



Male, 10-year Term Monthly Rates* (effective 1/1/2026)
Monthly Rates per \$1,000 of Coverage
Coverage Amounts \$100,000 – \$249,999
Current 2026 Rates

Issue Age	Male Preferred		Male Select		Male Standard	
	Base Rate	With 20% Premium Credit	Base Rate	With 20% Premium Credit	Base Rate	With 20% Premium Credit
20	0.05	0.04	0.08	0.06	0.14	0.11
21	0.05	0.04	0.08	0.06	0.14	0.11
22	0.05	0.04	0.08	0.06	0.14	0.11
23	0.05	0.04	0.08	0.06	0.14	0.11
24	0.05	0.04	0.08	0.06	0.14	0.11
25	0.05	0.04	0.08	0.06	0.14	0.11
26	0.05	0.04	0.08	0.06	0.15	0.12
27	0.05	0.04	0.08	0.06	0.15	0.12
28	0.06	0.04	0.08	0.06	0.15	0.12
29	0.06	0.04	0.08	0.06	0.16	0.13
30	0.06	0.04	0.08	0.06	0.17	0.13
31	0.06	0.05	0.08	0.06	0.17	0.14
32	0.06	0.05	0.08	0.06	0.18	0.14
33	0.06	0.05	0.08	0.07	0.18	0.15
34	0.06	0.05	0.08	0.07	0.19	0.15
35	0.06	0.05	0.08	0.07	0.19	0.16
36	0.06	0.05	0.09	0.07	0.21	0.16
37	0.07	0.05	0.09	0.07	0.22	0.18
38	0.07	0.06	0.10	0.08	0.23	0.19
39	0.07	0.06	0.11	0.08	0.25	0.20
40	0.08	0.06	0.11	0.09	0.26	0.21
41	0.08	0.07	0.12	0.09	0.28	0.22
42	0.09	0.07	0.13	0.10	0.30	0.24
43	0.09	0.07	0.13	0.11	0.32	0.26
44	0.10	0.08	0.14	0.11	0.34	0.28
45	0.10	0.08	0.15	0.12	0.37	0.29
46	0.11	0.09	0.17	0.13	0.40	0.32
47	0.12	0.10	0.18	0.14	0.43	0.34
48	0.13	0.10	0.19	0.15	0.46	0.37
49	0.14	0.11	0.21	0.16	0.50	0.40
50	0.15	0.12	0.22	0.18	0.54	0.43
51	0.16	0.13	0.24	0.19	0.59	0.47
52	0.17	0.14	0.26	0.21	0.64	0.51
53	0.19	0.15	0.28	0.22	0.69	0.55
54	0.20	0.16	0.30	0.24	0.74	0.60
55	0.22	0.18	0.33	0.26	0.81	0.64
56	0.24	0.19	0.36	0.29	0.88	0.71
57	0.26	0.21	0.39	0.31	0.97	0.77
58	0.29	0.23	0.43	0.34	1.06	0.85
59	0.31	0.25	0.47	0.37	1.16	0.93
60	0.34	0.27	0.51	0.41	1.27	1.02
61	0.38	0.30	0.56	0.45	1.42	1.13
62	0.42	0.34	0.62	0.49	1.58	1.26
63	0.47	0.37	0.67	0.54	1.76	1.41
64	0.52	0.41	0.74	0.59	1.96	1.57
65	0.57	0.46	0.81	0.65	2.18	1.75
66	0.64	0.51	0.90	0.72	2.41	1.93
67	0.71	0.57	1.01	0.81	2.66	2.12
68	0.80	0.64	1.13	0.90	2.93	2.34
69	0.89	0.71	1.26	1.01	3.23	2.59

* Payable semi-annually, annually, quarterly or via the monthly Electronic Funds Transfer (EFT) option.

** The 10-Year Group Term Life coverage currently includes a 20% premium credit. Premiums are not guaranteed. Although future credits are dependent upon actual claims experience and cannot be promised or guaranteed, the Program has been granting premium credits for years.

The current annual premium for all eligible children is \$25.00 for \$25,000 of life insurance.

The cost of this life insurance is based upon the member and spouse's gender, amount of insurance requested, usage of tobacco/nicotine products, health status, and attained age on the date coverage is issued. Premium contributions will vary depending upon the options chosen. Only non-smokers meeting the highest underwriting standards will qualify for "Preferred" rates. Other non-smokers may qualify for higher "Select". (Note: Smokers may only qualify for "Standard" rates.) Upon approval of your application, you will be notified of the rate classification for each approved person. New York Life Insurance Company reserves the right to change rates on a class wide basis.



