



2016 Current Monthly Premiums*

New York Life Insurance Company

Young Family Term Life Insurance

Female

Age	\$25,000		\$50,000		\$75,000		\$100,000		\$125,000		\$150,000	
	Std	Smk	Std	Smk	Std	Smk	Std	Smk	Std	Smk	Std	Smk
18 - 24	\$0.79	\$1.90	\$1.58	\$3.79	\$2.38	\$5.69	\$3.17	\$7.58	\$3.96	\$9.48	\$4.75	\$11.38
25 - 29	0.90	2.08	1.79	4.17	2.69	6.25	3.58	8.33	4.48	10.42	5.38	12.50
30 - 34	1.35	3.15	2.71	6.29	4.06	9.44	5.42	12.58	6.77	15.73	8.13	18.88
35 - 39	2.04	4.85	4.08	9.71	6.13	14.56	8.17	19.42	10.21	24.27	12.25	29.13
40 - 44	3.35	7.96	6.71	15.92	10.06	23.88	13.42	31.83	16.77	39.79	20.13	47.75
45 - 49	4.94	11.48	9.88	22.96	14.81	34.44	19.75	45.92	24.69	57.40	29.63	68.88
50 - 54	6.77	15.69	13.54	31.38	20.31	47.06	27.08	62.75	33.85	78.44	40.63	94.13
55 - 59	10.06	20.98	20.13	41.96	30.19	62.94	40.25	83.92	50.31	104.90	60.38	125.88
60 - 64	16.17	30.48	32.33	60.96	48.50	91.44	64.67	121.92	80.83	152.40	97.00	182.88

Age	\$175,000		\$200,000		\$225,000		\$250,000		\$275,000		\$300,000	
	Std	Smk	Std	Smk	Std	Smk	Std	Smk	Std	Smk	Std	Smk
18 - 24	\$5.54	\$13.27	\$6.33	\$15.17	\$7.13	\$17.06	\$7.92	\$18.96	\$8.71	\$20.85	\$9.50	\$22.75
25 - 29	6.27	14.58	7.17	16.67	8.06	18.75	8.96	20.83	9.85	22.92	10.75	25.00
30 - 34	9.48	22.02	10.83	25.17	12.19	28.31	13.54	31.46	14.90	34.60	16.25	37.75
35 - 39	14.29	33.98	16.33	38.83	18.38	43.69	20.42	48.54	22.46	53.40	24.50	58.25
40 - 44	23.48	55.71	26.83	63.67	30.19	71.63	33.54	79.58	36.90	87.54	40.25	95.50
45 - 49	34.56	80.35	39.50	91.83	44.44	103.31	49.38	114.79	54.31	126.27	59.25	137.75
50 - 54	47.40	109.81	54.17	125.50	60.94	141.19	67.71	156.88	74.48	172.56	81.25	188.25
55 - 59	70.44	146.85	80.50	167.83	90.56	188.81	100.63	209.79	110.69	230.77	120.75	251.75
60 - 64	113.17	213.35	129.33	243.83	145.50	274.31	161.67	304.79	177.83	335.27	194.00	365.75

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 65 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 75. *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.



2016 Current Monthly Premiums*

New York Life Insurance Company

Young Family Term Life Insurance

Male

Age	\$25,000		\$50,000		\$75,000		\$100,000		\$125,000		\$150,000	
	Std	Smk	Std	Smk	Std	Smk	Std	Smk	Std	Smk	Std	Smk
18 - 24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
25 - 29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30 - 34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35 - 39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40 - 44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
45 - 49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
50 - 54	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
55 - 59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
60 - 64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Age	\$175,000		\$200,000		\$225,000		\$250,000		\$275,000		\$300,000	
	Std	Smk	Std	Smk	Std	Smk	Std	Smk	Std	Smk	Std	Smk
18 - 24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
25 - 29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30 - 34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35 - 39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40 - 44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
45 - 49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
50 - 54	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
55 - 59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
60 - 64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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 65 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 75. *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.