



Group Term Life Insurance Current 2026 Rates

Current Monthly Rates with 20% Premium Credit Included (effective 1/1/2026)

Member or Spouse Age	\$20,000		\$50,000		\$100,000	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
29 and under	\$ 0.72	\$ 1.30	\$ 1.80	\$ 3.24	\$ 3.60	\$ 6.48
30-34	0.86	1.30	2.16	3.24	4.32	6.48
35-39	1.01	1.73	2.52	4.32	5.04	8.64
40-44	1.30	2.59	3.24	6.48	6.48	12.96
45-49	2.30	4.46	5.76	11.16	11.52	22.32
50-54	4.03	8.35	10.08	20.88	20.16	41.76
55-59	7.34	15.70	18.36	39.24	36.72	78.48
60-64	9.65	21.02	24.12	52.56	48.24	105.12
65-69*	14.69	32.26	36.72	80.64	73.44	161.28
70 and under*	9.58	21.02	23.96	52.56	47.92	105.12

Member or Spouse Age	\$200,000		\$300,000		\$400,000	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
29 and under	\$ 7.20	\$ 12.96	\$ 10.80	\$ 19.44	\$ 14.40	\$ 25.92
30-34	8.64	12.96	12.96	19.44	17.28	25.92
35-39	10.08	17.28	15.12	25.92	20.16	34.56
40-44	12.96	25.92	19.44	38.88	25.92	51.84
45-49	23.04	44.64	34.56	66.96	46.08	89.28
50-54	40.32	83.52	60.48	125.28	80.64	167.04
55-59	73.44	156.96	110.16	235.44	146.88	313.92
60-64	96.48	210.24	144.72	315.36	192.96	420.48
65-69*	146.88	322.56	220.32	483.84	293.76	645.12
70 and under*	95.84	210.24	143.76	315.36	191.68	420.48

Monthly Premium Rate per Dependent Child Unit is \$1.90.

Rates shown above include the 20% premium credit. The Group Term Life coverages currently include 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.

*For renewal only. Coverage will reduce following the date you reach age 65 and again at age 70. Benefits reduce to 70% of your benefit amount at age 65. At age 70 and above, your benefit amount is reduced to \$5,000. Premiums do not reduce. Male rates apply to all coverage issued to Montana residents, regardless of a person's sex.

Premiums will not change. Rates shown are monthly for members and spouses. For your convenience, you will be billed quarterly. There will be a \$3.00 administration fee per billing for direct bill payment, \$2.00 administration fee per billing for credit card payments, or a \$1.00 administration fee per billing for automatic bank deductions. The administrative fee is waived if paying annually.

Premium shown is based on age and whether you are a non-smoker at the time of application and is adjusted on the first premium due date following entrance into a new age bracket. The total amount of life insurance an individual may have in force under all group insurance benefits underwritten by New York Life Insurance Company may not exceed \$1,000,000.

The premium contributions shown reflect the current rate and benefit structure. Premiums increase on the premium due date coinciding with or next following the date that a member enters a new age bracket. 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 under this group policy. For example, a class of insureds is a group of people all with the same issue age, waiting period, and benefit option amounts are not guaranteed and are subject to change by agreement between New York Life Insurance Company and the AOA.



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Member or Spouse Age	\$500,000		\$600,000		\$700,000	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
29 and under	\$ 18.00	\$ 32.40	\$ 21.60	\$ 38.88	\$ 25.20	\$ 45.36
30-34	21.60	32.40	25.92	38.88	30.24	45.36
35-39	25.20	43.20	30.24	51.84	35.28	60.48
40-44	32.40	64.80	38.88	77.76	45.36	90.72
45-49	57.60	111.60	69.12	133.92	80.64	156.24
50-54	100.80	208.80	120.96	250.56	141.12	292.32
55-59	183.60	392.40	220.32	470.88	257.04	549.36
60-64	241.20	525.60	289.44	630.72	337.68	735.84
65-69*	367.20	806.40	440.64	967.68	514.08	1,128.96
70 and under*	239.60	525.60	287.52	630.72	335.44	735.84

