

## PLAN RATES

The initial cost of insurance is based on the individual's attained age when insurance becomes effective, the amount of insurance selected and tobacco/nicotine use. The cost increases as the insured grows older. Premium contributions will vary depending upon the options chosen.

<b>IEEE Member Group Term Life with Living Benefits Insurance Plan CURRENT 2015 MONTHLY* RATES</b>					
<b>Member \$100,000 Option</b>			<b>Spouse \$100,000 Option</b>		
<b>Age</b>	<b>Nonsmoker</b>	<b>Smoker</b>	<b>Age</b>	<b>Nonsmoker</b>	<b>Smoker</b>
Under 35	\$7.68	\$11.36	Under 35	\$7.12	\$11.36
35-39	10.32	16.64	35-39	10.80	18.08
40-44	17.76	29.12	40-44	17.28	30.48
45-49	28.72	46.56	45-49	27.28	47.68
50-54	47.20	77.36	50-54	50.40	85.76
55-59	76.16	125.20	55-59	76.48	130.00
60-64**	150.40	235.52	60-64**	117.52	195.12
<b>Member \$50,000 Option</b>			<b>Spouse \$50,000 Option</b>		
<b>Age</b>	<b>Nonsmoker</b>	<b>Smoker</b>	<b>Age</b>	<b>Nonsmoker</b>	<b>Smoker</b>
Under 35	\$3.84	\$5.68	Under 35	\$3.56	\$5.68
35-39	5.16	8.32	35-39	5.40	9.04
40-44	8.88	14.56	40-44	8.64	15.24
45-49	14.36	23.28	45-49	13.64	43.84
50-54	23.60	38.68	50-54	25.20	42.88
55-59	38.08	62.60	55-59	38.24	65.00
60-64**	75.20	17.76	60-64**	58.76	97.56

\*Rates are shown monthly for easier comparison to other plans, but you will be billed twice a year (March 1 and September 1) for renewal payments. Multiply by 6 to determine semiannual rate. If you select the convenient monthly Electronic Funds Transfer (EFT) option your monthly cost will be the premium contribution shown.

**IMPORTANT NOTICE TO RESIDENTS OF MANITOBA AND ONTARIO, CANADA:** Manitoba and Ontario, Canada have enacted laws requiring 8% taxation 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.

\*\*Contact the Administrator for renewal rates at age 65-74. Coverage terminates when the insured attains age 75. See "Group Conversion Privilege" on the Brochure found under the Forms tab.

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 Plan.