2.73	2.37	2.10	1.99	2.20	1.73	1.54	1.43
57	2.97	2.60	2.32	2.19	2.37	1.88	1.68	1.57
58	3.21	2.84	2.53	2.40	2.53	2.03	1.83	1.70
59	3.45	3.07	2.75	2.60	2.70	2.18	1.97	1.84
60	3.69	3.30	2.96	2.80	2.87	2.33	2.11	1.98
61	3.93	3.53	3.17	3.00	3.04	2.48	2.25	2.12
62	4.17	3.76	3.39	3.20	3.21	2.63	2.39	2.26
63	4.41	4.00	3.60	3.41	3.37	2.78	2.54	2.39
64	4.65	4.23	3.82	3.61	3.54	2.93	2.68	2.53

**American College of Surgeons Group 10-Year Level Term Life Insurance**

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Rates current as of April 2011

**PREFERRED NON-SMOKER PREMIUMS**  
**CURRENT (2011) ANNUAL PREMIUM RATE PER \$1,000 UNIT FOR MEMBER AND SPOUSE**

Issue Age	MALE				FEMALE			
	\$100K to \$249K	\$250K to \$499K	\$500K to \$999K	\$1Mil to \$2Mil	\$100K to \$249K	\$250K to \$499K	\$500K to \$999K	\$1Mil to \$2Mil
20	0.89	0.59	0.43	0.38	0.85	0.47	0.32	0.25
21	0.89	0.59	0.43	0.38	0.85	0.47	0.32	0.25
22	0.89	0.59	0.43	0.38	0.85	0.47	0.32	0.25
23	0.89	0.59	0.43	0.38	0.85	0.47	0.32	0.25
24	0.89	0.59	0.43	0.38	0.85	0.47	0.32	0.25
25	0.89	0.59	0.43	0.38	0.85	0.47	0.32	0.25
26	0.89	0.59	0.43	0.38	0.85	0.47	0.32	0.26
27	0.89	0.59	0.43	0.38	0.85	0.48	0.33	0.26
28	0.89	0.59	0.44	0.38	0.85	0.48	0.33	0.27
29	0.89	0.59	0.44	0.38	0.85	0.49	0.34	0.27
30	0.89	0.59	0.44	0.38	0.85	0.49	0.34	0.28
31	0.90	0.60	0.44	0.38	0.86	0.50	0.35	0.29
32	0.91	0.61	0.44	0.38	0.87	0.51	0.35	0.29
33	0.92	0.63	0.45	0.39	0.88	0.52	0.36	0.30
34	0.93	0.64	0.45	0.39	0.89	0.53	0.36	0.30
35	0.94	0.65	0.45	0.39	0.90	0.54	0.37	0.31
36	0.97	0.67	0.47	0.42	0.92	0.56	0.40	0.34
37	1.00	0.70	0.49	0.44	0.94	0.59	0.43	0.37
38	1.04	0.72	0.52	0.47	0.97	0.61	0.46	0.39
39	1.07	0.75	0.54	0.49	0.99	0.64	0.49	0.42
40	1.10	0.77	0.56	0.52	1.01	0.66	0.52	0.45
41	1.15	0.82	0.62	0.58	1.07	0.71	0.57	0.50
42	1.19	0.87	0.68	0.64	1.13	0.77	0.62	0.55
43	1.24	0.93	0.74	0.69	1.19	0.82	0.68	0.61
44	1.28	0.98	0.80	0.75	1.25	0.88	0.73	0.66
45	1.33	1.03	0.86	0.81	1.31	0.93	0.78	0.71
46	1.43	1.13	0.96	0.91	1.40	1.02	0.86	0.79
47	1.54	1.23	1.06	1.00	1.50	1.10	0.94	0.86
48	1.64	1.32	1.17	1.10	1.59	1.19	1.01	0.94
49	1.75	1.42	1.27	1.19	1.69	1.27	1.09	1.01
50	1.85	1.52	1.37	1.29	1.78	1.36	1.17	1.09
51	2.03	1.70	1.54	1.46	1.90	1.46	1.27	1.18
52	2.22	1.87	1.71	1.62	2.01	1.56	1.37	1.28
53	2.40	2.05	1.89	1.79	2.13	1.66	1.46	1.37
54	2.59	2.22	2.06	1.95	2.24	1.76	1.56	1.47
55	2.77	2.40	2.23	2.12	2.36	1.86	1.66	1.56
56	3.05	2.66	2.49	2.36	2.56	2.05	1.83	1.73
57	3.32	2.93	2.75	2.61	2.77	2.23	2.00	1.89
58	3.60	3.19	3.00	2.85	2.97	2.42	2.18	2.06
59	3.87	3.46	3.26	3.10	3.18	2.60	2.35	2.22
60	4.15	3.72	3.52	3.34	3.38	2.79	2.52	2.39
61	4.43	3.98	3.78	3.58	3.58	2.98	2.69	2.56
62	4.70	4.25	4.04	3.83	3.79	3.16	2.86	2.72
63	4.98	4.51	4.29	4.07	3.99	3.35	3.04	2.89
64	5.25	4.78	4.55	4.32	4.20	3.53	3.21	3.05

