



Accidental Death & Dismemberment

Current 2026 Annual Premium Contributions

For Member Only

Principal Sum	Annual Premium
\$25,000*	\$30.00
\$100,000	\$60.00
\$200,000	\$120.00
\$300,000	\$180.00
\$400,000	\$240.00
\$500,000	\$300.00

Member and Family

Principal Sum			Annual Premium
Member	Spouse	Each Child	Premium
\$25,000*	\$10,000	\$2,500	\$40.00
\$100,000	\$40,000	\$10,000	\$79.00
\$200,000	\$80,000	\$20,000	\$158.00
\$300,000	\$120,000	\$30,000	\$237.00

\$400,000	\$160,000	\$40,000	\$316.00
\$500,000	\$200,000	\$50,000	\$395.00

For Member and Child(ren)

Principal Sum		Annual Premium
Member	Each Child	Premium
\$25,000	\$3,750	\$40.00
\$100,000	\$15,000	\$75.00
\$200,000	\$30,000	\$150.00
\$300,000	\$45,000	\$225.00
\$400,000	\$60,000	\$300.00
\$500,000	\$75,000	\$375.00

*Renewal Only — Age 70 and Over all amounts reduce to a maximum of \$25,000.

The premium contributions shown reflect the current rate and benefit structure. 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. For example, a class of insureds is all others with the same issue age. Benefit option amounts are not guaranteed and are subject to change by agreement between New York Life Insurance Company and the Trustees of American College of Physicians, Inc. Insurance Trust.