

GROUP TERMPLUS 2026

PREMIUM RATES

Monthly Cost Based on your Attained Age for additional \$1,000 of coverage and Spouse/ Domestic Partner coverage:

Under Age 25	\$ 0.06
25-29	\$ 0.06
30-34	\$ 0.07
35-39	\$ 0.10
40-44	\$ 0.13
45-49	\$ 0.20
50-54	\$ 0.34
55-59	\$ 0.56
60-64	\$ 0.77
65-69	\$ 1.34
70-74	\$ 2.32
75-79	\$ 3.73
80-84	\$ 5.80
85-89	\$ 9.94
90-94	\$14.51
95+	\$26.65

For Illustrative Purposes Only.

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

How to Calculate Your Monthly Premium when you are requesting a coverage amount other than \$25,000- \$50,000 - \$75,000 - \$100,000

To calculate what the cost of your coverage would be you should select your age and multiply the amount shown by the amount of coverage you would like:

Example: 37 year old, requesting 125,000 of coverage (remember the chart is based on 1,000 of coverage)

\$0.10 X 125 = \$12.50 A month

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.