

CRITICAL ILLNESS INSURANCE PLAN
SCHEDULE OF BENEFITS AND QUARTERLY PREMIUMS
Quarterly Premium Schedule Per \$1,000 Unit
Current as of 2019 • For a personalized rate quote, visit 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" section on the previous page.*

Age	Non-Smoker	Smoker
Under 30	\$1.21	\$1.82
30 - 34	\$1.66	\$2.68
35 - 39	\$2.45	\$4.10
40 - 44	\$3.49	\$5.91
45 - 49	\$4.72	\$8.21
50 - 54	\$5.96	\$10.48
55 - 59	\$7.38	\$12.83
60 - 64	\$8.80	\$15.19
65 - 69	\$10.55	\$17.78
70 - 74*	\$12.76	\$21.20

* Ages 70 - 74 are for renewal only.

Coverage terminates on the policy anniversary on or next following the member's 75th birthday.

Premium rates for member and spouse/domestic partner are based on the insured's age and tobacco/nicotine usage on the effective date of coverage and increase on the June 1st on or next following a change in age as shown in the schedule. These are the current rates and reflect current benefit structure. New York Life reserves the right to change rates on any premium due date 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. Premiums will vary, depending on the option chosen. Benefit options are not guaranteed and are subject to change by agreement between New York Life and ABE.

Premiums may vary when billed due to rounding.