

NYSSCPA Group 10-Year Level Term Life Insurance Annual Premiums for Males

(Members under age 65 may apply for this plan.)

To calculate your annual premium, determine your annual rate from the chart and multiply it by the number of \$1,000 units.
For monthly premium, divide the annual premium by 12.

ISSUE AGE	\$100,000 - \$249,000			\$250,000 - \$499,000			\$500,000 - \$999,000			\$1,000,000 - \$2,000,000		
	Preferred Rate	Select Rate	Standard Rate	Preferred Rate	Select Rate	Standard Rate	Preferred Rate	Select Rate	Standard Rate	Preferred Rate	Select Rate	Standard Rate
20-21	0.81	0.93	2.38	0.55	0.67	2.07	0.49	0.62	2.00	0.42	0.56	1.90
22	0.81	0.93	2.38	0.55	0.67	2.07	0.49	0.63	2.00	0.42	0.56	1.91
23	0.82	0.93	2.38	0.55	0.67	2.08	0.49	0.63	2.00	0.42	0.56	1.91
24	0.82	0.93	2.39	0.55	0.67	2.10	0.49	0.63	2.00	0.42	0.56	1.91
25	0.82	0.93	2.39	0.55	0.67	2.10	0.50	0.63	2.00	0.42	0.56	1.91
26	0.82	0.93	2.41	0.55	0.67	2.11	0.50	0.63	2.01	0.42	0.56	1.93
27	0.82	0.93	2.42	0.55	0.67	2.11	0.50	0.63	2.02	0.42	0.56	1.93
28	0.82	0.93	2.43	0.55	0.68	2.12	0.50	0.63	2.05	0.42	0.56	1.95
29	0.82	0.93	2.44	0.55	0.68	2.14	0.50	0.63	2.07	0.42	0.56	1.97
30	0.82	0.93	2.45	0.55	0.68	2.15	0.50	0.63	2.07	0.42	0.56	1.97
31	0.82	0.93	2.46	0.55	0.68	2.15	0.50	0.63	2.07	0.42	0.56	1.97
32	0.82	0.93	2.46	0.55	0.68	2.15	0.50	0.63	2.07	0.42	0.56	1.97
33	0.82	0.93	2.46	0.56	0.68	2.15	0.50	0.63	2.07	0.42	0.56	1.97
34	0.82	0.93	2.46	0.56	0.68	2.16	0.50	0.63	2.07	0.42	0.56	1.97
35	0.82	0.93	2.53	0.56	0.68	2.24	0.50	0.63	2.15	0.42	0.56	2.03
36	0.82	0.96	2.65	0.56	0.70	2.34	0.50	0.64	2.25	0.42	0.57	2.15
37	0.85	1.00	2.81	0.58	0.73	2.50	0.53	0.67	2.40	0.43	0.61	2.28
38	0.91	1.05	3.00	0.61	0.78	2.68	0.58	0.72	2.58	0.46	0.66	2.46
39	0.95	1.11	3.25	0.65	0.84	2.93	0.55	0.78	2.83	0.48	0.71	2.69
40	1.00	1.17	3.53	0.69	0.91	3.19	0.63	0.85	3.09	0.53	0.78	2.93
41	1.06	1.26	3.85	0.75	0.98	3.51	0.70	0.91	3.41	0.58	0.84	3.94
42	1.13	1.35	4.26	0.84	1.08	3.89	0.79	1.02	3.77	0.65	0.94	3.58
43	1.21	1.44	4.68	0.94	1.17	4.30	0.88	1.10	4.17	0.75	1.03	3.97
44	1.30	1.58	5.17	1.03	1.28	4.76	0.97	1.21	4.63	0.83	1.14	4.39
45	1.42	1.70	5.66	1.14	1.42	5.24	1.07	1.36	5.10	0.92	1.28	4.85
46	1.54	1.85	6.23	1.25	1.56	5.78	1.19	1.48	5.64	1.04	1.39	5.38
47	1.69	2.02	6.84	1.34	1.73	6.39	1.28	1.65	6.23	1.13	1.55	5.96
48	1.83	2.20	7.48	1.46	1.90	7.00	1.39	1.82	6.85	1.23	1.73	6.55
49	2.00	2.39	8.16	1.60	2.08	7.65	1.53	2.00	7.47	1.37	1.90	7.16
50	2.18	2.62	8.83	1.76	2.29	8.30	1.68	2.22	8.11	1.52	2.12	7.79
51	2.39	2.86	9.49	1.94	2.52	8.93	1.85	2.42	8.74	1.69	2.33	8.39
52	2.57	3.11	10.12	2.15	2.77	9.55	2.06	2.68	9.35	1.90	2.57	9.01
53	2.77	3.39	10.80	2.38	3.03	10.20	2.29	2.94	9.97	2.12	2.83	9.63
54	3.02	3.70	11.55	2.66	3.33	10.92	2.56	3.23	10.68	2.40	3.12	10.34
55	3.28	4.02	12.42	2.93	3.65	11.75	2.83	3.54	11.50	2.65	3.41	11.16
56	3.57	4.38	13.39	3.20	3.99	12.67	3.10	3.89	12.41	2.92	3.75	12.06
57	3.86	4.76	14.43	3.50	4.32	13.67	3.39	4.18	13.41	3.20	4.04	13.06
58	4.22	5.17	15.50	3.84	4.73	14.80	3.74	4.60	14.51	3.55	4.46	14.17
59	4.62	5.64	16.86	4.23	5.19	16.11	4.10	5.05	15.79	3.91	4.89	15.45
60	5.09	6.22	18.83	4.67	5.75	17.65	4.54	5.60	17.30	4.34	5.43	16.98
61	5.62	6.88	20.19	5.19	6.39	19.34	5.05	6.25	18.98	4.85	6.05	18.67
62	6.19	7.64	22.52	5.80	7.15	21.16	5.66	6.97	20.76	5.46	6.75	20.48
63	6.87	8.50	25.03	6.46	7.98	23.29	6.31	7.81	22.87	6.12	7.55	22.62
64	7.64	9.48	27.82	7.21	8.94	25.97	7.04	8.74	25.47	6.85	8.46	25.27

