

10 YEAR LEVEL GROUP TERM LIFE PLAN

Exclusively For Members of The Oklahoma Professionals Insurance Trust (OPIT)

FEMALE RATES

Current 2017 Annual Premium Contributions For Members And Spouse Coverage*

Super Preferred Rates

Age	100,000	250,000	500,000	1,000,000
20-25	\$79	\$108	\$140	\$280
26	\$79	\$108	\$140	\$280
27	\$80	\$110	\$145	290
28	\$80	\$110	\$145	290
29	\$81	\$113	\$150	300
30	\$81	\$113	\$150	300
31	\$81	\$115	\$155	310
32	\$82	\$118	\$160	320
33	\$82	\$118	\$160	320
34	\$83	\$120	\$165	330
35	\$83	\$123	\$170	340
36	\$85	\$130	\$180	360
37	\$88	\$135	\$190	380
38	\$91	\$140	\$205	410
39	\$93	\$145	\$215	430
40	\$95	\$150	\$225	450
41	\$99	\$160	\$245	490
42	\$104	\$170	\$270	540
43	\$108	\$183	\$295	590
44	\$113	\$193	\$315	630
45	\$117	\$203	\$335	670
46	\$126	\$223	\$365	730
47	\$133	\$240	\$395	790
48	\$141	\$255	\$435	870
49	\$148	\$273	\$465	930
50	\$157	\$290	\$495	990
51	\$167	\$315	\$540	1,080
52	\$177	\$338	\$585	1,170
53	\$188	\$360	\$630	1,260
54	\$199	\$383	\$675	1,350
55	\$209	\$408	\$720	1,440
56	\$227	\$445	\$795	1,590
57	\$244	\$485	\$865	1,730
58	\$261	\$523	\$940	1,880
59	\$278	\$563	\$1,015	2,030
60	\$296	\$600	\$1,085	2,170
61	\$313	\$638	\$1,160	2,320
62	\$331	\$678	\$1,230	2,460
63	\$347	\$715	\$1,310	2,620
64	\$365	\$755	\$1,380	2,760

Preferred Non-Smoker

Age	100,000	250,000	500,000	1,000,000
20-25	\$88	\$120	\$165	\$330
26	\$88	\$120	\$165	330
27	\$88	\$123	\$170	340
28	\$88	\$123	\$170	340
29	\$88	\$125	\$175	350
30	\$88	\$125	\$175	350
31	\$89	\$130	\$180	360
32	\$90	\$133	\$180	360
33	\$91	\$135	\$185	370
34	\$92	\$138	\$185	370
35	\$93	\$140	\$190	380
36	\$95	\$145	\$205	410
37	\$97	\$153	\$220	440
38	\$100	\$158	\$235	470
39	\$102	\$165	\$250	500
40	\$104	\$170	\$270	540
41	\$110	\$183	\$295	590
42	\$116	\$198	\$320	640
43	\$123	\$210	\$350	700
44	\$129	\$228	\$375	750
45	\$135	\$240	\$400	800
46	\$144	\$263	\$445	890
47	\$155	\$283	\$485	970
48	\$164	\$308	\$520	1,040
49	\$174	\$328	\$560	1,120
50	\$183	\$350	\$605	1,210
51	\$196	\$375	\$655	1,310
52	\$207	\$403	\$705	1,410
53	\$219	\$428	\$750	1,500
54	\$231	\$453	\$805	1,610
55	\$243	\$480	\$855	1,710
56	\$264	\$528	\$940	1,880
57	\$285	\$575	\$1,030	2,060
58	\$306	\$623	\$1,125	2,250
59	\$328	\$670	\$1,210	2,420
60	\$348	\$718	\$1,300	2,600
61	\$369	\$768	\$1,385	2,770
62	\$390	\$813	\$1,475	2,950
63	\$411	\$863	\$1,565	3,130
64	\$433	\$910	\$1,655	3,310

Child Rider provides \$5,000 coverage for each dependent child for an additional \$12 annually

*see bottom of reverse side for IMPORTANT rate information



Underwritten by New York Life
Insurance Company
51 Madison Avenue | New York, NY 10010
Policy Form G-29211-0/GMR-FACE

3000 Insurance Group
3000 NW 149th Street
Oklahoma City, OK 7313
405.521.1600



10 YEAR LEVEL GROUP TERM LIFE PLAN

Exclusively For Members of The Oklahoma Professionals Insurance Trust (OPIT)