Male, 10-year Term Monthly Rates* (effective 1/1/2026)

Monthly Rates per \$1,000 of Coverage

Coverage Amounts \$250,000 – \$499,999

Issue Age	Male Preferred		Male Select		Male Standard	
	Base Rate	With 20% Premium Credit	Base Rate	With 20% Premium Credit	Base Rate	With 20% Premium Credit
20	0.04	0.04	0.07	0.05	0.13	0.10
21	0.04	0.04	0.07	0.05	0.13	0.10
22	0.04	0.04	0.07	0.05	0.13	0.10
23	0.04	0.04	0.07	0.05	0.13	0.10
24	0.04	0.04	0.07	0.05	0.13	0.10
25	0.04	0.04	0.07	0.05	0.13	0.10
26	0.05	0.04	0.07	0.05	0.13	0.10
27	0.05	0.04	0.07	0.05	0.13	0.11
28	0.05	0.04	0.07	0.05	0.14	0.11
29	0.05	0.04	0.07	0.05	0.14	0.11
30	0.05	0.04	0.07	0.05	0.15	0.12
31	0.05	0.04	0.07	0.06	0.15	0.12
32	0.05	0.04	0.07	0.06	0.16	0.13
33	0.05	0.04	0.07	0.06	0.16	0.13
34	0.05	0.04	0.07	0.06	0.17	0.13
35	0.05	0.04	0.07	0.06	0.17	0.14
36	0.05	0.04	0.08	0.06	0.18	0.15
37	0.06	0.04	0.08	0.06	0.19	0.16
38	0.06	0.05	0.09	0.07	0.21	0.16
39	0.06	0.05	0.09	0.07	0.22	0.17
40	0.06	0.05	0.10	0.08	0.23	0.18
41	0.07	0.05	0.10	0.08	0.25	0.20
42	0.07	0.06	0.11	0.09	0.27	0.21
43	0.08	0.06	0.12	0.09	0.28	0.23
44	0.08	0.07	0.12	0.10	0.30	0.24
45	0.09	0.07	0.13	0.11	0.33	0.26
46	0.10	0.08	0.14	0.11	0.35	0.28
47	0.10	0.08	0.15	0.12	0.38	0.30
48	0.11	0.09	0.17	0.13	0.41	0.33
49	0.12	0.10	0.18	0.14	0.45	0.36
50	0.13	0.10	0.19	0.16	0.48	0.39
51	0.14	0.11	0.21	0.17	0.52	0.42
52	0.15	0.12	0.23	0.18	0.57	0.46
53	0.17	0.13	0.25	0.20	0.62	0.50
54	0.18	0.14	0.27	0.22	0.67	0.54
55	0.20	0.16	0.29	0.24	0.73	0.59
56	0.22	0.17	0.32	0.26	0.81	0.64
57	0.24	0.19	0.36	0.28	0.89	0.71
58	0.26	0.21	0.39	0.31	0.98	0.78
59	0.29	0.23	0.43	0.34	1.07	0.86
60	0.31	0.25	0.47	0.38	1.18	0.95
61	0.35	0.28	0.52	0.42	1.32	1.05
62	0.39	0.31	0.57	0.46	1.47	1.18
63	0.43	0.34	0.63	0.50	1.64	1.31
64	0.48	0.38	0.69	0.55	1.83	1.47
65	0.53	0.42	0.75	0.60	2.04	1.64
66	0.59	0.47	0.84	0.67	2.26	1.81
67	0.67	0.53	0.94	0.75	2.49	1.99
68	0.74	0.60	1.05	0.84	2.75	2.20
69	0.83	0.67	1.18	0.94	3.04	2.43

* Payable semi-annually, annually, quarterly or via the monthly Electronic Funds Transfer (EFT) option.

** The 10-Year Group Term Life coverage currently includes a 20% premium credit. Premiums are not guaranteed. Although future credits are dependent upon actual claims experience and cannot be promised or guaranteed, the Program has been granting premium credits for years.

The current annual premium for all eligible children is \$25.00 for \$25,000 of life insurance.

The cost of this life insurance is based upon the member and spouse's gender, amount of insurance requested, usage of tobacco/nicotine products, health status, and attained age on the date coverage is issued. Premium contributions will vary depending upon the options chosen. Only non-smokers meeting the highest underwriting standards will qualify for "Preferred" rates. Other non-smokers may qualify for higher "Select". (Note: Smokers may only qualify for "Standard" rates.) Upon approval of your application, you will be notified of the rate classification for each approved person. New York Life Insurance Company reserves the right to change rates on a class wide basis.