The rate for children is \$1.20 annually per \$1,000 benefit unit. The maximum number of benefit units is 10.

NYSSCPA Group 10-Year Level Term Life Insurance Annual Premiums for Females

(Members under age 65 may apply for this plan.)

*To calculate your annual premium, determine your annual rate from the chart and multiply it by the number of \$1,000 units.
For monthly premium, divide the annual premium by 12.*

ISSUE AGE	\$100,000 - \$249,000			\$250,000 - \$499,000			\$500,000 - \$999,000			\$1,000,000 - \$2,000,000		
	Preferred Rate	Select Rate	Standard Rate	Preferred Rate	Select Rate	Standard Rate	Preferred Rate	Select Rate	Standard Rate	Preferred Rate	Select Rate	Standard Rate
20	0.73	0.84	2.02	0.48	0.57	1.74	0.41	0.52	1.66	0.31	0.43	1.53
21	0.73	0.84	2.03	0.48	0.57	1.74	0.41	0.52	1.66	0.32	0.43	1.54
22	0.73	0.84	2.03	0.48	0.58	1.74	0.41	0.52	1.66	0.32	0.43	1.54
23-25	0.73	0.84	2.03	0.48	0.58	1.74	0.41	0.53	1.66	0.32	0.43	1.54
26	0.73	0.85	2.03	0.48	0.58	1.74	0.41	0.53	1.66	0.33	0.43	1.54
27	0.73	0.85	2.03	0.48	0.58	1.74	0.41	0.53	1.66	0.33	0.43	1.54
28	0.73	0.85	2.03	0.48	0.58	1.75	0.41	0.53	1.66	0.33	0.43	1.57
29	0.73	0.85	2.04	0.48	0.58	1.75	0.41	0.53	1.68	0.33	0.43	1.57
30	0.73	0.85	2.07	0.48	0.58	1.77	0.41	0.53	1.69	0.33	0.43	1.57
31	0.73	0.85	2.07	0.48	0.58	1.77	0.41	0.53	1.69	0.33	0.43	1.57
32	0.73	0.85	2.07	0.48	0.58	1.77	0.42	0.53	1.69	0.33	0.43	1.58
33	0.73	0.85	2.07	0.48	0.58	1.77	0.42	0.53	1.69	0.33	0.43	1.58
34	0.73	0.85	2.07	0.48	0.58	1.77	0.42	0.53	1.69	0.33	0.44	1.58
35	0.73	0.85	2.11	0.48	0.58	1.82	0.42	0.53	1.74	0.33	0.44	1.61
36	0.74	0.86	2.22	0.49	0.60	1.93	0.43	0.54	1.85	0.35	0.46	1.73
37	0.79	0.91	2.38	0.52	0.63	2.07	0.47	0.57	1.99	0.38	0.50	1.86
38	0.83	0.95	2.58	0.57	0.67	2.27	0.50	0.61	2.19	0.40	0.52	2.03
39	0.86	1.02	2.81	0.61	0.74	2.49	0.55	0.68	2.41	0.45	0.60	2.23
