



Ten-Year Level Term Life Insurance

Premium Rate Table



THIS BOOKLET SHOWS THE CURRENT MONTHLY RATES FOR THE AMA SPONSORED GROUP 10 YEAR LEVEL TERM LIFE PLAN

Member & Spouse Coverage

- Coverage is available from \$10,000 to \$1,000,000 in \$10,000 units. Spouse coverage cannot exceed the member's coverage amount.
- Rates are based on the member's/spouse's attained age, sex, amount of coverage and risk classification (preferred, select or standard) at issue.
- Preferred and select risks rates are applicable to individuals who do not smoke or use nicotine in any form, and, who can meet New York Life's strict underwriting requirements. Standard rates are applicable to tobacco/nicotine users and those with higher risk factors than preferred or select.
- Rates are guaranteed not to increase during the initial 10 year term. See plan brochure for coverage details including eligibility, renewal options, benefit and termination provisions, etc.

Child Coverage

- \$3,000 coverage amount for all eligible children age 6 months to 23 years (to age 26 if a full-time student). \$250 coverage amount of children age 15 days to 6 months.
- \$8.00 Annual Premium includes all eligible children, regardless of number.

How to Calculate Your Premium

Choose the desired coverage in the schedule. Find your age and then multiply the corresponding premium times the amount of insurance. This will be the annual premium. You can elect to make your payment by EFT (Electronic Funds Transfer), or billed quarterly, semiannual or annually.

Example: Male, age 38, Preferred rates for \$200,000 = \$.91 x 200 increments = \$182.00 annual premium.



Underwritten by:
New York Life Ins Co.
51 Madison Avenue
New York, NY 10010



Administered & Marketed by:
NEBCO
P. O. Box 152501
Irving, TX 75015-2501
1-800-233-3938
CA Lic. No. 0D28750
FL Lic. No. L007016
TX Licensed Agent:
Samuel Hamin Fleet, Lic. No.
1091381

Male Premium Rates Rates current as of January, 2005

Preferred Rates

Annual Rates per \$1,000 increments

Age	\$10,000 to \$100,000	\$100,001 to \$249,999	\$250,000 to \$1,000,000
20	\$ 1.17	\$ 0.81	\$ 0.55
21	1.17	0.81	0.55
22	1.17	0.81	0.55
23	1.17	0.81	0.55
24	1.17	0.81	0.55
25	1.17	0.81	0.55
26	1.17	0.81	0.55
27	1.17	0.81	0.55
28	1.17	0.81	0.55
29	1.17	0.81	0.55
30	1.17	0.81	0.55
31	1.17	0.81	0.55
32	1.17	0.81	0.55
33	1.17	0.81	0.55
34	1.17	0.81	0.55
35	1.17	0.81	0.55
36	1.18	0.82	0.56
37	1.21	0.85	0.58
38	1.27	0.91	0.61
39	1.31	0.95	0.64
40	1.37	1.00	0.69
41	1.43	1.06	0.75
42	1.50	1.13	0.84
43	1.59	1.21	0.94
44	1.67	1.30	1.03
45	1.80	1.42	1.14
46	1.94	1.55	1.25
47	2.08	1.69	1.35
48	2.23	1.83	1.46
49	2.41	2.01	1.60
50	2.60	2.19	1.76
51	2.81	2.39	1.94
52	2.99	2.57	2.16
53	3.21	2.78	2.39
54	3.47	3.03	2.66
55	3.73	3.29	2.94
56	4.04	3.58	3.21
57	4.34	3.87	3.51
58	4.72	4.24	3.85
59	5.14	4.64	4.24
60	5.62	5.11	4.69
61	6.17	5.64	5.21
62	6.76	6.21	5.82
63	7.47	6.90	6.49
64	8.29	7.68	7.24

