

**Male Tobacco**

Age	\$2,500	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
<b>50 - 54</b>		\$8.40		\$15.81	\$23.21	\$30.62	\$38.02	\$45.43	\$52.83	\$60.23	\$67.64
<b>55 - 59</b>	Coverage not available.	\$11.50	Coverage not available.	\$21.99	32.49	42.98	53.48	63.98	74.47	84.97	95.46
<b>60 - 64</b>		\$15.76		\$30.53	45.29	60.05	74.81	89.58	104.34	119.10	133.86
<b>65 - 69</b>		\$20.08		\$39.17	58.25	77.33	96.42	115.50	134.58	153.67	172.75
<b>70 - 74</b>		\$29.64		\$58.28	86.93	115.57	144.21	172.85	201.49	230.13	258.78
<b>75 - 79</b>		28.22		\$55.45	82.67	\$109.89	164.34	218.78	Coverage not available.		
<b>80 - 84</b>	48.64	\$96.28	143.93	\$191.57	286.85	382.13					
<b>85 - 89</b>	86.75	\$172.51	258.26	\$344.02	515.53	687.03					
<b>90 - 94</b>	105.51	\$210.03	314.54	\$419.05	628.08	837.10					

Age	\$50,000	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000
<b>50 - 54</b>	\$75.04	\$82.45	\$89.85	\$97.25	\$104.66	\$112.06	\$119.47	\$126.87	\$134.28	\$141.68	\$149.08
<b>55 - 59</b>	\$105.96	116.45	126.95	137.45	147.94	158.44	168.93	179.43	189.93	200.42	210.92
<b>60 - 64</b>	\$148.63	163.39	178.15	192.91	207.68	222.44	237.20	251.96	266.73	281.49	296.25
<b>65 - 69</b>	\$191.83	210.92	230.00	249.08	268.17	287.25	306.33	325.42	344.50	363.58	382.67
<b>70 - 74</b>	\$287.42	316.06	344.70	373.34	401.98	430.63	459.27	487.91	516.55	545.19	573.83

**Female Tobacco**

Age	\$2,500	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000
<b>50 - 54</b>		\$5.31		\$9.62	\$13.93	\$18.23	\$22.54	\$26.85	\$31.16	\$35.47	\$39.78
<b>55 - 59</b>	Coverage not available.	\$7.55	Coverage not available.	14.09	20.64	27.18	33.73	40.28	46.82	53.37	59.91
<b>60 - 64</b>		\$10.88		20.76	30.64	40.52	50.40	60.28	70.15	80.03	89.91
<b>65 - 69</b>		\$14.64		28.28	41.91	55.55	69.19	82.83	96.46	110.10	123.74
<b>70 - 74</b>		\$22.37		43.74	65.11	86.48	107.85	129.23	150.60	171.97	193.34
<b>75 - 79</b>		21.96		\$42.92	63.88	84.84	126.76	168.68	Coverage not available.		
<b>80 - 84</b>	37.68	\$74.36	111.04	147.73	221.09	294.45					
<b>85 - 89</b>	67.03	\$133.05	199.08	265.11	397.16	529.22					
<b>90 - 94</b>	89.23	\$177.45	265.68	353.90	530.35	706.80					

Age	\$50,000	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000
<b>50 - 54</b>	\$44.08	\$48.39	\$52.70	\$57.01	\$61.32	\$65.63	\$69.93	\$74.24	\$78.55	\$82.86	\$87.17
<b>55 - 59</b>	66.46	\$73.00	79.55	86.10	92.64	99.19	105.73	112.28	118.83	125.37	131.92
<b>60 - 64</b>	99.79	\$109.67	119.55	129.43	139.31	149.19	159.07	168.95	178.83	188.70	198.58
<b>65 - 69</b>	137.38	\$151.01	164.65	178.29	191.93	205.56	219.20	232.84	246.48	260.11	273.75
<b>70 - 74</b>	214.71	\$236.08	257.45	278.82	300.19	321.56	342.93	364.30	385.68	407.05	428.42

Rates increase as you enter a new 5-year age band. Premiums shown include a \$1.00 monthly administrative fee per insured. Contact LifeHelp to find out how to avoid this fee. Benefits reduce at age 75 to 50% of the original benefit amount, or \$20,000, whichever is less, with a corresponding reduction in your premium. You can renew your coverage to age 95. \*In Montana, male rates apply to all applicants. Premiums may be changed by New York Life on any premium due date and on any date on which benefits are changed. However, your rate may change only if they are changed for an entire class of insureds. For example, a class is a group of people with the same issue age.