Male, 10-year Term Monthly Rates* (effective 1/1/2026)

Monthly Rates per \$1,000 of Coverage

Coverage Amounts \$500,000 – \$999,999

Issue Age	Male Super-Preferred		Male Preferred		Male Select		Male Standard	
	Base Rate	With 20% Premium Credit	Base Rate	With 20% Premium Credit	Base Rate	With 20% Premium Credit	Base Rate	With 20% Premium Credit
20	0.03	0.02	0.04	0.03	0.05	0.04	0.11	0.09
21	0.03	0.02	0.04	0.03	0.05	0.04	0.11	0.09
22	0.03	0.02	0.04	0.03	0.05	0.04	0.11	0.09
23	0.03	0.02	0.04	0.03	0.05	0.04	0.11	0.09
24	0.03	0.02	0.04	0.03	0.05	0.04	0.11	0.09
25	0.03	0.02	0.04	0.03	0.05	0.04	0.11	0.09
26	0.03	0.03	0.04	0.03	0.05	0.04	0.12	0.09
27	0.03	0.03	0.04	0.03	0.05	0.04	0.12	0.09
28	0.03	0.03	0.04	0.03	0.06	0.04	0.12	0.10
29	0.03	0.03	0.04	0.03	0.06	0.04	0.13	0.10
30	0.03	0.03	0.04	0.03	0.06	0.04	0.13	0.10
31	0.03	0.03	0.04	0.03	0.06	0.05	0.14	0.11
32	0.03	0.03	0.04	0.03	0.06	0.05	0.14	0.11
33	0.03	0.03	0.04	0.03	0.06	0.05	0.14	0.12
34	0.03	0.03	0.04	0.03	0.06	0.05	0.15	0.12
35	0.03	0.03	0.04	0.03	0.06	0.05	0.15	0.12
36	0.04	0.03	0.05	0.04	0.06	0.05	0.16	0.13
37	0.04	0.03	0.05	0.04	0.07	0.05	0.17	0.14
38	0.04	0.03	0.05	0.04	0.07	0.06	0.18	0.15
39	0.04	0.03	0.05	0.04	0.07	0.06	0.19	0.16
40	0.05	0.04	0.06	0.04	0.08	0.06	0.21	0.16
41	0.05	0.04	0.06	0.05	0.08	0.07	0.22	0.18
42	0.05	0.04	0.06	0.05	0.09	0.07	0.24	0.19
43	0.05	0.04	0.07	0.05	0.10	0.08	0.25	0.20
44	0.06	0.05	0.07	0.06	0.10	0.08	0.27	0.22
45	0.06	0.05	0.08	0.06	0.11	0.09	0.29	0.23
46	0.07	0.05	0.08	0.07	0.12	0.09	0.31	0.25
47	0.07	0.06	0.09	0.07	0.13	0.10	0.34	0.27
48	0.08	0.06	0.10	0.08	0.14	0.11	0.37	0.29
49	0.08	0.07	0.11	0.08	0.15	0.12	0.40	0.32
50	0.09	0.07	0.11	0.09	0.16	0.13	0.43	0.34
51	0.10	0.08	0.12	0.10	0.17	0.14	0.47	0.37
52	0.11	0.08	0.13	0.11	0.19	0.15	0.51	0.40
53	0.11	0.09	0.14	0.12	0.20	0.16	0.55	0.44
54	0.12	0.10	0.16	0.13	0.22	0.18	0.60	0.48
55	0.13	0.11	0.17	0.14	0.24	0.19	0.65	0.52
56	0.15	0.12	0.19	0.15	0.26	0.21	0.72	0.57
57	0.16	0.13	0.21	0.16	0.29	0.23	0.79	0.63
58	0.18	0.14	0.23	0.18	0.32	0.26	0.87	0.69
59	0.20	0.16	0.25	0.20	0.35	0.28	0.95	0.76
60	0.21	0.17	0.27	0.22	0.39	0.31	1.05	0.84
61	0.24	0.19	0.30	0.24	0.43	0.34	1.16	0.93
62	0.27	0.21	0.34	0.27	0.47	0.38	1.28	1.02
63	0.30	0.24	0.38	0.30	0.52	0.42	1.41	1.13
64	0.33	0.26	0.42	0.34	0.57	0.46	1.56	1.25
65	0.37	0.29	0.47	0.38	0.63	0.51	1.72	1.38
66	0.42	0.33	0.53	0.42	0.71	0.57	1.90	1.52
67	0.47	0.38	0.59	0.47	0.80	0.64	2.10	1.68
68	0.53	0.42	0.66	0.53	0.89	0.71	2.32	1.86
69	0.60	0.48	0.74	0.59	1.00	0.80	2.56	2.05