40	0.92	1.07	3.02	0.67	0.79	2.69	0.60	0.74	2.60	0.49	0.64	2.43
41	0.98	1.16	3.26	0.72	0.87	2.93	0.66	0.81	2.83	0.55	0.72	2.63
42	1.05	1.24	3.50	0.78	0.94	3.16	0.72	0.89	3.06	0.60	0.79	2.86
43	1.13	1.34	3.77	0.86	1.03	3.42	0.80	0.96	3.31	0.67	0.87	3.09
44	1.21	1.44	4.05	0.94	1.12	3.69	0.88	1.06	3.59	0.76	0.97	3.34
45	1.28	1.54	4.37	1.01	1.21	3.99	0.95	1.15	3.89	0.82	1.06	3.62
46	1.37	1.61	4.68	1.09	1.30	4.31	1.03	1.23	4.17	0.90	1.15	3.88
47	1.44	1.72	5.03	1.15	1.39	4.64	1.09	1.32	4.51	0.96	1.22	4.22
48	1.51	1.83	5.41	1.23	1.50	4.99	1.16	1.43	4.86	1.03	1.33	4.55
49	1.61	1.92	5.78	1.30	1.59	5.36	1.24	1.52	5.22	1.11	1.41	4.90
50	1.70	2.06	6.18	1.40	1.71	5.74	1.34	1.64	5.60	1.21	1.54	5.26
51	1.82	2.19	6.57	1.51	1.83	6.12	1.43	1.73	5.97	1.31	1.64	5.63
52	1.96	2.33	6.99	1.64	1.96	6.53	1.58	1.86	6.37	1.45	1.76	6.01
53	2.10	2.47	7.43	1.78	2.09	6.94	1.70	2.00	6.77	1.58	1.90	6.40
54	2.25	2.63	7.86	1.93	2.25	7.35	1.85	2.16	7.18	1.71	2.07	6.81
55	2.43	2.83	8.32	2.09	2.43	7.80	2.00	2.34	7.61	1.86	2.23	7.24
56	2.56	3.02	8.72	2.23	2.60	8.19	2.15	2.51	7.99	2.01	2.41	7.62
57	2.72	3.22	9.11	2.38	2.79	8.56	2.29	2.70	8.36	2.14	2.60	8.00
58	2.86	3.47	9.52	2.52	3.02	8.96	2.42	2.92	8.77	2.29	2.81	8.41
59	3.05	3.72	10.04	2.72	3.26	9.47	2.62	3.16	9.27	2.47	3.05	8.91
60	3.29	4.05	10.75	2.94	3.56	10.14	2.85	3.41	9.92	2.70	3.30	9.58
61	3.59	4.41	11.65	3.24	3.90	11.01	3.15	3.79	10.78	3.00	3.67	10.43
62	3.95	4.82	12.72	3.61	4.28	12.05	3.51	4.17	11.80	3.35	4.07	11.46
63	4.36	5.30	13.94	4.03	4.73	13.21	3.91	4.61	12.94	3.76	4.50	12.61
64	4.83	5.83	15.33	4.45	5.20	14.54	4.32	5.09	14.26	4.17	4.98	13.93

The rate for children is \$1.20 annually per \$1,000 benefit unit. The maximum number of benefit units is 10.

NYSSCPA Group 20-Year Level Term Life Insurance Annual Premiums for Males

(Members under age 55 may apply for this plan.)

