

CURRENT 2021 SEMIANNUAL PREMIUM CONTRIBUTIONS

The cost of this coverage is based upon the member’s and spouse’s amount of insurance requested, usage of tobacco/nicotine products, and attained age when coverage becomes effective. Premium contributions will vary depending upon the options chosen.

Rates for Each \$10,000 Option of Coverage						
	Options less than \$160,000		Options \$160,000 but less than \$500,000		Options \$500,000 or higher	
Issue Age	Nonsmoker	Smoker	Nonsmoker	Smoker	Nonsmoker	Smoker
50	11.46	20.82	9.72	17.76	9.36	17.22
51	11.52	21.36	9.78	18.24	9.42	17.70
52	11.58	21.96	9.84	18.66	9.48	18.18
53	11.88	22.74	10.08	19.32	9.78	18.78
54	12.72	24.48	10.80	20.40	10.50	20.22
55	13.98	26.88	11.88	22.86	11.52	22.14
56	15.60	30.36	13.32	25.86	12.84	25.08
57	17.76	34.40	15.12	29.34	14.70	28.50
58	20.40	39.54	17.34	33.60	16.86	32.64
59	22.98	44.46	19.50	37.80	18.90	36.66

The current semiannual premium contribution for all children is \$3.00 for \$10,000 of coverage for each child.

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 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-Sponsored Life Insurance.