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Male, 10-year Term Monthly Rates* (effective 1/1/2026)

Monthly Rates per \$1,000 of Coverage

Coverage Amounts \$1,000,000 – \$2,000,000

Issue Age	Male Super-Preferred		Male Preferred		Male Select		Male Standard	
	Base Rate	With 20% Premium Credit	Base Rate	With 20% Premium Credit	Base Rate	With 20% Premium Credit	Base Rate	With 20% Premium Credit
20	0.03	0.02	0.04	0.03	0.05	0.04	0.11	0.09
21	0.03	0.02	0.04	0.03	0.05	0.04	0.11	0.09
22	0.03	0.02	0.04	0.03	0.05	0.04	0.11	0.09
23	0.03	0.02	0.04	0.03	0.05	0.04	0.11	0.09
24	0.03	0.02	0.04	0.03	0.05	0.04	0.11	0.09
25	0.03	0.02	0.04	0.03	0.05	0.04	0.11	0.09
26	0.03	0.02	0.04	0.03	0.05	0.04	0.11	0.09
27	0.03	0.02	0.04	0.03	0.05	0.04	0.12	0.09
28	0.03	0.02	0.04	0.03	0.05	0.04	0.12	0.10
29	0.03	0.02	0.04	0.03	0.05	0.04	0.13	0.10
30	0.03	0.02	0.04	0.03	0.05	0.04	0.13	0.10
31	0.03	0.02	0.04	0.03	0.05	0.04	0.13	0.11
32	0.03	0.02	0.04	0.03	0.06	0.04	0.14	0.11
33	0.03	0.02	0.04	0.03	0.06	0.04	0.14	0.11
34	0.03	0.02	0.04	0.03	0.06	0.04	0.15	0.12
35	0.03	0.02	0.04	0.03	0.06	0.05	0.15	0.12
36	0.03	0.03	0.04	0.03	0.06	0.05	0.16	0.13
37	0.03	0.03	0.05	0.04	0.06	0.05	0.17	0.14
38	0.04	0.03	0.05	0.04	0.07	0.05	0.18	0.14
39	0.04	0.03	0.05	0.04	0.07	0.06	0.19	0.15
40	0.04	0.03	0.05	0.04	0.08	0.06	0.20	0.16
41	0.04	0.03	0.06	0.05	0.08	0.06	0.22	0.17
42	0.05	0.04	0.06	0.05	0.09	0.07	0.23	0.19
43	0.05	0.04	0.07	0.05	0.09	0.07	0.25	0.20
44	0.05	0.04	0.07	0.06	0.10	0.08	0.27	0.21
45	0.06	0.04	0.08	0.06	0.11	0.08	0.29	0.23
46	0.06	0.05	0.08	0.07	0.11	0.09	0.31	0.25
47	0.06	0.05	0.09	0.07	0.12	0.10	0.34	0.27
48	0.07	0.06	0.10	0.08	0.13	0.11	0.36	0.29
49	0.08	0.06	0.10	0.08	0.15	0.12	0.39	0.31
50	0.08	0.06	0.11	0.09	0.16	0.13	0.43	0.34
51	0.09	0.07	0.12	0.10	0.17	0.14	0.46	0.37
52	0.10	0.08	0.13	0.10	0.19	0.15	0.50	0.40
53	0.10	0.08	0.14	0.11	0.20	0.16	0.55	0.44
54	0.11	0.09	0.15	0.12	0.22	0.17	0.60	0.48
55	0.12	0.10	0.17	0.13	0.24	0.19	0.65	0.52
56	0.13	0.11	0.19	0.15	0.26	0.21	0.71	0.57
57	0.15	0.12	0.20	0.16	0.29	0.23	0.79	0.63
58	0.16	0.13	0.22	0.18	0.32	0.25	0.87	0.69
59	0.18	0.14	0.25	0.20	0.35	0.28	0.95	0.76
60	0.20	0.16	0.27	0.22	0.38	0.31	1.05	0.84
61	0.22	0.18	0.30	0.24	0.42	0.34	1.16	0.93
62	0.25	0.20	0.34	0.27	0.47	0.37	1.28	1.02
63	0.29	0.23	0.38	0.30	0.52	0.41	1.41	1.13
64	0.33	0.26	0.42	0.34	0.57	0.46	1.56	1.25
65	0.37	0.30	0.47	0.37	0.63	0.51	1.72	1.38
66	0.41	0.33	0.52	0.42	0.71	0.57	1.90	1.52
67	0.46	0.37	0.59	0.47	0.79	0.63	2.10	1.68
68	0.51	0.41	0.66	0.53	0.89	0.71	2.32	1.85
69	0.56	0.45	0.74	0.59	0.99	0.80	2.56	2.05

