



Senior Term Life

Current 2026 Monthly[†] Premium Contributions

The initial cost of insurance is based on the individual's attained age when insurance becomes effective, the amount of insurance selected and tobacco/nicotine use. The cost increases as the insured grows older.

	\$50,000.00				\$100,000.00			
	Male		Female**		Male		Female**	
Age	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
45-49 ^{††}	\$31.13	\$52.00	\$17.63	\$29.42	\$52.92	\$88.42	\$29.92	\$50.00
50-54	\$38.50	\$64.38	\$22.42	\$37.46	\$65.50	\$109.42	\$38.08	\$63.67
55-59	\$54.67	\$91.25	\$34.08	\$56.92	\$92.92	\$155.08	\$57.92	\$96.75
60-64	\$76.88	\$128.38	\$51.46	\$85.92	\$130.67	\$218.25	\$87.50	\$146.08
65-69	\$99.38	\$165.96	\$71.04	\$118.58	\$168.92	\$282.17	\$120.83	\$201.67
70-74*	\$149.17	\$249.04	\$111.29	\$185.83	\$253.58	\$423.42	\$189.25	\$315.92

† You will be billed quarterly. Additional payment options including monthly Electronic Funds Transfer (EFT) can be selected after first billing.

†† Spousal rates only. Spouse amount cannot exceed member coverage.

*For rates after age 74, contact the administrator. Eligibility is limited to ACP members under age 75.

** Male rates apply to all coverage issued to Montana residents, regardless of a person's gender.

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 on 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 and tobacco/nicotine usage. Benefit option amounts are not guaranteed and are subject to change by agreement between New York Life Insurance Company and the ACP Member Insurance Program.