ACP
American College of Physicians

Group Term Life Insurance

# Term Life Monthly Rates – Member/Spouse

Current 2026 Monthly Rates per $10,000 of Coverage

| Member's Attained Age | Coverage amounts under $100,000 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Male | | | | | | Female | | | | | |
| | Preferred with no Premium Credit | Preferred with 20% Premium Credit | Select with no Premium Credit | Select with 20% Premium Credit | Standard with no Premium Credit | Standard with 20% Premium Credit | Preferred with no Premium Credit | Preferred with 20% Premium Credit | Select with no Premium Credit | Select with 20% Premium Credit | Standard with no Premium Credit | Standard with 20% Premium Credit |
| 34 & Under | n/a | n/a | $ 0.36 | $ 0.29 | $ 0.90 | $ 0.72 | n/a | n/a | $ 0.29 | $ 0.23 | $ 0.60 | $ 0.48 |
| 35-39 | n/a | n/a | 0.53 | 0.42 | 1.44 | 1.15 | n/a | n/a | 0.54 | 0.43 | 1.20 | 0.96 |
| 40-44 | n/a | n/a | 0.93 | 0.74 | 2.43 | 1.94 | n/a | n/a | 0.88 | 0.70 | 1.98 | 1.58 |
| 45-49 | n/a | n/a | 1.52 | 1.22 | 4.02 | 3.22 | n/a | n/a | 1.43 | 1.14 | 3.43 | 2.74 |
| 50-54 | n/a | n/a | 2.58 | 2.06 | 7.11 | 5.69 | n/a | n/a | 2.46 | 1.97 | 6.08 | 4.86 |
| 55-59 | n/a | n/a | 4.55 | 3.64 | 12.56 | 10.05 | n/a | n/a | 4.12 | 3.30 | 10.58 | 8.46 |
| 60-64* | n/a | n/a | 7.33 | 5.86 | 21.32 | 17.06 | n/a | n/a | 6.44 | 5.15 | 17.18 | 13.74 |
| 65-69* | n/a | n/a | 12.74 | 10.19 | 36.77 | 29.42 | n/a | n/a | 10.71 | 8.57 | 29.99 | 23.99 |
| 70-74* | n/a | n/a | 23.93 | 19.14 | 60.26 | 48.21 | n/a | n/a | 19.10 | 15.28 | 48.17 | 38.54 |

| Member's Attained Age | Coverage amounts $100,000 – $249,000 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Male | | | | | | Female | | | | | |
| | Preferred with no Premium Credit | Preferred with 20% Premium Credit | Select with no Premium Credit | Select with 20% Premium Credit | Standard with no Premium Credit | Standard with 20% Premium Credit | Preferred with no Premium Credit | Preferred with 20% Premium Credit | Select with no Premium Credit | Select with 20% Premium Credit | Standard with no Premium Credit | Standard with 20% Premium Credit |
| 34 & Under | $ 0.31 | $ 0.25 | $ 0.35 | $ 0.28 | $ 0.89 | $ 0.71 | $ 0.22 | $ 0.18 | $ 0.28 | $ 0.22 | $ 0.59 | $ 0.47 |
| 35-39 | 0.46 | 0.37 | 0.52 | 0.42 | 1.42 | 1.13 | 0.42 | 0.34 | 0.53 | 0.42 | 1.18 | 0.94 |
| 40-44 | 0.82 | 0.66 | 0.91 | 0.73 | 2.39 | 1.91 | 0.68 | 0.54 | 0.86 | 0.69 | 1.94 | 1.56 |
| 45-49 | 1.34 | 1.07 | 1.49 | 1.19 | 3.96 | 3.16 | 1.11 | 0.89 | 1.41 | 1.13 | 3.35 | 2.68 |
| 50-54 | 2.27 | 1.82 | 2.53 | 2.02 | 6.98 | 5.58 | 1.91 | 1.53 | 2.41 | 1.93 | 5.96 | 4.77 |
| 55-59 | 4.02 | 3.22 | 4.47 | 3.58 | 12.31 | 9.85 | 3.20 | 2.56 | 4.04 | 3.23 | 10.37 | 8.30 |
| 60-64* | 6.47 | 5.18 | 7.19 | 5.75 | 20.91 | 16.73 | 5.00 | 4.00 | 6.32 | 5.06 | 16.86 | 13.48 |
| 65-69* | 11.24 | 8.99 | 12.49 | 9.99 | 36.07 | 28.86 | 8.31 | 6.65 | 10.51 | 8.41 | 29.41 | 23.52 |
| 70-74* | 21.12 | 16.90 | 23.48 | 18.78 | 59.12 | 47.29 | 14.81 | 11.85 | 18.74 | 14.99 | 47.24 | 37.79 |

*For renewal only.

The current 20% premium credit is not guaranteed and subject to change, however the Member Term Life Insurance for ACP members has returned premium credits for several years.

If spouse/child coverage is requested, each eligible child will be covered for $5,000 for one annual premium of $10.00 (age six months through age 25; $500 for children age 14 days to six months). One premium covers all children.

The premium contributions shown reflect the current rates and benefit structure. Premium contributions may be changed by New York Life Insurance Company on any premium due date, but not more than once in any 12-month period, 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 insurance under this group policy. For example, a class of insureds is a group of people 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 Trustee of the American College of Physicians, Inc. Insurance Trust.