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Female, 10-year Term Monthly Rates* (effective 1/1/2026)

Monthly Rates per \$1,000 of Coverage

Coverage Amounts \$100,000 – \$249,999

Issue Age	Female Preferred		Female Select		Female Standard	
	Base Rate	With 20% Premium Credit	Base Rate	With 20% Premium Credit	Base Rate	With 20% Premium Credit
20	0.04	0.03	0.05	0.04	0.09	0.07
21	0.04	0.03	0.05	0.04	0.09	0.07
22	0.04	0.03	0.05	0.04	0.09	0.07
23	0.04	0.03	0.05	0.04	0.09	0.07
24	0.04	0.03	0.05	0.04	0.09	0.07
25	0.04	0.03	0.05	0.04	0.09	0.07
26	0.04	0.03	0.05	0.04	0.09	0.08
27	0.04	0.03	0.05	0.04	0.10	0.08
28	0.04	0.03	0.05	0.04	0.10	0.08
29	0.04	0.03	0.05	0.04	0.10	0.08
30	0.04	0.03	0.05	0.04	0.11	0.09
31	0.04	0.03	0.05	0.04	0.11	0.09
32	0.04	0.03	0.06	0.04	0.11	0.09
33	0.04	0.03	0.06	0.04	0.12	0.09
34	0.04	0.03	0.06	0.04	0.12	0.10
35	0.04	0.03	0.06	0.05	0.13	0.10
36	0.04	0.03	0.06	0.05	0.14	0.11
37	0.05	0.04	0.06	0.05	0.14	0.12
38	0.05	0.04	0.07	0.05	0.15	0.12
39	0.05	0.04	0.07	0.06	0.17	0.13
40	0.05	0.04	0.08	0.06	0.18	0.14
41	0.06	0.05	0.08	0.07	0.19	0.15
42	0.06	0.05	0.09	0.07	0.21	0.16
43	0.07	0.05	0.09	0.08	0.22	0.18
44	0.07	0.06	0.10	0.08	0.24	0.19
45	0.08	0.06	0.11	0.09	0.26	0.20
46	0.08	0.06	0.12	0.09	0.28	0.22
47	0.09	0.07	0.13	0.10	0.30	0.24
48	0.09	0.07	0.14	0.11	0.32	0.26
49	0.10	0.08	0.15	0.12	0.35	0.28
50	0.11	0.09	0.16	0.12	0.38	0.30
51	0.12	0.09	0.17	0.13	0.41	0.33
52	0.12	0.10	0.18	0.15	0.44	0.35
53	0.13	0.11	0.20	0.16	0.48	0.38
54	0.14	0.11	0.21	0.17	0.52	0.41
55	0.15	0.12	0.23	0.18	0.56	0.45
56	0.17	0.13	0.25	0.20	0.61	0.49
57	0.18	0.15	0.27	0.22	0.67	0.54
58	0.20	0.16	0.30	0.24	0.73	0.59
59	0.22	0.18	0.33	0.26	0.80	0.64
60	0.24	0.19	0.36	0.29	0.88	0.70
61	0.27	0.21	0.39	0.31	0.98	0.79
62	0.29	0.23	0.43	0.34	1.09	0.88
63	0.32	0.26	0.47	0.37	1.22	0.98
64	0.36	0.29	0.51	0.41	1.36	1.09
65	0.40	0.32	0.56	0.45	1.52	1.21
66	0.44	0.36	0.63	0.50	1.67	1.34
67	0.50	0.40	0.70	0.56	1.85	1.48
68	0.55	0.44	0.78	0.63	2.04	1.63
69	0.62	0.49	0.87	0.70	2.25	1.80

* Payable semi-annually, annually, quarterly or via the monthly Electronic Funds Transfer (EFT) option.

** The 10-Year Group Term Life coverage currently includes a 20% premium credit. Premiums are not guaranteed. Although future credits are dependent upon actual claims experience and cannot be promised or guaranteed, the Program has been granting premium credits for years.

The current annual premium for all eligible children is \$25.00 for \$25,000 of life insurance.

