

**ACCIDENTAL DEATH AND DISMEMBERMENT PLAN**  
**SCHEDULE OF BENEFITS AND QUARTERLY PREMIUMS\***  
 Current as of 2019 • For a personalized rate quote, visit [abendowment.org](http://abendowment.org).

**When comparing rates**, please keep in mind that although not promised or guaranteed, this plan is designed to generate dividends that an insured may donate to support ABE's charitable grants. If you do so, you are eligible for a charitable contribution deduction on your individual tax return. *Please see "Assignment of Dividends" on previous page for further details.*

Member Benefit*	Member Premium
\$500,000	\$105.00
\$400,000	\$84.00
\$250,000	\$52.50

Spouse/DP Benefit*	Spouse/DP Premium
\$500,000	\$84.00
\$400,000	\$67.20
\$250,000	\$42.00

Child Benefit*	Child Premium
\$50,000	\$6.00
\$25,000	\$3.00

\*Spouse/DP benefits cannot exceed 100% of member benefits. Benefits for member and all eligible dependants reduce 50% at member age 65 and again at member age 75. Premiums do not reduce. Benefit options are not guaranteed and are subject to change by agreement between ABE and New York Life.

New York Life reserves the right to change rates on any August 1, 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 with all the same issue age and gender. Premiums will vary depending on benefit chosen.

Premiums may vary when billed due to rounding.