YOUR COST

IMPORTANT NOTICE TO RESIDENTS OF MANITOBA AND ONTARIO, CANADA: Manitoba and Ontario, Canada have enacted laws requiring taxation (Manitoba 7% and Ontario 8%) of all group insurance purchased by individuals. This tax will be added to the amount of any premium contributions due (in U.S. dollars), which is then reported and remitted to the province.

CURRENT 2026-2027 ANNUAL MEMBER ONLY PREMIUM CONTRIBUTIONS		
Member's Principal Sum	**When Member is Under Age 70**	**When Member is Age 70 & Over***
$50,000	$24.00	$24.00
100,000	48.00	48.00
150,000	72.00	Not Available
200,000	96.00	Not Available
250,000	120.00	Not Available
300,000	144.00	Not Available
350,000	168.00	Not Available
400,000	192.00	Not Available
450,000	216.00	Not Available
500,000	240.00	Not Available

Family Coverage**				
Principal Sums			**Annual Premium Contributions When Member is**	
Member	**Spouse**	**Each Child**	**Under Age 70**	**Age 70 & Over***
$50,000	$25,000	$5,000	$36,00	$36,00
100,000	50,000	10,000	72.00	72.00
150,000	75,000	15,000	108.00	N/A
200,000	100,000	20,000	144.00	N/A
250,000	125,000	25,000	180.00	N/A
300,000	150,000	30,000	216.00	N/A
350,000	175,000	35,000	252.00	N/A
400,000	200,000	40,000	288.00	N/A
450,000	225,000	45,000	324.00	N/A
500,000	250,000	40,000	360.00	N/A

*Renewal Only. On the premium due date on or immediately after the date the member reaches age 70, the member may not carry more than $100,000 Principal Sum and all coverage converts to Common Carrier Travel Accident.
**Under Family Coverage, if on the date of the accident no dependent spouse is covered, dependent child coverage increases to 15% (instead of 10%). Under Family Coverage, if on the date of the accident spouse only is covered, the percentage is 60%.
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 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 insureds. For example, a class of insureds is a group of people all with the same issue age. Benefit option amounts are not guaranteed and are subject to change by agreement between New York Life Insurance Company and the Trustee under Trust Agreement with the IEEE, Inc.