The cost of this life insurance is based upon the member and spouse's gender, amount of insurance requested, usage of tobacco/nicotine products, health status, and attained age on the date coverage is issued. Premium contributions will vary depending upon the options chosen. Only non-smokers meeting the highest underwriting standards will qualify for "Preferred" rates. Other non-smokers may qualify for higher "Select". (Note: Smokers may only qualify for "Standard" rates.) Upon approval of your application, you will be notified of the rate classification for each approved person. New York Life Insurance Company reserves the right to change rates on a class wide basis.



Female, 10-year Term Monthly Rates* (effective 1/1/2026)

Monthly Rates per \$1,000 of Coverage

Coverage Amounts \$250,000 – \$499,999

Issue Age	Female Preferred		Female Select		Female Standard	
	Base Rate	With 20% Premium Credit	Base Rate	With 20% Premium Credit	Base Rate	With 20% Premium Credit
20	0.03	0.02	0.04	0.03	0.08	0.06
21	0.03	0.02	0.04	0.03	0.08	0.06
22	0.03	0.02	0.04	0.03	0.08	0.06
23	0.03	0.02	0.04	0.03	0.08	0.06
24	0.03	0.02	0.04	0.03	0.08	0.06
25	0.03	0.02	0.04	0.03	0.08	0.06
26	0.03	0.02	0.04	0.03	0.08	0.07
27	0.03	0.02	0.04	0.03	0.09	0.07
28	0.03	0.02	0.04	0.03	0.09	0.07
29	0.03	0.02	0.04	0.04	0.09	0.07
30	0.03	0.02	0.05	0.04	0.09	0.08
31	0.03	0.03	0.05	0.04	0.10	0.08
32	0.03	0.03	0.05	0.04	0.10	0.08
33	0.03	0.03	0.05	0.04	0.10	0.08
34	0.03	0.03	0.05	0.04	0.11	0.09
35	0.03	0.03	0.05	0.04	0.11	0.09
36	0.04	0.03	0.05	0.04	0.12	0.09
37	0.04	0.03	0.05	0.04	0.13	0.10
38	0.04	0.03	0.06	0.05	0.14	0.11
39	0.04	0.03	0.06	0.05	0.14	0.12
40	0.04	0.04	0.06	0.05	0.15	0.12
41	0.05	0.04	0.07	0.06	0.17	0.13
42	0.05	0.04	0.07	0.06	0.18	0.14
43	0.05	0.04	0.08	0.06	0.19	0.15
44	0.06	0.05	0.09	0.07	0.21	0.17
45	0.06	0.05	0.09	0.07	0.22	0.18
46	0.07	0.05	0.10	0.08	0.24	0.19
47	0.07	0.06	0.11	0.09	0.26	0.21
48	0.08	0.06	0.12	0.09	0.28	0.23
49	0.08	0.07	0.13	0.10	0.31	0.25
50	0.09	0.07	0.14	0.11	0.33	0.27
51	0.10	0.08	0.15	0.12	0.36	0.29
52	0.11	0.09	0.16	0.13	0.39	0.32
53	0.12	0.09	0.17	0.14	0.43	0.34
54	0.13	0.10	0.19	0.15	0.47	0.37
55	0.14	0.11	0.20	0.16	0.51	0.41
56	0.15	0.12	0.23	0.18	0.56	0.45
57	0.17	0.13	0.25	0.20	0.61	0.49
58	0.18	0.14	0.27	0.22	0.68	0.54
59	0.20	0.16	0.30	0.24	0.74	0.59
60	0.22	0.17	0.33	0.26	0.82	0.65
61	0.24	0.19	0.36	0.29	0.91	0.73
62	0.27	0.22	0.40	0.32	1.02	0.81
63	0.30	0.24	0.43	0.35	1.14	0.91
64	0.33	0.26	0.47	0.38	1.27	1.02
65	0.37	0.29	0.52	0.42	1.42	1.13
66	0.41	0.33	0.58	0.47	1.56	1.25
67	0.46	0.37	0.65	0.52	1.73	1.38
68	0.52	0.41	0.73	0.58	1.91	1.53
69	0.58	0.46	0.82	0.65	2.11	1.69

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Female, 10-year Term Monthly Rates* (effective 1/1/2026)

