

# NYSSCPA Group Term Life Insurance Monthly Rates

(Members under age 70 may apply for this plan.)

To calculate your monthly premium, determine your monthly rate from the chart and multiply it by the number of \$25,000 units. For annual premium, multiply the monthly premium by 12. Use the lower rate if you are a non-tobacco user. May be purchased in units of \$25,000 (up to \$1,000,000 in coverage available).

## RATES PER \$25,000 BENEFIT

Age	Non-Tobacco User	Tobacco User
Under 30	\$0.70	\$1.25
30-34	\$0.93	\$1.68
35-39	\$1.20	\$2.18
40-44	\$2.08	\$3.73
45-49	\$3.58	\$6.43
50-54	\$6.55	\$11.78
55-59	\$10.30	\$18.53
60-64	\$16.60	\$29.85
65-69	\$28.35	\$50.95
70-74*	\$23.91	\$42.99

## CHILD RATE

- \$1.25 per month for non-tobacco users to insure all eligible children age 6 months to 21 years (25 if full time student) for \$5,000 each.
- \$1.00 per month for tobacco users to insure all eligible children age 6 months to 21 years (25 if full time student) for \$4,000 each.

\*For renewals only. Must be under age 70 to apply. Premiums are based on insured's age when insurance becomes effective; subsequent premiums are based on insured's age at renewal dates.

Coverage amounts decrease 50% at age 70, and terminate at age 75.