The cost of the Member Term Life Insurance is based on the insured person's attained age on the date coverage is issued and increases as he/she grows older. Premium contributions will vary depending on the number of units chosen. Your cost when billed may vary slightly from what is shown due to rounding.

Only non-smokers meeting the highest underwriting standards will qualify for Preferred rates. Other non-smokers may qualify for the higher Select or Standard rates. (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.

**Residents of Montana: Male rates apply to all coverage, regardless of a person's sex.**

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American College of Physicians

Group Term Life Insurance

# Term Life Monthly Rates – Member/Spouse

Current 2026 Monthly Rates per $10,000 of Coverage

| Member's Attained Age | Coverage amounts $250,000 – $499,000 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Male | | | | | | Female | | | | | |
| | Preferred with no Premium Credit | Preferred with 20% Premium Credit | Select with no Premium Credit | Select with 20% Premium Credit | Standard with no Premium Credit | Standard with 20% Premium Credit | Preferred with no Premium Credit | Preferred with 20% Premium Credit | Select with no Premium Credit | Select with 20% Premium Credit | Standard with no Premium Credit | Standard with 20% Premium Credit |
| 34 & Under | $ 0.29 | $ 0.23 | $ 0.32 | $ 0.26 | $ 0.82 | $ 0.66 | $ 0.21 | $ 0.17 | $ 0.26 | $ 0.21 | $ 0.54 | $ 0.43 |
| 35-39 | 0.43 | 0.34 | 0.48 | 0.38 | 1.31 | 1.05 | 0.39 | 0.31 | 0.49 | 0.39 | 1.09 | 0.87 |
| 40-44 | 0.75 | 0.60 | 0.84 | 0.67 | 2.20 | 1.76 | 0.63 | 0.50 | 0.80 | 0.64 | 1.79 | 1.44 |
| 45-49 | 1.24 | 0.99 | 1.38 | 1.10 | 3.65 | 2.92 | 1.03 | 0.82 | 1.30 | 1.04 | 3.10 | 2.48 |
| 50-54 | 2.10 | 1.68 | 2.34 | 1.87 | 6.45 | 5.16 | 1.76 | 1.41 | 2.23 | 1.78 | 5.51 | 4.41 |
| 55-59 | 3.71 | 2.97 | 4.13 | 3.30 | 11.37 | 9.09 | 2.96 | 2.37 | 3.74 | 2.99 | 9.58 | 7.66 |
| 60-64* | 5.98 | 4.78 | 6.65 | 5.32 | 19.31 | 15.44 | 4.62 | 3.70 | 5.84 | 4.67 | 15.57 | 12.46 |
| 65-69* | 10.38 | 8.30 | 11.54 | 9.23 | 33.30 | 26.64 | 7.68 | 6.14 | 9.71 | 7.77 | 27.17 | 21.74 |
| 70-74* | 19.51 | 15.61 | 21.69 | 17.35 | 54.57 | 43.65 | 13.70 | 10.96 | 17.32 | 13.86 | 43.61 | 34.89 |

| Member's Attained Age | Coverage amounts $500,000 – $1,000,000 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Male | | | | | | Female | | | | | |
| | Preferred with no Premium Credit | Preferred with 20% Premium Credit | Select with no Premium Credit | Select with 20% Premium Credit | Standard with no Premium Credit | Standard with 20% Premium Credit | Preferred with no Premium Credit | Preferred with 20% Premium Credit | Select with no Premium Credit | Select with 20% Premium Credit | Standard with no Premium Credit | Standard with 20% Premium Credit |
| 34 & Under | $ 0.23 | $ 0.18 | $ 0.25 | $ 0.20 | $ 0.65 | $ 0.52 | $ 0.16 | $ 0.13 | $ 0.21 | $ 0.17 | $ 0.43 | $ 0.34 |
| 35-39 | 0.34 | 0.27 | 0.38 | 0.30 | 1.03 | 0.82 | 0.30 | 0.24 | 0.38 | 0.30 | 0.86 | 0.69 |
| 40-44 | 0.59 | 0.47 | 0.66 | 0.53 | 1.74 | 1.39 | 0.50 | 0.40 | 0.63 | 0.50 | 1.42 | 1.13 |
| 45-49 | 0.98 | 0.78 | 1.09 | 0.87 | 2.88 | 2.30 | 0.81 | 0.65 | 1.02 | 0.82 | 2.44 | 1.96 |
| 50-54 | 1.66 | 1.33 | 1.84 | 1.47 | 5.09 | 4.07 | 1.39 | 1.11 | 1.76 | 1.41 | 4.35 | 3.48 |
| 55-59 | 2.93 | 2.34 | 3.25 | 2.60 | 8.96 | 7.17 | 2.33 | 1.86 | 2.95 | 2.36 | 7.56 | 6.05 |
| 60-64* | 4.72 | 3.78 | 5.24 | 4.19 | 15.23 | 12.18 | 3.64 | 2.91 | 4.60 | 3.68 | 12.29 | 9.83 |
| 65-69* | 8.20 | 6.56 | 9.10 | 7.28 | 26.26 | 21.01 | 6.06 | 4.85 | 7.65 | 6.12 | 21.42 | 17.13 |
| 70-74* | 15.40 | 12.32 | 17.10 | 13.68 | 43.00 | 34.40 | 10.79 | 8.63 | 13.64 | 10.91 | 34.31 | 27.45 |

*For renewal only.

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