YOUR COST

Current 2026-2027 "Preferred" and "Standard" Annual Premium Contributions for Non-Smokers

Annual Rates per $1,000 of Face Amount

The cost of this life insurance is based upon the member and spouse's gender, amount of insurance requested, usage of tobacco/nicotine products, health status, and attained age on the date coverage is issued.

Only non-smokers meeting the highest underwriting standards will qualify for "Preferred" rates. Other non-smokers may qualify for the higher "Standard" rates. (Note: Smokers may only qualify for Smoker Rates.) Upon approval of your Application, you will be notified of the rate classification for each approved person.

Band 1 - $100K-200K

Issue Age	MALE Non-Smoker	MALE Smoker	FEMALE Non-Smoker	FEMALE Smoker
20	$1.73	$3.09	$1.42	$2.27
21	1.73	3.09	1.42	2.28
22	1.73	3.09	1.42	2.28
23	1.73	3.09	1.42	2.28
24	1.73	3.09	1.42	2.28
25	1.73	3.09	1.42	2.28
26	1.73	3.09	1.42	2.31
27	1.73	3.14	1.42	2.40
28	1.73	3.16	1.42	2.49
29	1.73	3.20	1.42	2.57
30	1.73	3.29	1.42	2.66
31	1.73	3.42	1.43	2.76
32	1.75	3.58	1.48	2.83
33	1.77	3.79	1.51	2.91
34	1.81	3.99	1.57	3.05
35	1.83	4.23	1.65	3.18
36	1.89	4.43	1.70	3.41
37	1.99	4.65	1.77	3.67
38	2.09	4.91	1.84	3.99
39	2.22	5.22	1.95	4.31
40	2.40	5.66	2.04	4.62
41	2.57	6.26	2.15	4.94
42	2.83	6.98	2.28	5.26
43	3.10	7.79	2.42	5.58
44	3.39	8.67	2.58	5.95
45	3.68	9.53	2.77	6.35
46	3.97	10.39	2.97	6.81
47	4.26	11.30	3.21	7.31
48	4.54	12.26	3.45	7.83
49	4.91	13.28	3.72	8.41
50	5.38	14.36	4.02	9.01
51	5.95	15.49	4.31	9.62
52	6.61	16.74	4.59	10.29
53	7.39	18.02	4.93	11.00
54	8.25	19.38	5.33	11.77

Band 2 - $201K-499K

Issue Age	MALE Preferred	MALE Standard	MALE Tobacco	FEMALE Preferred	FEMALE Standard	FEMALE Tobacco
20	$0.92	$1.33	$2.28	$0.75	$1.03	$1.60
21	0.92	1.33	2.28	0.75	1.03	1.61
22	0.92	1.33	2.28	0.75	1.03	1.61
23	0.92	1.33	2.28	0.75	1.03	1.61
24	0.92	1.33	2.28	0.75	1.03	1.61
25	0.92	1.33	2.28	0.76	1.03	1.61
26	0.93	1.33	2.28	0.76	1.03	1.65
27	0.93	1.33	2.29	0.76	1.03	1.71
28	0.93	1.33	2.32	0.76	1.03	1.79
29	0.93	1.33	2.35	0.76	1.03	1.87
30	0.93	1.33	2.42	0.76	1.03	1.93
31	0.93	1.33	2.52	0.76	1.05	1.99
32	0.93	1.35	2.65	0.77	1.10	2.05
33	0.93	1.37	2.81	0.80	1.14	2.13
34	0.93	1.41	2.97	0.82	1.19	2.21
35	0.93	1.45	3.16	0.84	1.26	2.34
36	0.96	1.51	3.32	0.88	1.33	2.51
37	0.99	1.57	3.49	0.90	1.38	2.73
38	1.05	1.65	3.71	0.94	1.46	2.97
39	1.12	1.75	3.96	0.98	1.56	3.23
40	1.21	1.90	4.31	1.04	1.65	3.47
41	1.32	2.07	4.77	1.11	1.75	3.73
42	1.46	2.28	5.34	1.20	1.87	3.97
43	1.61	2.54	5.99	1.28	1.98	4.23
44	1.79	2.78	6.68	1.41	2.12	4.54
45	1.96	3.05	7.36	1.52	2.29	4.85
46	2.14	3.29	8.04	1.65	2.48	5.20
47	2.35	3.55	8.76	1.79	2.68	5.59
48	2.56	3.81	9.52	1.95	2.93	6.02
49	2.79	4.14	10.32	2.11	3.17	6.48
50	3.03	4.55	11.17	2.28	3.43	6.94
51	3.26	5.09	12.06	2.48	3.67	7.43
52	3.50	5.70	13.05	2.67	3.93	7.97
53	3.77	6.43	14.08	2.89	4.20	8.53
54	4.10	7.21	15.15	3.14	4.55	9.12

Your individual premium contribution will be based on your entry age for the fixed 20-year level term period. Premiums are expected but not guaranteed to remain level for the first twenty years of coverage. New York Life does reserve the right to change premium rates, but may only do so for all insureds covered under the group policy and with at least 60 days written notice. Coverage terminates at age 75.
How to Calculate Your Rates: Divide the annual rate by 4 for the quarterly rate, and by 2 for a semi-annual rate.

