

TRADITIONAL TERM LIFE QUARTERLY PREMIUM RATES GROUP POLICY NO. G-29000-0

Rates are based on the member and spouse's gender, amount of insurance requested, tobacco/nicotine use and age.

To find your quarterly premium, multiply the rate for your age by the number of \$50,000 units you desire. To find your spouse's rate, multiply the rate for your spouse's age by the number of \$25,000 units desired. Rates change at each new 5-year age band (e.g., at age 40, 45, 50, 55, 60, and 65). Coverage reduces 50% at age 65 and ends when you reach age 75.

All Children - \$2.50 quarterly. One rate covers all children regardless of age.
Montana Residents – “Male” rates apply to all individuals regardless of gender.

| Current (2011) Member Quarterly Premium Per \$50,000 Unit | | | | | | | | | Spouse Quarterly Premium Per \$25,000 Unit | |
|---|-----------------------|----------|-------------------------|----------|-------------------|----------|---------------------|----------|--|----------|
| Age | Male Non-Tobacco User | | Female Non-Tobacco User | | Male Tobacco User | | Female Tobacco User | | Base | Current* |
| | Base | Current* | Base | Current* | Base | Current* | Base | Current* | | |
| Under 30 | \$4.64 | \$3.02 | \$2.55 | \$1.66 | \$8.12 | \$5.28 | \$4.47 | \$2.90 | \$2.08 | \$1.35 |
| 30 - 34 | \$5.91 | \$3.84 | \$3.25 | \$2.11 | \$10.34 | \$6.72 | \$5.68 | \$3.69 | \$2.60 | \$1.46 |
| 35 - 39 | \$7.60 | \$4.94 | \$4.18 | \$2.72 | \$13.29 | \$8.64 | \$7.31 | \$4.75 | \$3.44 | \$1.79 |
| 40 - 44 | \$13.22 | \$7.40 | \$7.27 | \$4.07 | \$23.13 | \$12.95 | \$12.72 | \$7.12 | \$8.33 | \$4.33 |
| 45 - 49 | \$23.18 | \$12.06 | \$12.75 | \$6.63 | \$40.57 | \$21.10 | \$22.32 | \$11.60 | \$14.06 | \$7.31 |
| 50 - 54 | \$40.50 | \$21.06 | \$22.27 | \$11.58 | \$70.87 | \$36.85 | \$38.98 | \$20.27 | \$22.40 | \$11.65 |
| 55 - 59 | \$60.75 | \$31.59 | \$33.41 | \$17.37 | \$106.31 | \$55.28 | \$58.47 | \$30.40 | \$33.74 | \$17.54 |
| 60 - 64 | \$103.12 | \$53.62 | \$56.72 | \$29.49 | \$180.47 | \$93.84 | \$99.26 | \$51.61 | \$55.00 | \$28.60 |

Contact the administrator for rates at ages 65 – 74.

* 2011 - The “Current” rates shown above are discounted up to 48% below the “Base” and are guaranteed to March 31, 2012. Thereafter, New York Life Insurance Company reserves the right to change rates on a classwide basis on any premium due date and on any date on which benefits are changed. For example, a class of insureds is a group of people with all the same issue age and gender. Benefit option amounts are not guaranteed and are subject to change by agreement between New York Life Insurance Company and the Trustees of the ACS Insurance Trust.



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American College of Surgeons Group Traditional Term Life Insurance