

YOUR COST

The insurance cost is based on your attained age when coverage becomes effective and increases on the November 1 anniversary date or immediately after the date you reach a higher age bracket.

Premium contributions will vary depending upon the options and amounts chosen.

Manitoba, Ontario, Canada Residents: Please see tax notice under HOW TO APPLY section.

CURRENT 2025 QUARTERLY PREMIUM CONTRIBUTIONS PER \$130 MONTHLY BENEFIT OPTION WITH 30% PREMIUM CREDIT*			
30-Day Waiting Period			
Member's Age	Career Policy	Five-Year Policy	Inflation-Fighter Career Policy
Under 30	\$2.65	\$2.10	\$3.21
30-39	3.11	2.42	3.78
40-49	5.36	3.95	6.22
50-59	8.25	7.41	9.24
60-62**	12.10	12.10	13.13
63-69***+	11.05	11.05	11.05**
70-74***+■	16.09	16.09	16.09**

90-Day Waiting Period			
Member's Age	Career Policy	Five-Year Policy	Inflation-Fighter Career Policy
Under 30	\$1.60	\$1.18	\$2.16
30-39	1.89	1.32	2.54
40-49	3.49	2.37	4.37
50-59	5.90	5.15	6.89
60-62**	8.67	8.67	9.68
63-69***+	7.62	7.62	7.62**
70-74***+■	12.87	12.87	12.87**

180-Day Waiting Period			
Member's Age	Career Policy	Five-Year Policy	Inflation-Fighter Career Policy
Under 30	\$1.37	\$0.90	\$1.91
30-39	1.58	0.97	2.23
40-49	3.00	1.68	3.89
50-59	4.83	4.01	5.80
60-62**	7.14	7.14	8.15
63-69***+	5.73	5.73	5.73**
70-74***+■	9.79	9.79	9.79**

365-Day Waiting Period			
Member's Age	Career Policy	Five-Year Policy	Inflation-Fighter Career Policy
Under 30	\$1.18	\$0.76	\$1.74
30-39	1.39	0.84	2.06
40-49	2.69	1.47	3.57
50-59	4.20	3.57	5.17
60-62*	6.22	6.22	7.25
63-69***+	5.10	5.10	5.10**
70-74***+■	8.82	8.82	8.82**

FUTURE PURCHASE OPTION PREMIUM CONTRIBUTIONS PER UNIT WITH 30% PREMIUM CREDIT*-CAREER POLICY				
Member's Age	30-Days	90-Days	180-Days	365-Days
Under 30	\$0.40	\$0.23	\$0.19	\$0.17
30-39	0.46	0.37	0.23	0.21
40-50	0.80	0.53	0.44	0.40

FUTURE PURCHASE OPTION PREMIUM CONTRIBUTIONS PER UNIT WITH 30% PREMIUM CREDIT*-FIVE YEAR POLICY				
Member's Age	30-Days	90-Days	180-Days	365-Days
Under 30	\$0.32	\$0.17	\$0.13	\$0.11
30-39	0.36	0.19	0.15	0.13
40-50	0.59	0.36	0.25	0.21

*The rates above reflect a 30% premium credit currently in effect.

Although not promised or guaranteed, premium credits have been granted for years. Please note, rates may vary slightly due to rounding.

**For disabilities commencing on or after the November 1st anniversary date on or immediately after reaching ages 60 and 63, the maximum benefit period is reduced as previously described.

+On the November 1st anniversary date on or immediately after reaching age 65, coverage in excess of \$3,250 will reduce to \$3,250; and on the November 1st anniversary date on or immediately after reaching age 70, coverage in excess of \$1,560 will reduce to \$1,560.

***Inflation-Fighter benefits apply only to disabilities beginning prior to age 63. Starting with age 63, benefits revert back to those provided by the basic Career Policy.

■Renewal only

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 insured's.