YOUR COST

Current 2026-2027 "Preferred" and "Standard" Annual Premium Contributions for Non-Smokers

Annual Rates per $1,000 of Face Amount

The cost of this life insurance is based upon the member and spouse's gender, amount of insurance requested, usage of tobacco/nicotine products, health status, and attained age on the date coverage is issued.

Only non-smokers meeting the highest underwriting standards will qualify for "Preferred" rates. Other non-smokers may qualify for the higher "Standard" rates. (Note: Smokers may only qualify for Smoker Rates.) Upon approval of your Application, you will be notified of the rate classification for each approved person.

Band 3 - $500K-999K

Issue Age	MALE Preferred	MALE Standard	MALE Tobacco	FEMALE Preferred	FEMALE Standard	FEMALE Tobacco
20	$0.85	$1.25	$2.20	$0.67	$0.95	$1.54
21	0.85	1.25	2.20	0.67	0.95	1.54
22	0.85	1.25	2.20	0.67	0.95	1.54
23	0.85	1.25	2.20	0.67	0.95	1.54
24	0.85	1.25	2.20	0.67	0.95	1.54
25	0.85	1.25	2.20	0.67	0.95	1.54
26	0.85	1.25	2.20	0.67	0.95	1.58
27	0.85	1.25	2.23	0.68	0.95	1.63
28	0.85	1.25	2.25	0.68	0.96	1.71
29	0.85	1.25	2.28	0.68	0.96	1.78
30	0.85	1.25	2.35	0.68	0.96	1.85
31	0.85	1.25	2.45	0.69	0.97	1.93
32	0.86	1.27	2.57	0.70	1.02	1.98
33	0.86	1.30	2.73	0.72	1.07	2.04
34	0.86	1.33	2.90	0.74	1.11	2.14
35	0.86	1.38	3.08	0.77	1.18	2.26
36	0.88	1.43	3.25	0.79	1.25	2.45
37	0.92	1.50	3.42	0.82	1.31	2.65
38	0.97	1.58	3.63	0.86	1.39	2.90
39	1.04	1.69	3.87	0.90	1.48	3.15
40	1.12	1.82	4.22	0.96	1.58	3.39
41	1.25	1.99	4.69	1.03	1.68	3.65
42	1.39	2.21	5.27	1.12	1.79	3.90
43	1.54	2.46	5.91	1.22	1.91	4.16
44	1.71	2.70	6.59	1.33	2.05	4.46
45	1.87	2.98	7.28	1.45	2.21	4.77
46	2.06	3.22	7.97	1.56	2.40	5.13
47	2.27	3.47	8.68	1.71	2.61	5.52
48	2.48	3.74	9.44	1.87	2.85	5.94
49	2.71	4.07	10.25	2.02	3.09	6.39
50	2.95	4.47	11.09	2.22	3.36	6.87
51	3.19	5.01	12.00	2.41	3.60	7.36
52	3.42	5.62	12.98	2.60	3.85	7.88
53	3.69	6.35	14.00	2.82	4.13	8.44
54	4.01	7.13	15.07	3.07	4.48	9.04

Band 4 - $1,000,000

Issue Age	MALE Preferred	MALE Standard	MALE Tobacco	FEMALE Preferred	FEMALE Standard	FEMALE Tobacco
20	$0.77	$1.16	$2.10	$0.58	$0.84	$1.46
21	0.77	1.16	2.10	0.58	0.84	1.47
22	0.77	1.16	2.10	0.58	0.84	1.47
23	0.77	1.16	2.10	0.58	0.84	1.47
24	0.77	1.16	2.10	0.58	0.84	1.47
25	0.77	1.16	2.10	0.58	0.84	1.47
26	0.77	1.16	2.10	0.58	0.84	1.49
27	0.77	1.16	2.12	0.58	0.84	1.55
28	0.77	1.16	2.13	0.58	0.84	1.60
29	0.77	1.16	2.17	0.58	0.84	1.69
30	0.77	1.16	2.25	0.58	0.85	1.76
31	0.77	1.16	2.36	0.59	0.87	1.84
32	0.77	1.18	2.47	0.60	0.92	1.90
33	0.77	1.21	2.62	0.61	0.95	1.95
34	0.77	1.24	2.79	0.63	1.00	2.05
35	0.77	1.29	2.97	0.66	1.06	2.18
36	0.80	1.33	3.13	0.69	1.12	2.35
37	0.83	1.41	3.31	0.71	1.18	2.56
38	0.88	1.48	3.52	0.75	1.27	2.80
39	0.94	1.59	3.76	0.80	1.35	3.05
40	1.03	1.72	4.10	0.85	1.45	3.29
41	1.14	1.89	4.56	0.91	1.55	3.54
42	1.28	2.11	5.13	1.00	1.65	3.79
43	1.43	2.35	5.77	1.09	1.79	4.05
44	1.58	2.58	6.43	1.21	1.92	4.34
45	1.75	2.85	7.12	1.32	2.06	4.67
46	1.93	3.09	7.79	1.44	2.24	5.02
47	2.12	3.34	8.50	1.57	2.46	5.40
48	2.34	3.60	9.25	1.74	2.70	5.82
49	2.58	3.93	10.05	1.90	2.94	6.26
50	2.82	4.34	10.89	2.09	3.21	6.73
51	3.06	4.86	11.79	2.27	3.45	7.22
52	3.28	5.47	12.76	2.48	3.71	7.75
53	3.56	6.20	13.78	2.69	3.98	8.29
54	3.88	6.95	14.84	2.94	4.33	8.89

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