*To calculate your annual premium, determine your annual rate from the chart and multiply it by the number of \$1,000 units.
For monthly premium, divide the annual premium by 12.*

ISSUE AGE	\$100,000 - \$249,000			\$250,000 - \$499,000			\$500,000 - \$999,000			\$1,000,000 - \$2,000,000		
	Preferred Rate	Select Rate	Standard Rate	Preferred Rate	Select Rate	Standard Rate	Preferred Rate	Select Rate	Standard Rate	Preferred Rate	Select Rate	Standard Rate
20-25	1.31	1.72	2.81	0.92	1.33	2.28	0.85	1.25	2.20	0.77	1.16	2.10
26	1.31	1.72	2.81	0.92	1.33	2.28	0.85	1.25	2.20	0.77	1.16	2.10
27	1.31	1.72	2.85	0.93	1.33	2.29	0.85	1.25	2.23	0.77	1.16	2.12
28	1.31	1.72	2.87	0.93	1.33	2.32	0.85	1.25	2.25	0.77	1.16	2.13
29	1.31	1.72	2.91	0.93	1.33	2.35	0.85	1.25	2.28	0.77	1.16	2.17
30	1.31	1.72	2.99	0.93	1.33	2.42	0.85	1.25	2.35	0.77	1.16	2.25
31	1.31	1.72	3.11	0.93	1.33	2.52	0.85	1.25	2.45	0.77	1.16	2.36
32	1.31	1.75	3.25	0.93	1.35	2.65	0.86	1.27	2.57	0.77	1.18	2.47
33	1.31	1.78	3.44	0.93	1.37	2.81	0.86	1.30	2.73	0.77	1.21	2.62
34	1.31	1.82	3.63	0.93	1.41	2.97	0.86	1.33	2.90	0.77	1.24	2.79
35	1.31	1.86	3.84	0.93	1.45	3.16	0.86	1.38	3.08	0.77	1.29	2.97
36	1.36	1.93	4.03	0.96	1.51	3.32	0.88	1.43	3.25	0.80	1.33	3.13
37	1.44	2.02	4.23	0.99	1.57	3.49	0.92	1.50	3.42	0.83	1.41	3.31
38	1.54	2.10	4.46	1.05	1.65	3.71	0.97	1.58	3.63	0.88	1.48	3.52
39	1.66	2.22	4.75	1.12	1.75	3.96	1.04	1.69	3.87	0.94	1.59	3.76
40	1.80	2.39	5.15	1.21	1.90	4.31	1.12	1.82	4.22	1.03	1.72	4.10
41	1.94	2.57	5.69	1.32	2.07	4.77	1.25	1.99	4.69	1.14	1.89	4.56
42	2.11	2.83	6.35	1.46	2.28	5.34	1.39	2.21	5.27	1.28	2.11	5.13
43	2.32	3.11	7.08	1.61	2.54	5.99	1.54	2.46	5.91	1.43	2.35	5.77
44	2.52	3.40	7.88	1.79	2.78	6.68	1.71	2.70	6.59	1.58	2.58	6.43
45	2.72	3.70	8.66	1.96	3.05	7.36	1.87	2.98	7.28	1.75	2.85	7.12
46	2.93	4.00	9.44	2.14	3.29	8.04	2.06	3.22	7.97	1.93	3.09	7.79
47	3.14	4.28	10.27	2.35	3.55	8.76	2.27	3.47	8.68	2.12	3.34	8.50
48	3.34	4.57	11.15	2.56	3.81	9.52	2.48	3.74	9.44	2.34	3.60	9.25
49	3.59	4.95	12.07	2.79	4.14	10.32	2.71	4.07	10.25	2.58	3.93	10.05
50	3.92	5.44	13.05	3.03	4.55	11.17	2.95	4.47	11.09	2.82	4.34	10.89
51	4.28	6.05	14.08	3.26	5.09	12.06	3.19	5.01	12.00	3.06	4.86	11.79
52	4.70	6.76	15.22	3.50	5.70	13.05	3.42	5.62	12.98	3.28	5.47	12.76
53	5.18	7.59	16.38	3.77	6.43	14.08	3.69	6.35	14.00	3.56	6.20	13.78
54	5.74	8.50	17.62	4.10	7.21	15.15	4.01	7.13	15.07	3.88	6.95	14.84

The rate for children is \$1.20 annually per \$1,000 benefit unit. The maximum number of benefit units is 10.