Monthly Rates per \$1,000 of Coverage

Coverage Amounts \$500,000 – \$999,999

Issue Age	Female Super-Preferred		Female Preferred		Female Select		Female Standard	
	Base Rate	With 20% Premium Credit	Base Rate	With 20% Premium Credit	Base Rate	With 20% Premium Credit	Base Rate	With 20% Premium Credit
20	0.02	0.02	0.03	0.02	0.04	0.03	0.07	0.06
21	0.02	0.02	0.03	0.02	0.04	0.03	0.07	0.06
22	0.02	0.02	0.03	0.02	0.04	0.03	0.07	0.06
23	0.02	0.02	0.03	0.02	0.04	0.03	0.07	0.06
24	0.02	0.02	0.03	0.02	0.04	0.03	0.07	0.06
25	0.02	0.02	0.03	0.02	0.04	0.03	0.07	0.06
26	0.02	0.02	0.03	0.02	0.04	0.03	0.07	0.06
27	0.02	0.02	0.03	0.02	0.04	0.03	0.08	0.06
28	0.02	0.02	0.03	0.02	0.04	0.03	0.08	0.06
29	0.02	0.02	0.03	0.02	0.04	0.03	0.08	0.06
30	0.02	0.02	0.03	0.02	0.04	0.03	0.08	0.07
31	0.02	0.02	0.03	0.02	0.04	0.03	0.09	0.07
32	0.02	0.02	0.03	0.02	0.04	0.03	0.09	0.07
33	0.02	0.02	0.03	0.02	0.04	0.03	0.09	0.07
34	0.02	0.02	0.03	0.02	0.04	0.03	0.10	0.08
35	0.02	0.02	0.03	0.02	0.04	0.03	0.10	0.08
36	0.03	0.02	0.03	0.02	0.04	0.03	0.11	0.08
37	0.03	0.02	0.03	0.03	0.04	0.04	0.11	0.09
38	0.03	0.02	0.03	0.03	0.05	0.04	0.12	0.10
39	0.03	0.02	0.04	0.03	0.05	0.04	0.13	0.10
40	0.03	0.03	0.04	0.03	0.05	0.04	0.14	0.11
41	0.03	0.03	0.04	0.03	0.06	0.05	0.15	0.12
42	0.04	0.03	0.04	0.04	0.06	0.05	0.16	0.13
43	0.04	0.03	0.05	0.04	0.07	0.05	0.17	0.14
44	0.04	0.03	0.05	0.04	0.07	0.06	0.19	0.15
45	0.04	0.03	0.05	0.04	0.08	0.06	0.20	0.16
46	0.05	0.04	0.06	0.05	0.08	0.07	0.22	0.17
47	0.05	0.04	0.06	0.05	0.09	0.07	0.23	0.19
48	0.05	0.04	0.07	0.05	0.10	0.08	0.25	0.20
49	0.06	0.05	0.07	0.06	0.10	0.08	0.27	0.22
50	0.06	0.05	0.08	0.06	0.11	0.09	0.30	0.24
51	0.07	0.05	0.09	0.07	0.12	0.10	0.32	0.26
52	0.07	0.06	0.09	0.07	0.13	0.10	0.35	0.28
53	0.08	0.06	0.10	0.08	0.14	0.11	0.38	0.30
54	0.09	0.07	0.11	0.09	0.15	0.12	0.41	0.33
55	0.09	0.08	0.12	0.10	0.17	0.13	0.45	0.36
56	0.10	0.08	0.13	0.10	0.18	0.15	0.50	0.40
57	0.11	0.09	0.14	0.11	0.20	0.16	0.55	0.44
58	0.12	0.10	0.16	0.13	0.22	0.18	0.60	0.48
59	0.14	0.11	0.17	0.14	0.24	0.19	0.66	0.53
60	0.15	0.12	0.19	0.15	0.27	0.21	0.73	0.58
61	0.17	0.13	0.21	0.17	0.30	0.24	0.80	0.64
62	0.18	0.15	0.23	0.18	0.33	0.26	0.89	0.71
63	0.20	0.16	0.26	0.20	0.36	0.29	0.98	0.78
64	0.22	0.18	0.28	0.23	0.40	0.32	1.08	0.87
65	0.24	0.19	0.31	0.25	0.44	0.35	1.19	0.96
66	0.27	0.22	0.35	0.28	0.49	0.39	1.32	1.06
67	0.31	0.24	0.39	0.31	0.55	0.44	1.46	1.17
68	0.34	0.27	0.44	0.35	0.62	0.49	1.61	1.29
69	0.38	0.31	0.49	0.39	0.69	0.55	1.78	1.42

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Female, 10-year Term Monthly Rates* (effective 1/1/2026)
Monthly Rates per \$1,000 of Coverage
Coverage Amounts \$1,000,000 – \$2,000,000