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**NON-SMOKER PREMIUMS**

Rates current as of April 2011

**CURRENT (2011) ANNUAL PREMIUM RATE PER \$1,000 UNIT FOR MEMBER AND SPOUSE**

Issue Age	MALE				FEMALE			
	\$100K to \$249K	\$250K to \$499K	\$500K to \$999K	\$1Mil to \$2Mil	\$100K to \$249K	\$250K to \$499K	\$500K to \$999K	\$1Mil to \$2Mil
20	1.02	0.69	0.56	0.50	0.87	0.53	0.39	0.33
21	1.02	0.69	0.56	0.50	0.87	0.53	0.39	0.33
22	1.02	0.69	0.56	0.50	0.87	0.53	0.39	0.33
23	1.02	0.69	0.56	0.50	0.87	0.53	0.39	0.33
24	1.02	0.69	0.56	0.50	0.87	0.53	0.39	0.33
25	1.02	0.69	0.56	0.50	0.87	0.53	0.39	0.33
26	1.02	0.69	0.56	0.50	0.88	0.54	0.40	0.34
27	1.02	0.69	0.56	0.50	0.89	0.55	0.41	0.35
28	1.03	0.70	0.57	0.51	0.90	0.56	0.43	0.36
29	1.03	0.70	0.57	0.51	0.91	0.57	0.44	0.37
30	1.03	0.70	0.57	0.51	0.92	0.58	0.45	0.38
31	1.04	0.71	0.58	0.52	0.93	0.60	0.47	0.40
32	1.05	0.73	0.60	0.54	0.95	0.62	0.49	0.42
33	1.07	0.74	0.61	0.55	0.96	0.63	0.50	0.43
34	1.08	0.76	0.63	0.57	0.98	0.65	0.52	0.45
35	1.09	0.77	0.64	0.58	0.99	0.67	0.54	0.47
36	1.13	0.81	0.69	0.62	1.04	0.71	0.58	0.51
37	1.17	0.85	0.73	0.67	1.08	0.76	0.63	0.56
38	1.22	0.90	0.78	0.71	1.13	0.80	0.67	0.60
39	1.26	0.94	0.82	0.76	1.17	0.85	0.72	0.65
40	1.30	0.98	0.87	0.80	1.22	0.89	0.76	0.69
41	1.38	1.06	0.94	0.88	1.30	0.97	0.84	0.77
42	1.45	1.13	1.02	0.95	1.38	1.05	0.92	0.85
43	1.53	1.21	1.09	1.03	1.47	1.14	1.00	0.93
44	1.60	1.28	1.17	1.10	1.55	1.22	1.08	1.01
45	1.68	1.36	1.24	1.18	1.63	1.30	1.16	1.09
46	1.80	1.48	1.36	1.30	1.74	1.41	1.27	1.20
47	1.93	1.60	1.49	1.41	1.85	1.52	1.39	1.31
48	2.05	1.72	1.61	1.53	1.97	1.62	1.50	1.41
49	2.18	1.84	1.74	1.64	2.08	1.73	1.62	1.52
50	2.30	1.96	1.86	1.76	2.19	1.84	1.73	1.63
51	2.52	2.17	2.07	1.97	2.33	1.97	1.86	1.76
52	2.74	2.39	2.28	2.17	2.46	2.11	2.00	1.89
53	2.95	2.60	2.50	2.38	2.60	2.24	2.13	2.03
54	3.17	2.82	2.71	2.58	2.73	2.38	2.27	2.16
55	3.39	3.03	2.92	2.79	2.87	2.51	2.40	2.29
56	3.72	3.35	3.24	3.10	3.12	2.75	2.64	2.52
57	4.05	3.67	3.56	3.41	3.37	2.99	2.88	2.75
58	4.38	3.98	3.89	3.71	3.63	3.24	3.12	2.99
59	4.71	4.30	4.21	4.02	3.88	3.48	3.36	3.22
60	5.04	4.62	4.53	4.33	4.13	3.72	3.60	3.45
61	5.37	4.94	4.85	4.64	4.38	3.96	3.84	3.68
62	5.70	5.26	5.17	4.95	4.63	4.20	4.08	3.91
63	6.03	5.57	5.50	5.25	4.89	4.45	4.32	4.15
64	6.36	5.89	5.82	5.56	5.14	4.69	4.56	4.38