MALE RATES

Current 2017 Annual Premium Contributions For Members And Spouse Coverage*

Super Preferred Rates

Age	100,000	250,000	500,000	1,000,000
20-25	\$87	\$143	\$205	\$410
26	\$87	\$143	\$205	\$410
27	\$88	\$143	\$205	\$410
28	\$88	\$145	\$205	\$410
29	\$89	\$145	\$205	\$410
30	\$89	\$145	\$205	\$410
31	\$89	\$145	\$205	\$410
32	\$89	\$145	\$205	\$410
33	\$89	\$145	\$210	\$420
34	\$89	\$145	\$210	\$420
35	\$89	\$145	\$210	\$420
36	\$92	\$153	\$220	\$440
37	\$95	\$160	\$225	\$450
38	\$97	\$165	\$235	\$470
39	\$100	\$173	\$240	\$480
40	\$103	\$180	\$250	\$500
41	\$107	\$190	\$280	\$560
42	\$111	\$200	\$305	\$610
43	\$114	\$210	\$325	\$650
44	\$118	\$223	\$350	\$700
45	\$123	\$233	\$375	\$750
46	\$132	\$255	\$415	\$830
47	\$141	\$275	\$460	\$920
48	\$150	\$298	\$505	\$1,010
49	\$160	\$320	\$545	\$1,090
50	\$169	\$343	\$585	\$1,170
51	\$186	\$383	\$665	\$1,330
52	\$204	\$425	\$740	\$1,480
53	\$221	\$468	\$820	\$1,640
54	\$239	\$510	\$895	\$1,790
55	\$256	\$550	\$975	\$1,950
56	\$281	\$610	\$1,080	\$2,160
57	\$306	\$670	\$1,195	\$2,390
58	\$331	\$733	\$1,305	\$2,610
59	\$355	\$790	\$1,415	\$2,830
60	\$380	\$850	\$1,525	\$3,050
61	\$405	\$910	\$1,635	\$3,270
62	\$430	\$968	\$1,745	\$3,490
63	\$454	\$1,030	\$1,855	\$3,710
64	\$479	\$1,090	\$1,965	\$3,930

Preferred Non-Smoker

Age	100,000	250,000	500,000	1,000,000
20-25	\$92	\$153	\$220	\$440
26	\$92	\$153	\$220	\$440
27	\$92	\$153	\$220	\$440
28	\$92	\$153	\$225	\$450
29	\$92	\$153	\$225	\$450
30	\$92	\$153	\$225	\$450
31	\$93	\$155	\$225	\$450
32	\$94	\$158	\$225	\$450
33	\$95	\$163	\$230	\$460
34	\$96	\$165	\$230	\$460
35	\$97	\$168	\$230	\$460
36	\$100	\$173	\$240	\$480
37	\$103	\$180	\$250	\$500
38	\$107	\$185	\$270	\$540
39	\$110	\$193	\$280	\$560
40	\$113	\$198	\$290	\$580
41	\$118	\$210	\$320	\$640
42	\$123	\$225	\$350	\$700
43	\$128	\$240	\$380	\$760
44	\$132	\$253	\$410	\$820
45	\$137	\$265	\$445	\$890
46	\$147	\$290	\$495	\$990
47	\$159	\$318	\$545	\$1,090
48	\$169	\$340	\$605	\$1,210
49	\$180	\$365	\$655	\$1,310
50	\$191	\$393	\$705	\$1,410
51	\$209	\$438	\$795	\$1,590
52	\$229	\$483	\$880	\$1,760
53	\$247	\$528	\$975	\$1,950
54	\$267	\$573	\$1,060	\$2,120
55	\$285	\$618	\$1,150	\$2,300
56	\$314	\$685	\$1,280	\$2,560
57	\$342	\$755	\$1,415	\$2,830
58	\$371	\$823	\$1,545	\$3,090
59	\$399	\$890	\$1,680	\$3,360
60	\$427	\$958	\$1,815	\$3,630
61	\$456	\$1,025	\$1,945	\$3,890
62	\$484	\$1,095	\$2,080	\$4,160
63	\$513	\$1,163	\$2,210	\$4,420
64	\$541	\$1,230	\$2,345	\$4,690

Child Rider provides \$5,000 coverage for each dependent child for an additional \$12 annually

*The rates shown reflect the current rate structure for the **Super Preferred** and **Preferred Non-Smoker** categories for the initial 10 year period. **Super Preferred** Rates are reserved for applicants who meet New York Life's highest underwriting standards and who do not use tobacco/nicotine products in any form. **Preferred Non-Smoker** and **Non-Smoker** rates are for applicants who do not use tobacco/nicotine products but do not meet the strict underwriting requirements in the **Super Preferred** Category. If you do not qualify for **Super Preferred** Rates, you may qualify for coverage under one of the other rate classes. **Non-smoker, Preferred Smoker and Smoker** rates are available upon request. Rate are guaranteed for the initial 10-year period. Thereafter, you can continue coverage without additional underwriting on a non-guaranteed rate basis. If you are age 65 or less when the initial 10 year period expires, you can apply for another 10 year term with guaranteed rates. To qualify you will be required to provide satisfactory medical evidence and meet New York Life underwriting standards that apply at that time. If approved, your rate will be determined based on your age at that time and guaranteed for 10 years. Unmarried dependent children are eligible for \$5,000 of coverage at annual rates of \$12. **Child rates** are subject to change upon agreement between New York Life Insurance Company and The Trustees of the Oklahoma Professionals Insurance Trust.