

YOUR COST

IMPORTANT NOTICE TO RESIDENTS OF MANITOBA AND ONTARIO, CANADA: Manitoba and Ontario, Canada have enacted laws requiring taxation (Manitoba 6% 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 2020 ANNUAL MEMBER ONLY PLAN 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 Plan** | | | | |
|-----------------------|---------------|-------------------|--|-------------------------------|
| 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 | 50,000 | 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 the Family Plan, if on the date of the accident no dependent spouse is covered, dependent child coverage increases to 15% (instead of 10%). Under the Family Plan, 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.