

# Columbia Alumni Association

## 10-Year Level Premium Group Term Life Insurance Plan

Current 2012 Annual Premium Rates per \$1,000 of Coverage

Rates are Guaranteed not to change for the first 10 Years of Coverage

(effective 7/1/2011)

Issue Age	Face Amounts \$100,000-\$240,000						FACE AMOUNTS \$250,000-490,000						FACE AMOUNTS \$500,000-\$1,000,000					
	MALE			FEMALE			MALE			FEMALE			MALE			FEMALE		
	Preferred	Select	Standard	Preferred	Select	Standard	Preferred	Select	Standard	Preferred	Select	Standard	Preferred	Select	Standard	Preferred	Select	Standard
20	0.89	1.01	2.47	0.80	0.92	2.10	0.59	0.71	2.14	0.52	0.62	1.80	0.53	0.66	2.06	0.45	0.57	1.72
21	0.89	1.01	2.47	0.80	0.92	2.10	0.59	0.71	2.14	0.52	0.62	1.80	0.53	0.66	2.06	0.45	0.57	1.72
22	0.89	1.01	2.47	0.80	0.92	2.10	0.59	0.71	2.14	0.52	0.62	1.80	0.53	0.66	2.06	0.45	0.57	1.72
23	0.89	1.01	2.47	0.80	0.92	2.10	0.59	0.71	2.14	0.52	0.62	1.80	0.53	0.66	2.06	0.45	0.57	1.72
24	0.89	1.01	2.48	0.80	0.92	2.10	0.59	0.71	2.17	0.52	0.62	1.80	0.53	0.66	2.08	0.45	0.57	1.72
25	0.89	1.01	2.48	0.80	0.92	2.10	0.59	0.71	2.17	0.52	0.62	1.80	0.53	0.66	2.08	0.45	0.57	1.72
26	0.89	1.01	2.49	0.80	0.92	2.10	0.59	0.71	2.18	0.52	0.62	1.80	0.53	0.66	2.09	0.45	0.57	1.72
27	0.89	1.01	2.49	0.80	0.92	2.10	0.59	0.71	2.18	0.52	0.62	1.80	0.53	0.66	2.09	0.45	0.57	1.72
28	0.89	1.01	2.50	0.80	0.92	2.11	0.59	0.71	2.19	0.52	0.62	1.82	0.53	0.66	2.11	0.45	0.57	1.74
29	0.89	1.01	2.53	0.80	0.92	2.11	0.59	0.71	2.21	0.52	0.62	1.82	0.53	0.66	2.13	0.45	0.57	1.74
30	0.89	1.01	2.54	0.80	0.92	2.15	0.59	0.71	2.23	0.52	0.62	1.83	0.53	0.66	2.14	0.45	0.57	1.75
31	0.89	1.01	2.54	0.80	0.92	2.15	0.59	0.71	2.23	0.52	0.62	1.83	0.53	0.66	2.14	0.45	0.57	1.75
32	0.89	1.01	2.54	0.80	0.92	2.15	0.59	0.71	2.23	0.52	0.62	1.83	0.53	0.66	2.14	0.45	0.57	1.75
33	0.89	1.01	2.54	0.80	0.92	2.15	0.59	0.71	2.23	0.52	0.62	1.83	0.53	0.66	2.14	0.45	0.57	1.75
34	0.89	1.01	2.54	0.80	0.92	2.15	0.59	0.71	2.23	0.52	0.62	1.83	0.53	0.66	2.14	0.45	0.57	1.75
35	0.89	1.01	2.62	0.80	0.92	2.19	0.59	0.71	2.31	0.52	0.62	1.88	0.53	0.66	2.22	0.45	0.57	1.80
36	0.91	1.05	2.74	0.81	0.94	2.30	0.61	0.75	2.41	0.53	0.66	1.98	0.54	0.68	2.32	0.46	0.59	1.91
37	0.93	1.09	2.91	0.87	0.98	2.47	0.62	0.78	2.57	0.55	0.68	2.14	0.57	0.71	2.48	0.50	0.62	2.06
38	0.98	1.13	3.09	0.91	1.04	2.66	0.66	0.83	2.76	0.61	0.74	2.35	0.59	0.76	2.66	0.54	0.67	2.26
39	1.04	1.19	3.35	0.94	1.10	2.91	0.68	0.89	3.01	0.66	0.79	2.57	0.62	0.83	2.91	0.59	0.74	2.48
40	1.09	1.26	3.61	1.00	1.15	3.12	0.74	0.96	3.28	0.70	0.85	2.78	0.67	0.89	3.18	0.63	0.79	2.69
41	1.14	1.33	3.95	1.06	1.24	3.35	0.79	1.04	3.61	0.76	0.93	3.01	0.74	0.96	3.51	0.70	0.87	2.91
42	1.22	1.44	4.34	1.13	1.32	3.58	0.89	1.13	3.99	0.83	1.01	3.25	0.83	1.06	3.87	0.76	0.94	3.14
43	1.30	1.53	4.78	1.22	1.43	3.87	0.98	1.22	4.42	0.91	1.11	3.52	0.92	1.15	4.29	0.84	1.04	3.40
44	1.37	1.66	5.26	1.30	1.52	4.14	1.07	1.35	4.88	0.98	1.20	3.80	1.01	1.27	4.75	0.92	1.14	3.69
45	1.50	1.79	5.75	1.36	1.62	4.45	1.19	1.46	5.38	1.06	1.30	4.10	1.11	1.40	5.23	1.00	1.23	3.99