Select Rates

Annual Rates per \$1,000 increments

Age	\$10,000 to \$100,000	\$100,001 to \$249,999	\$250,000 to \$1,000,000
20	\$ 1.30	\$ 0.93	\$ 0.67
21	1.30	0.93	0.67
22	1.30	0.93	0.67
23	1.30	0.93	0.67
24	1.30	0.93	0.67
25	1.30	0.93	0.67
26	1.30	0.93	0.67
27	1.30	0.93	0.67
28	1.30	0.93	0.67
29	1.30	0.93	0.67
30	1.30	0.93	0.67
31	1.30	0.93	0.67
32	1.30	0.93	0.67
33	1.30	0.93	0.67
34	1.30	0.93	0.67
35	1.30	0.93	0.67
36	1.33	0.96	0.70
37	1.37	1.00	0.73
38	1.41	1.05	0.78
39	1.49	1.12	0.84
40	1.54	1.17	0.91
41	1.63	1.26	0.98
42	1.73	1.35	1.08
43	1.83	1.45	1.17
44	1.96	1.58	1.29
45	2.09	1.70	1.42
46	2.25	1.86	1.56
47	2.43	2.03	1.73
48	2.62	2.21	1.90
49	2.82	2.40	2.08
50	3.05	2.63	2.30
51	3.30	2.87	2.53
52	3.56	3.12	2.78
53	3.85	3.40	3.04
54	4.17	3.71	3.34
55	4.52	4.04	3.66
56	4.88	4.39	4.01
57	5.27	4.77	4.33
58	5.71	5.19	4.75
59	6.20	5.67	5.21
60	6.81	6.25	5.77
61	7.49	6.91	6.42
62	8.27	7.67	7.18
63	9.17	8.54	8.02
64	10.19	9.52	8.98

Standard Rates

Annual Rates per \$1,000 increments

Age	\$10,000 to \$100,000	\$100,001 to \$249,999	\$250,000 to \$1,000,000
20	\$ 2.81	\$ 2.39	\$ 2.08
21	2.81	2.39	2.08
22	2.81	2.39	2.08
23	2.81	2.39	2.08
24	2.82	2.40	2.10
25	2.82	2.40	2.10
26	2.83	2.42	2.11
27	2.83	2.42	2.11
28	2.85	2.43	2.13
29	2.86	2.45	2.15
30	2.88	2.46	2.16
31	2.88	2.46	2.16
32	2.88	2.46	2.16
33	2.88	2.46	2.16
34	2.88	2.46	2.16
35	2.96	2.54	2.24
36	3.08	2.66	2.35
37	3.25	2.82	2.50
38	3.44	3.01	2.69
39	3.72	3.27	2.94
40	3.99	3.54	3.20
41	4.34	3.87	3.52
42	4.75	4.27	3.90
43	5.20	4.70	4.32
44	5.71	5.19	4.78
45	6.21	5.68	5.26
46	6.81	6.25	5.80
47	7.45	6.87	6.41
48	8.11	7.51	7.03
49	8.82	8.20	7.68
50	9.52	8.87	8.33
51	10.20	9.53	8.97
52	10.87	10.17	9.59
53	11.56	10.85	10.24
54	12.35	11.60	9.41
55	13.26	12.48	11.80
56	14.26	13.45	12.73
57	15.33	14.49	13.74
58	16.55	15.66	14.87
59	17.97	17.03	16.19
60	19.64	18.64	17.74
61	21.45	20.39	19.43
62	23.42	22.30	21.26
63	25.74	24.54	23.41
64	28.57	27.27	26.09

Female Premium Rates
Rates current as of January, 2005

Preferred Rates

Annual Rates per \$1,000 increments

Age	\$10,000 to \$100,000	\$100,001 to \$249,999	\$250,000 to \$1,000,000
20	\$ 1.08	\$ 0.72	\$ 0.47
21	1.08	0.72	0.47
22	1.08	0.72	0.47
23	1.08	0.72	0.47
24	1.08	0.72	0.47
25	1.08	0.72	0.47
26	1.08	0.72	0.47
27	1.08	0.72	0.47
28	1.08	0.72	0.47
29	1.08	0.72	0.47
30	1.08	0.72	0.47
31	1.08	0.72	0.47
32	1.08	0.72	0.47
33	1.08	0.72	0.47
34	1.08	0.72	0.47
35	1.08	0.72	0.47
36	1.09	0.74	0.49
37	1.14	0.78	0.52
38	1.18	0.82	0.56
39	1.22	0.86	0.61
40	1.28	0.92	0.66
41	1.34	0.98	0.72
42	1.41	1.05	0.78
43	1.50	1.13	0.86
44	1.59	1.21	0.94
45	1.66	1.28	1.01
46	1.75	1.37	1.09
47	1.82	1.44	1.15
48	1.89	1.51	1.23
49	1.99	1.61	1.31
50	2.09	1.70	1.40
51	2.23	1.83	1.51
52	2.37	1.97	1.65
53	2.52	2.11	1.79
54	2.67	2.26	1.94
55	2.85	2.43	2.10
56	2.99	2.57	2.24
57	3.15	2.73	2.38
58	3.30	2.87	2.53
59	3.50	3.06	2.72
60	3.75	3.30	2.95
61	4.07	3.61	3.26
62	4.43	3.96	3.62
63	4.86	4.38	4.04
64	5.34	4.84	4.47

