

Cash Surrender Value

For Each \$1,000 of Terminating Insurance

Your Age on Effective Date of Such Separate Amount of Insurance	The Number of Years for Which Premiums Have Been Paid												
	1	2	3	4	5	6	7	8	9	10	15	20	25
25	\$0	\$0	\$0	\$5	\$11	\$17	\$23	\$30	\$37	\$44	\$84	\$133	\$189
30	\$0	\$0	\$2	\$9	\$16	\$24	\$32	\$40	\$49	\$58	\$107	\$165	\$231
35	\$0	\$0	\$5	\$14	\$23	\$32	\$42	\$53	\$63	\$74	\$134	\$202	\$278
40	\$0	\$0	\$8	\$19	\$31	\$42	\$55	\$67	\$80	\$93	\$165	\$244	\$330
45	\$0	\$0	\$12	\$25	\$39	\$54	\$69	\$84	\$99	\$115	\$199	\$290	\$387
50	\$0	\$0	\$16	\$33	\$50	\$67	\$85	\$103	\$121	\$140	\$237	\$341	\$449
55	\$0	\$0	\$20	\$40	\$60	\$81	\$102	\$123	\$145	\$166	\$279	\$397	\$513
60	\$0	\$0	\$24	\$47	\$72	\$96	\$121	\$146	\$171	\$197	\$328	\$457	\$573
65	\$0	\$0	\$26	\$55	\$84	\$114	\$144	\$173	\$203	\$233	\$379	\$512	\$621

The current rates shown above reflect the current rates and benefit structure.

Changes to the Group Policy are subject to agreement between New York Life and the Policyholder. The Policyholder or New York Life may terminate the plan on any premium due date by giving 60 days advance notice. Rates may be changed by New York Life on any premium due date and on any date on which benefits are changed. You cannot be singled out for a rate increase. Rates can only change on a class-wide basis. A class is a group of people with the same age and gender.