CSEA Group Whole Life 2017 Rate Chart							
AGE	Monthly Premium	AGE	Monthly Premium	AGE	Monthly Premium	AGE	Monthly Premium
18	$ 0.32	32	$ 0.57	46	$ 1.11	60	$ 2.31
19	$ 0.33	33	$ 0.59	47	$ 1.17	61	$ 2.43
20	$ 0.35	34	$ 0.62	48	$ 1.23	62	$ 2.57
21	$ 0.36	35	$ 0.65	49	$ 1.30	63	$ 2.71
22	$ 0.37	36	$ 0.68	50	$ 1.36	64	$ 2.86
23	$ 0.39	37	$ 0.71	51	$ 1.44	65	$ 3.01
24	$ 0.40	38	$ 0.75	52	$ 1.51	66	$ 3.18
25	$ 0.42	39	$ 0.79	53	$ 1.60	67	$ 3.36
26	$ 0.44	40	$ 0.83	54	$ 1.68	68	$ 3.55
27	$ 0.46	41	$ 0.87	55	$ 1.77	69	$ 3.76
28	$ 0.48	42	$ 0.91	56	$ 1.87	70	$ 3.97
29	$ 0.50	43	$ 0.96	57	$ 1.97		
30	$ 0.52	44	$ 1.01	58	$ 2.08		
31	$ 0.54	45	$ 1.06	59	$ 2.19		

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.