**American College of Surgeons Group 10-Year Level Term Life Insurance**

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Rates current as of April 2011

### PREFERRED SMOKER PREMIUMS CURRENT (2011) ANNUAL PREMIUM RATE PER \$1,000 UNIT FOR MEMBER AND SPOUSE

Issue Age	MALE				FEMALE			
	\$100K to \$249K	\$250K to \$499K	\$500K to \$999K	\$1Mil to \$2Mil	\$100K to \$249K	\$250K to \$499K	\$500K to \$999K	\$1Mil to \$2Mil
20	2.10	1.53	1.29	1.21	1.48	1.02	0.74	0.66
21	2.10	1.53	1.29	1.21	1.48	1.02	0.74	0.66
22	2.10	1.53	1.29	1.21	1.48	1.02	0.74	0.66
23	2.10	1.53	1.29	1.21	1.48	1.02	0.74	0.66
24	2.10	1.53	1.29	1.21	1.48	1.02	0.74	0.66
25	2.10	1.53	1.29	1.21	1.48	1.02	0.74	0.66
26	2.10	1.53	1.30	1.22	1.51	1.05	0.77	0.69
27	2.10	1.54	1.31	1.22	1.54	1.08	0.80	0.72
28	2.11	1.54	1.31	1.23	1.57	1.12	0.84	0.76
29	2.11	1.55	1.32	1.23	1.60	1.15	0.87	0.79
30	2.11	1.55	1.33	1.24	1.63	1.18	0.90	0.82
31	2.17	1.61	1.39	1.30	1.70	1.25	0.97	0.88
32	2.24	1.67	1.45	1.36	1.77	1.32	1.03	0.95
33	2.30	1.73	1.51	1.41	1.85	1.39	1.10	1.01
34	2.37	1.79	1.57	1.47	1.92	1.46	1.16	1.08
35	2.43	1.85	1.63	1.53	1.99	1.53	1.23	1.14
36	2.55	1.96	1.74	1.64	2.13	1.67	1.36	1.26
37	2.67	2.07	1.85	1.75	2.26	1.81	1.48	1.39
38	2.78	2.19	1.96	1.87	2.40	1.95	1.61	1.51
39	2.90	2.30	2.07	1.98	2.53	2.09	1.73	1.64
40	3.02	2.41	2.18	2.09	2.67	2.23	1.86	1.76
41	3.25	2.62	2.39	2.29	2.92	2.48	2.09	1.98
42	3.48	2.84	2.60	2.50	3.17	2.73	2.32	2.21
43	3.71	3.05	2.81	2.70	3.42	2.98	2.54	2.43
44	3.94	3.27	3.02	2.91	3.67	3.23	2.77	2.66
45	4.17	3.48	3.23	3.11	3.92	3.48	3.00	2.88
46	4.55	3.83	3.57	3.44	4.09	3.68	3.19	3.07
47	4.93	4.18	3.91	3.78	4.26	3.87	3.38	3.26
48	5.30	4.52	4.26	4.11	4.43	4.07	3.58	3.46
49	5.68	4.87	4.60	4.45	4.60	4.26	3.77	3.65
50	6.06	5.22	4.94	4.78	4.77	4.46	3.96	3.84
51	6.65	5.76	5.47	5.30	5.37	5.03	4.47	4.33
52	7.24	6.30	6.00	5.81	5.96	5.61	4.98	4.82
53	7.84	6.85	6.54	6.33	6.56	6.18	5.50	5.32
54	8.43	7.39	7.07	6.84	7.15	6.76	6.01	5.81
55	9.02	7.93	7.60	7.36	7.75	7.33	6.52	6.30
56	9.92	8.76	8.41	8.14	8.58	8.15	7.26	7.02
57	10.82	9.58	9.21	8.92	9.41	8.97	8.00	7.74
58	11.73	10.41	10.02	9.70	10.24	9.79	8.74	8.45
59	12.63	11.23	10.82	10.48	11.07	10.61	9.48	9.17
60	13.53	12.06	11.63	11.26	11.90	11.43	10.22	9.89
61	14.43	12.89	12.44	12.04	12.73	12.25	10.96	10.61
62	15.33	13.71	13.24	12.82	13.56	13.07	11.70	11.33
63	16.24	14.54	14.05	13.60	14.39	13.89	12.44	12.04
64	17.14	15.36	14.85	14.38	15.22	14.71	13.18	12.76