Select Rates

Annual Rates per \$1,000 increments

Age	\$10,000 to \$100,000	\$100,001 to \$249,999	\$250,000 to \$1,000,000
20	\$ 1.20	\$ 0.84	\$ 0.57
21	1.20	0.84	0.57
22	1.20	0.84	0.57
23	1.20	0.84	0.57
24	1.20	0.84	0.57
25	1.20	0.84	0.57
26	1.20	0.84	0.57
27	1.20	0.84	0.57
28	1.20	0.84	0.57
29	1.20	0.84	0.57
30	1.20	0.84	0.57
31	1.20	0.84	0.57
32	1.20	0.84	0.57
33	1.20	0.84	0.57
34	1.20	0.84	0.57
35	1.20	0.84	0.57
36	1.22	0.86	0.60
37	1.27	0.91	0.63
38	1.31	0.95	0.67
39	1.38	1.02	0.73
40	1.44	1.07	0.79
41	1.53	1.16	0.87
42	1.62	1.24	0.94
43	1.72	1.34	1.03
44	1.82	1.44	1.12
45	1.92	1.54	1.21
46	2.01	1.62	1.30
47	2.11	1.72	1.39
48	2.23	1.83	1.50
49	2.33	1.93	1.59
50	2.47	2.07	1.71
51	2.60	2.19	1.83
52	2.75	2.33	1.96
53	2.89	2.47	2.10
54	3.07	2.64	2.26
55	3.27	2.84	2.43
56	3.47	3.03	2.61
57	3.68	3.23	2.80
58	3.94	3.48	3.03
59	4.20	3.73	3.27
60	4.53	4.06	3.27
61	4.92	4.43	3.91
62	5.34	4.84	4.30
63	5.85	5.33	4.75
64	6.39	5.85	5.23

Standard Rates

Annual Rates per \$1,000 increments

Age	\$10,000 to \$100,000	\$100,001 to \$249,999	\$250,000 to \$1,000,000
20	\$ 2.43	\$ 2.03	\$ 1.74
21	2.43	2.03	1.74
22	2.43	2.03	1.74
23	2.43	2.03	1.74
24	2.43	2.03	1.74
25	2.43	2.03	1.74
26	2.43	2.03	1.74
27	2.43	2.03	1.74
28	2.44	2.04	1.76
29	2.44	2.04	1.76
30	2.47	2.07	1.77
31	2.47	2.07	1.77
32	2.47	2.07	1.77
33	2.47	2.07	1.77
34	2.47	2.07	1.77
35	2.52	2.11	1.82
36	2.63	2.22	1.93
37	2.81	2.39	2.08
38	3.01	2.59	2.28
39	3.25	2.82	2.50
40	3.47	3.03	2.70
41	3.72	3.27	2.94
42	3.97	3.51	3.17
43	4.26	3.79	3.43
44	4.55	4.07	3.71
45	4.86	4.38	4.01
46	5.20	4.70	4.32
47	5.56	5.05	4.66
48	5.95	5.43	5.01
49	6.34	5.81	5.38
50	6.75	6.20	5.76
51	7.17	6.60	6.14
52	7.60	7.02	6.55
53	8.05	7.46	6.97
54	8.50	7.89	7.38
55	8.98	8.35	7.83
56	9.40	8.76	8.22
57	9.81	9.15	8.59
58	10.23	9.56	9.00
59	10.78	10.09	9.51
60	11.52	10.80	10.19
61	12.45	11.70	11.06
62	13.56	12.78	12.10
63	14.84	14.01	13.27
64	16.28	15.40	14.61