Member or Spouse Age	\$800,000		\$900,000		\$1,000,000	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
29 and under	\$ 28.80	\$ 51.84	\$ 32.40	\$ 58.32	\$ 36.00	\$ 64.80
30-34	34.56	51.84	38.88	58.32	43.20	64.80
35-39	40.32	69.12	45.36	77.76	50.40	86.40
40-44	51.84	103.68	58.32	116.64	64.80	129.60
45-49	92.16	178.56	103.68	200.88	115.20	223.20
50-54	161.28	334.08	181.44	375.84	201.60	417.60
55-59	293.76	627.84	330.48	706.32	367.20	784.80
60-64	385.92	840.96	434.16	946.08	482.40	1,051.20
65-69*	587.52	1,290.24	660.96	1,451.52	734.40	1,612.80
70 and under*	383.36	840.96	431.28	946.08	479.20	1,051.20

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Current Monthly Rates with No Premium Credit (effective 1/1/2026)

Member or Spouse Age	\$20,000		\$50,000		\$100,000	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
29 and under	\$ 0.90	\$ 1.63	\$ 2.25	\$ 4.05	\$ 4.50	\$ 8.10
30-34	1.08	1.63	2.70	4.05	5.40	8.10
35-39	1.26	2.16	3.15	5.40	6.30	10.80
40-44	1.63	3.24	4.05	8.10	8.10	16.20
45-49	2.88	5.58	7.20	13.95	14.40	27.90
50-54	5.04	10.44	12.60	26.10	25.20	52.20
55-59	9.18	19.63	22.95	49.05	45.90	98.10
60-64	12.06	26.28	30.15	65.70	60.30	131.40
65-69*	18.36	40.33	45.90	100.80	91.80	201.60
70 and under*	11.98	26.28	29.95	65.70	59.90	131.40

Member or Spouse Age	\$200,000		\$300,000		\$400,000	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
29 and under	\$ 9.00	\$ 16.20	\$ 13.50	\$ 24.30	\$ 18.00	\$ 32.40
30-34	10.80	16.20	16.20	24.30	21.60	32.40
35-39	12.60	21.60	18.90	32.40	25.20	43.20
40-44	16.20	32.40	24.30	48.60	32.40	64.80
45-49	28.80	55.80	43.20	83.70	57.60	111.60
50-54	50.40	104.40	75.60	156.60	100.80	208.80
55-59	91.80	196.20	137.70	294.30	183.60	392.40
60-64	120.60	262.80	180.90	394.20	241.20	525.60
65-69*	183.60	403.20	275.40	604.80	367.20	806.40
70 and under*	119.80	262.80	179.70	394.20	239.60	525.60

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Member or Spouse Age	\$500,000		\$600,000		\$700,000	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
29 and under	\$ 22.50	\$ 40.50	\$ 27.00	\$ 48.60	\$ 31.50	\$ 56.70
30-34	27.00	40.50	32.40	48.60	37.80	56.70
35-39	31.50	54.00	37.80	64.80	44.10	75.60
40-44	40.50	81.00	48.60	97.20	56.70	113.40
45-49	72.00	139.50	86.40	167.40	100.80	195.30
50-54	126.00	261.00	151.20	313.20	176.40	365.40
55-59	229.50	490.50	275.40	588.60	321.30	686.70
60-64	301.50	657.00	361.80	788.40	422.10	919.80
65-69*	459.00	1008.00	550.80	1209.60	642.60	1411.20
70 and under*	299.50	657.00	359.40	788.40	419.30	919.80

Member or Spouse Age	\$800,000		\$900,000		\$1,000,000	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
29 and under	\$ 36.00	\$ 64.80	\$ 40.50	\$ 72.90	\$ 45.00	\$ 81.00
30-34	43.20	64.80	48.60	72.90	54.00	81.00
35-39	50.40	86.40	56.70	97.20	63.00	108.00
40-44	64.80	129.60	72.90	145.80	81.00	162.00
45-49	115.20	223.20	129.60	251.10	144.00	279.00
50-54	201.60	417.60	226.80	469.80	252.00	522.00
55-59	367.20	784.80	413.10	882.90	459.00	981.00
60-64	482.40	1,051.20	542.70	1,182.60	603.00	1,314.00
65-69*	734.40	1,612.80	826.20	1,814.40	918.00	2,016.00
70 and under*	479.20	1,051.20	539.10	1,182.60	599.00	1,314.00

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