Current 2026-2027 Semiannual Premium Contributions per Member $10,000 Unit

The initial cost of insurance for a member is based on the member's attained age when insurance becomes effective, the amount of insurance selected and the member's tobacco/nicotine use. The cost increases as the member grows older. Premium contributions will vary depending upon the options chosen. All eligible children can be insured under the $10,000 option for $3.00 semiannually ($2.70 with the 10% premium credit*). **Manitoba and Ontario, Canada Residents:** Please see tax notice under HOW TO APPLY section.

	No Volume Credit Options less than $160,00				Volume Credit Options $160,000-$490,000				Additional Volume Credit Options $500,000-$1,000,000			
Issue Age	Smoker	10% Premium Credit*	Nonsmoker	10% Premium Credit*	Smoker	10% Premium Credit*	Nonsmoker	10% Premium Credit*	Smoker	10% Premium Credit*	Nonsmoker	10% Premium Credit*
Under 30	$2.28	$2.06	$1.74	$1.57	$1.92	$1.73	$1.50	$1.35	$1.74	$1.57	$1.32	$1.19
30-34	2.64	2.38	2.04	1.84	2.22	2.00	1.74	1.57	2.04	1.84	1.56	1.41
35-39	3.06	2.76	2.46	2.22	2.58	2.33	1.98	1.79	2.46	2.22	1.92	1.73
40-44	5.28	4.76	4.08	3.68	4.50	4.05	3.54	3.19	4.14	3.73	3.24	2.92
45-49	9.24	8.32	7.20	6.48	7.80	7.02	6.12	5.51	7.26	6.54	5.70	5.13
50-54	14.88	13.40	11.64	10.48	12.66	11.40	9.84	8.86	11.70	10.53	9.12	8.21
55-59	24.54	22.09	19.14	17.23	20.82	18.74	16.26	14.64	19.38	17.45	15.06	13.56
60	38.16	34.35	29.76	26.79	32.46	29.22	25.26	22.74	30.18	27.17	23.52	21.17
61	46.14	41.53	35.94	32.35	39.36	35.43	30.72	27.65	36.66	33.00	28.62	25.76
62	51.42	46.28	40.02	36.02	43.80	39.42	34.20	30.78	40.68	36.62	31.80	28.62
63	60.72	54.65	47.34	42.61	51.42	46.28	40.02	36.02	47.76	42.99	37.26	33.54
64	64.20	57.78	50.04	45.04	54.54	49.09	42.54	38.29	50.76	45.69	39.54	35.59
65-79**	76.38	68.75	59.52	53.57	64.86	58.38	50.58	45.53	60.30	54.27	47.16	42.45
80-84**	100.86	90.78	78.60	70.74	85.74	77.17	66.84	60.16	79.74	71.77	62.16	55.95
85-89**	166.38	149.75	129.66	116.70	141.42	127.28	110.28	99.26	131.52	118.37	102.54	92.29
90-94**	274.56	247.11	213.96	192.57	233.40	210.06	181.92	163.73	217.08	195.38	169.20	152.28
95-99**	453.06	407.76	353.04	317.74	385.14	346.63	300.24	270.22	358.20	322.38	279.18	251.27

***These rates include the 10% premium discount currently in effect.** Although not promised or guaranteed, **premium credits have been granted for years.**

****Based on member's age, amounts of coverage decrease for member and spouse. See "Amounts of Insurance at Member Ages 69 through 99." Coverage terminates at member's age 100. See "Group Conversion Privilege."

The premium contributions shown reflect the current rate and benefit structure. Premium contributions may be changed by New York Life Insurance Company on any premium due date (but not more than once in any 12-month period) and any date on which benefits are changed. However, your rates may change only if they are changed for all others in the same class of insurance under this group policy. For example, a class of insureds is a group of people all with the same issue age, and tobacco/nicotine use. Benefit option amounts are not guaranteed and are subject to change by agreement between New York Life Insurance Company and the Trustee of the IEEE Life Insurance.

How to Calculate Your Semiannual Cost*

Use the correct column to find the current semiannual insurance cost for member coverage in excess of $10,000. Multiply the amount shown for the $10,000 member option by the number of $10,000 multiples desired (e.g., for $200,000 at age 33 for a nonsmoker with the 10% Premium Credit, multiply $1.57 by 10 = $15.70)

To find the current semiannual insurance cost for spouse coverage in excess of $10,000, multiply the amount shown for the $10,000 spouse option by the number of $10,000 multiples desired (e.g., for $100,000 at member's age 33 for a nonsmoker spouse with the 10% Premium Credit, multiply $1.19 by 10 = $11.90). Add the cost for spouse (and children's) coverage to member (and spouse) coverage for your total semiannual premium cost.