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	Preferred Rate	Select Rate	Standard Rate	Preferred Rate	Select Rate	Standard Rate	Preferred Rate	Select Rate	Standard Rate	Preferred Rate	Select Rate	Standard Rate
20	1.11	1.39	2.38	0.75	1.03	1.94	0.67	0.95	1.79	0.58	0.84	1.65
21	1.11	1.39	2.39	0.75	1.03	1.95	0.67	0.95	1.79	0.58	0.84	1.66
22	1.11	1.39	2.39	0.75	1.03	1.95	0.67	0.95	1.79	0.58	0.84	1.66
23	1.11	1.39	2.39	0.75	1.03	1.95	0.67	0.95	1.79	0.58	0.84	1.66
24	1.11	1.39	2.39	0.75	1.03	1.95	0.67	0.95	1.79	0.58	0.84	1.66
25	1.11	1.39	2.39	0.76	1.03	1.95	0.67	0.95	1.79	0.58	0.84	1.66
26	1.11	1.39	2.43	0.76	1.03	2.00	0.67	0.95	1.84	0.58	0.84	1.68
27	1.11	1.39	2.52	0.76	1.03	2.07	0.68	0.95	1.89	0.58	0.84	1.75
28	1.11	1.39	2.61	0.76	1.03	2.17	0.68	0.96	1.99	0.58	0.84	1.81
29	1.11	1.39	2.70	0.76	1.03	2.27	0.68	0.96	2.07	0.58	0.84	1.91
30	1.11	1.39	2.80	0.76	1.03	2.34	0.68	0.96	2.15	0.58	0.85	1.99
31	1.11	1.40	2.90	0.76	1.05	2.41	0.69	0.97	2.24	0.59	0.87	2.08
32	1.15	1.47	2.97	0.77	1.10	2.49	0.70	1.02	2.30	0.60	0.92	2.15
33	1.17	1.49	3.05	0.80	1.14	2.58	0.72	1.07	2.37	0.61	0.95	2.20
34	1.18	1.57	3.20	0.82	1.19	2.68	0.74	1.11	2.49	0.63	1.00	2.32
35	1.23	1.65	3.34	0.84	1.26	2.84	0.77	1.18	2.63	0.66	1.06	2.46
36	1.25	1.72	3.58	0.88	1.33	3.04	0.79	1.25	2.85	0.69	1.12	2.66
37	1.27	1.80	3.86	0.90	1.38	3.31	0.82	1.31	3.08	0.71	1.18	2.89
38	1.33	1.87	4.19	0.94	1.46	3.60	0.86	1.39	3.37	0.75	1.27	3.16
39	1.38	1.99	4.53	0.98	1.56	3.92	0.90	1.48	3.66	0.80	1.35	3.45
40	1.43	2.09	4.85	1.04	1.65	4.21	0.96	1.58	3.94	0.85	1.45	3.72
41	1.51	2.22	5.19	1.11	1.75	4.52	1.03	1.68	4.24	0.91	1.55	4.00
42	1.60	2.33	5.52	1.20	1.87	4.81	1.12	1.79	4.53	1.00	1.65	4.28
43	1.71	2.48	5.86	1.28	1.98	5.13	1.22	1.91	4.84	1.09	1.79	4.58
44	1.85	2.64	6.25	1.41	2.12	5.50	1.33	2.05	5.18	1.21	1.92	4.90
45	1.97	2.83	6.67	1.52	2.29	5.88	1.45	2.21	5.54	1.32	2.06	5.28
46	2.11	3.04	7.15	1.65	2.48	6.31	1.56	2.40	5.96	1.44	2.24	5.67
47	2.26	3.30	7.67	1.79	2.68	6.78	1.71	2.61	6.42	1.57	2.46	6.10
48	2.41	3.56	8.23	1.95	2.93	7.30	1.87	2.85	6.90	1.74	2.70	6.58
49	2.58	3.84	8.83	2.11	3.17	7.86	2.02	3.09	7.43	1.90	2.94	7.07
50	2.78	4.15	9.46	2.28	3.43	8.41	2.22	3.36	7.99	2.09	3.21	7.61
51	3.00	4.44	10.11	2.48	3.67	9.01	2.41	3.60	8.55	2.27	3.45	8.16
52	3.23	4.71	10.81	2.67	3.93	9.66	2.60	3.85	9.16	2.48	3.71	8.76
53	3.48	5.04	11.55	2.89	4.20	10.34	2.82	4.13	9.81	2.69	3.98	9.37
54	3.77	5.44	12.36	3.14	4.55	11.06	3.07	4.48	10.51	2.94	4.33	10.05

The rate for children is \$1.20 annually per \$1,000 benefit unit. The maximum number of benefit units is 10.