Issue Age	Female Super-Preferred		Female Preferred		Female Select		Female Standard	
	Base Rate	With 20% Premium Credit	Base Rate	With 20% Premium Credit	Base Rate	With 20% Premium Credit	Base Rate	With 20% Premium Credit
20	0.02	0.01	0.02	0.02	0.03	0.03	0.07	0.06
21	0.02	0.01	0.02	0.02	0.03	0.03	0.07	0.06
22	0.02	0.01	0.02	0.02	0.03	0.03	0.07	0.06
23	0.02	0.01	0.02	0.02	0.03	0.03	0.07	0.06
24	0.02	0.01	0.02	0.02	0.03	0.03	0.07	0.06
25	0.02	0.01	0.02	0.02	0.03	0.03	0.07	0.06
26	0.02	0.02	0.02	0.02	0.03	0.03	0.07	0.06
27	0.02	0.02	0.02	0.02	0.03	0.03	0.07	0.06
28	0.02	0.02	0.03	0.02	0.03	0.03	0.08	0.06
29	0.02	0.02	0.03	0.02	0.03	0.03	0.08	0.06
30	0.02	0.02	0.03	0.02	0.04	0.03	0.08	0.07
31	0.02	0.02	0.03	0.02	0.04	0.03	0.08	0.07
32	0.02	0.02	0.03	0.02	0.04	0.03	0.09	0.07
33	0.02	0.02	0.03	0.02	0.04	0.03	0.09	0.07
34	0.02	0.02	0.03	0.02	0.04	0.03	0.09	0.07
35	0.02	0.02	0.03	0.02	0.04	0.03	0.10	0.08
36	0.02	0.02	0.03	0.02	0.04	0.03	0.10	0.08
37	0.02	0.02	0.03	0.02	0.04	0.03	0.11	0.09
38	0.03	0.02	0.03	0.03	0.04	0.04	0.12	0.09
39	0.03	0.02	0.03	0.03	0.05	0.04	0.13	0.10
40	0.03	0.02	0.04	0.03	0.05	0.04	0.14	0.11
41	0.03	0.02	0.04	0.03	0.05	0.04	0.15	0.12
42	0.03	0.03	0.04	0.03	0.06	0.05	0.16	0.13
43	0.04	0.03	0.05	0.04	0.06	0.05	0.17	0.14
44	0.04	0.03	0.05	0.04	0.07	0.05	0.18	0.15
45	0.04	0.03	0.05	0.04	0.07	0.06	0.20	0.16
46	0.04	0.03	0.06	0.05	0.08	0.06	0.21	0.17
47	0.05	0.04	0.06	0.05	0.09	0.07	0.23	0.19
48	0.05	0.04	0.07	0.05	0.09	0.07	0.25	0.20
49	0.05	0.04	0.07	0.06	0.10	0.08	0.27	0.22
50	0.06	0.05	0.08	0.06	0.11	0.09	0.29	0.24
51	0.06	0.05	0.08	0.07	0.12	0.09	0.32	0.26
52	0.07	0.06	0.09	0.07	0.13	0.10	0.35	0.28
53	0.08	0.06	0.10	0.08	0.14	0.11	0.38	0.30
54	0.08	0.07	0.11	0.09	0.15	0.12	0.41	0.33
55	0.09	0.07	0.12	0.09	0.17	0.13	0.45	0.36
56	0.10	0.08	0.13	0.10	0.18	0.14	0.49	0.40
57	0.11	0.09	0.14	0.11	0.20	0.16	0.54	0.43
58	0.12	0.09	0.16	0.12	0.22	0.18	0.60	0.48
59	0.13	0.10	0.17	0.14	0.24	0.19	0.66	0.53
60	0.14	0.11	0.19	0.15	0.27	0.21	0.72	0.58
61	0.16	0.13	0.21	0.17	0.29	0.23	0.80	0.64
62	0.17	0.14	0.23	0.18	0.32	0.26	0.88	0.71
63	0.19	0.15	0.25	0.20	0.36	0.29	0.98	0.78
64	0.21	0.17	0.28	0.22	0.40	0.32	1.08	0.86
65	0.23	0.19	0.31	0.25	0.44	0.35	1.19	0.95
66	0.26	0.21	0.35	0.28	0.49	0.39	1.32	1.05
67	0.29	0.23	0.39	0.31	0.55	0.44	1.45	1.16
68	0.33	0.26	0.43	0.35	0.61	0.49	1.61	1.29
69	0.37	0.29	0.48	0.39	0.69	0.55	1.77	1.42

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