If you wish to request child coverage, add $3.00 ($2.70 with the 10% Premium Credit described above) to cover all eligible children

*If you select the convenient monthly Electronic Funds Transfer (EFT) option, your monthly cost will be approximately one-sixth of the semiannual cost shown.(Note: the amount billed may differ slightly due to rounding.)

Current 2026-2027 Semiannual Premium Contributions per Spouse $10,000 Unit

The initial cost of insurance for a spouse is based on the member's attained age when insurance becomes effective, the amount of insurance selected and the spouse's tobacco/nicotine use. The cost increases as the member grows older. Premium contributions will vary depending upon the options chosen. All eligible children can be insured under the $10,000 option for $3.00 semiannually ($2.70 with the 10% premium Credit*). **Manitoba and Ontario, Canada Residents:** Please see tax notice under HOW TO APPLY section.

	No Volume Credit Options Less than $160,00				Volume Credit Options $160,000-$490,000				Additional Volume Credit Options $500,000-$1,000,000			
Issue Age	Smoker	10% Premium Credit*	Nonsmoker	10% Premium Credit*	Smoker	10% Premium Credit*	Nonsmoker	10% Premium Credit*	Smoker	10% Premium Credit*	Nonsmoker	10% Premium Credit*
Under 30	$1.44	$1.30	$1.08	$0.98	$1.20	$1.08	$0.96	$0.87	$1.08	$0.99	$0.84	$0.76
30-34	1.68	1.52	1.32	1.19	1.44	1.30	1.08	0.98	1.32	1.19	0.96	0.87
35-39	2.64	2.38	2.04	1.84	2.16	1.95	1.68	1.52	2.04	1.84	1.68	1.52
40-44	3.48	3.14	2.76	2.49	2.88	2.60	2.28	2.06	2.76	2.49	2.16	1.95
45-49	6.12	5.51	4.80	4.32	5.16	4.65	3.96	3.56	4.92	4.43	3.84	3.46
50-54	14.04	12.64	10.92	9.83	11.88	10.70	9.24	8.32	11.04	9.94	8.64	7.78
55-59	21.96	19.77	17.04	15.34	18.72	16.85	14.64	13.18	17.40	15.66	13.56	12.21
60	24.48	22.04	19.08	17.18	20.88	18.80	16.20	14.58	19.32	17.39	15.12	13.61
61	29.64	26.68	23.04	20.74	25.08	22.58	19.56	17.61	23.28	20.96	18.24	16.42
62	32.88	29.60	25.68	23.12	27.96	25.17	21.73	19.55	25.92	23.33	20.28	18.26
63	38.76	34.89	30.12	27.11	32.88	29.60	25.68	23.12	30.48	27.44	23.76	21.39
64	41.28	37.16	32.16	28.95	35.04	31.54	27.36	24.63	32.64	29.38	25.32	22.79
65-79**	49.08	44.18	38.28	34.46	41.64	37.48	32.52	29.27	38.76	34.88	30.24	27.22
80-84**	64.92	58.43	50.52	45.47	55.20	49.68	42.96	38.67	51.36	46.23	39.96	35.97
85-89**	107.04	96.34	83.28	74.96	91.08	81.98	70.80	63.72	84.72	76.25	65.88	59.30
90-94**	176.64	158.98	137.52	123.77	150.24	135.22	116.88	105.20	139.80	125.82	108.72	97.85
95-99**	291.60	262.44	226.92	204.23	247.92	223.13	192.96	173.67	230.64	207.58	179.52	161.57

***These rates include the 10% premium discount currently in effect.** Although not promised or guaranteed, premium credits have been granted for years.

****Based on member's age, amounts of coverage decrease for member and spouse. See "Amounts of Insurance at Member Ages 69 through 99." Coverage terminates at member's age 100. See "Group Conversion Privilege."

The premium contributions shown reflect the current rate and benefit structure. Premium contributions may be changed by New York Life Insurance Company on any premium due date (but not more than once in any 12-month period) and any date on which benefits are changed. However, your rates may change only if they are changed for all others in the same class of insurance under this group policy. For example, a class of insureds is a group of people all with the same issue age, and tobacco/nicotine use. Benefit option amounts are not guaranteed and are subject to change by agreement between New York Life Insurance Company and the Trustee of the IEEE Life Insurance.