46	1.63	1.93	6.33	1.45	1.70	4.78	1.30	1.61	5.92	1.14	1.39	4.42	1.23	1.53	5.78	1.07	1.32	4.29
47	1.78	2.10	6.94	1.52	1.80	5.13	1.41	1.79	6.53	1.20	1.49	4.75	1.33	1.71	6.38	1.14	1.41	4.62
48	1.91	2.28	7.59	1.59	1.91	5.51	1.52	1.96	7.16	1.28	1.59	5.12	1.44	1.88	7.00	1.20	1.52	4.99
49	2.09	2.48	8.26	1.69	2.01	5.88	1.66	2.14	7.82	1.36	1.69	5.49	1.58	2.06	7.65	1.28	1.61	5.35
50	2.27	2.71	8.94	1.79	2.15	6.27	1.82	2.36	8.48	1.45	1.82	5.87	1.74	2.28	8.30	1.39	1.74	5.73
51	2.47	2.95	9.60	1.91	2.27	6.68	2.01	2.61	9.13	1.57	1.95	6.26	1.92	2.50	8.93	1.49	1.85	6.12
52	2.65	3.19	10.24	2.05	2.41	7.09	2.23	2.86	9.76	1.71	2.09	6.68	2.14	2.75	9.55	1.63	2.00	6.52
53	2.86	3.48	10.92	2.19	2.56	7.52	2.47	3.12	10.42	1.84	2.23	7.11	2.37	3.02	10.20	1.76	2.14	6.94
54	3.12	3.78	11.67	2.35	2.73	7.96	2.73	3.41	11.18	2.01	2.40	7.52	2.63	3.31	10.93	1.92	2.31	7.35
55	3.36	4.12	12.54	2.50	2.92	8.42	3.01	3.75	12.01	2.17	2.57	7.98	2.91	3.64	11.76	2.08	2.48	7.80
56	3.66	4.47	13.52	2.65	3.12	8.82	3.30	4.10	12.96	2.31	2.76	8.38	3.19	3.99	12.68	2.22	2.66	8.19
57	3.95	4.84	14.54	2.80	3.31	9.21	3.60	4.43	13.97	2.44	2.96	8.76	3.48	4.30	13.70	2.36	2.87	8.56
58	4.31	5.26	15.71	2.95	3.56	9.63	3.93	4.86	15.13	2.61	3.21	9.16	3.83	4.73	14.83	2.50	3.10	8.97
59	4.71	5.74	17.09	3.14	3.80	10.16	4.34	5.33	16.47	2.79	3.45	9.68	4.21	5.18	16.14	2.70	3.35	9.47
60	5.18	6.33	18.69	3.38	4.13	10.86	4.79	5.88	18.04	3.02	3.71	10.37	4.66	5.74	17.69	2.93	3.61	10.15
61	5.72	6.98	20.44	3.69	4.51	11.76	5.33	6.55	19.74	3.34	4.13	11.25	5.18	6.39	19.38	3.23	4.01	11.02
62	6.29	7.74	22.34	4.04	4.91	12.84	5.94	7.33	21.60	3.70	4.53	12.31	5.79	7.15	21.20	3.60	4.42	12.06
63	6.96	8.60	24.58	4.45	5.40	14.07	6.61	8.17	23.79	4.13	5.01	13.50	6.46	7.99	23.34	4.01	4.88	13.23
64	7.76	9.58	27.31	4.91	5.92	15.45	7.38	9.15	26.52	4.57	5.51	14.85	7.21	8.94	26.02	4.44	5.38	14.56

**RESIDENTS OF MONTANA:** Male rates are charged for all insureds - regardless of gender.

**CHILDREN'S BENEFITS:** \$4000 between 6 months and age 20 (24 if full-time student); \$100 from 14 days to 6 months.

**ANNUAL RATE** for all children (regardless of how many); \$15

### How to Determine Your Premium

Female Member age 47 is approved for \$500,000 coverage with Preferred rates and an effective date of July 1. Three children are also to be insured.

Member	\$1.14 per \$1,000 x 500 = \$570.00
Children	\$15.00
<u>Total Annual Premium</u>	<u>\$585.00</u>

The amount that will be billed for the July 1 premium is \$292.50 (\$585.00 divided by 2)

The premium amount is guaranteed not to change for 10 full years.

### Premium Payments

Your Premiums will be due semi annually, each January and July 1. If coverage is effective on a due date other than a premium due date, your premium invoice will be pro-rated from your effective date to the next semi-annual premium due date.

Rates after the first 10 years may be changed by New York Life on any premium due date and on any date which benefits are changed but only on a class wide basis. A class is a group of people with the same age and gender.