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### SMOKER PREMIUMS

Rates current as of April 2011

#### CURRENT (2011) ANNUAL PREMIUM RATE PER \$1,000 UNIT FOR MEMBER AND SPOUSE

Issue Age	MALE				FEMALE			
	\$100K to \$249K	\$250K to \$499K	\$500K to \$999K	\$1Mil to \$2Mil	\$100K to \$249K	\$250K to \$499K	\$500K to \$999K	\$1Mil to \$2Mil
20	2.42	1.80	1.55	1.46	1.60	1.14	0.85	0.77
21	2.42	1.80	1.55	1.46	1.60	1.14	0.85	0.77
22	2.42	1.80	1.55	1.46	1.60	1.14	0.85	0.77
23	2.42	1.80	1.55	1.46	1.60	1.14	0.85	0.77
24	2.42	1.80	1.55	1.46	1.60	1.14	0.85	0.77
25	2.42	1.80	1.55	1.46	1.60	1.14	0.85	0.77
26	2.43	1.81	1.56	1.47	1.64	1.19	0.89	0.81
27	2.43	1.82	1.57	1.48	1.69	1.23	0.94	0.85
28	2.44	1.83	1.59	1.50	1.73	1.28	0.98	0.90
29	2.44	1.84	1.60	1.51	1.78	1.32	1.03	0.94
30	2.45	1.85	1.61	1.52	1.82	1.37	1.07	0.98
31	2.52	1.92	1.68	1.59	1.90	1.45	1.15	1.06
32	2.59	1.98	1.74	1.65	1.99	1.54	1.22	1.14
33	2.67	2.05	1.81	1.72	2.07	1.62	1.30	1.21
34	2.74	2.11	1.87	1.78	2.16	1.71	1.37	1.29
35	2.81	2.18	1.94	1.85	2.24	1.79	1.45	1.37
36	2.96	2.32	2.07	1.98	2.42	1.97	1.61	1.53
37	3.11	2.46	2.21	2.11	2.60	2.15	1.78	1.69
38	3.25	2.59	2.34	2.25	2.77	2.33	1.94	1.84
39	3.40	2.73	2.48	2.38	2.95	2.51	2.11	2.00
40	3.55	2.87	2.61	2.51	3.13	2.69	2.27	2.16
41	3.84	3.14	2.87	2.77	3.46	3.02	2.57	2.45
42	4.13	3.40	3.13	3.02	3.78	3.34	2.86	2.74
43	4.43	3.67	3.40	3.28	4.11	3.67	3.16	3.03
44	4.72	3.93	3.66	3.53	4.43	3.99	3.45	3.32
45	5.01	4.20	3.92	3.79	4.76	4.32	3.75	3.61
46	5.47	4.62	4.33	4.19	5.24	4.80	4.18	4.03
47	5.93	5.04	4.74	4.59	5.72	5.28	4.62	4.46
48	6.39	5.46	5.15	4.98	6.20	5.76	5.05	4.88
49	6.85	5.88	5.56	5.38	6.68	6.24	5.49	5.31
50	7.31	6.30	5.97	5.78	7.16	6.72	5.92	5.73
51	8.03	6.96	6.61	6.40	7.80	7.36	6.50	6.29
52	8.76	7.62	7.25	7.03	8.43	8.00	7.07	6.85
53	9.48	8.28	7.89	7.65	9.07	8.63	7.65	7.41
54	10.21	8.94	8.53	8.28	9.70	9.27	8.22	7.97
55	10.93	9.60	9.17	8.90	10.34	9.91	8.80	8.53
56	12.04	10.60	10.15	9.84	11.22	10.79	9.59	9.30
57	13.15	11.61	11.13	10.79	12.10	11.66	10.39	10.07
58	14.26	12.61	12.11	11.73	12.99	12.54	11.18	10.83
59	15.37	13.62	13.09	12.68	13.87	13.41	11.98	11.60
60	16.48	14.62	14.07	13.62	14.75	14.29	12.77	12.37
61	17.59	15.62	15.05	14.56	15.63	15.17	13.56	13.14
62	18.70	16.63	16.03	15.51	16.51	16.04	14.36	13.91
63	19.81	17.63	17.01	16.45	17.40	16.92	15.15	14.67
64	20.92	18.64	17.99	17.40	18.28	17.79	15.95	15.44

## American College of Surgeons Group 10-Year Level Term Life Insurance