

AAFP

LEVEL TERM LIFE INSURANCE



my wedding is in june
my youngest entered first grade
my oldest just got a driver's license
my twins are college bound
my wife just started a home-based business
my mother has alzheimer's
my debts won't die with me

Your Academy's 10-Year and 20-Year Level Term Life Insurance helps protect your family's lifestyle, standard of living, plans and dreams for the future.

This offer for association-group insurance underwritten by New York Life Insurance Company is not transferable. It is available exclusively for AAFP members and their families.

AAFP

COVERAGE OPTIONS

10-Year Level Term Life Insurance

20-Year Level Term Life Insurance



Give You Five Ways to Save Money

1. These coverages and rates are available only to AAFP members and their families. We have provided life insurance to members for more than 50 years. Your rates are based on half a century of actual Plan experience, the education and overall healthy lifestyles of family physicians.

2. There are absolutely no policy fees, annual charges or other add-on costs. The premium quoted is the amount you pay and is based on your gender, current age, health status and tobacco/nicotine use. Even if you elect to pay your premiums quarterly or semi-annually, there are no additional service fees. Guaranteed.

3. Premiums do not increase at any time during the term you select. Your rate is guaranteed, locking in your premium for the entire 10 or 20 year period. At the end of the term, you have the option to go through underwriting again to request an additional level term rate guarantee. Or, you can continue your coverage at the then current Non-Guaranteed rates which increase as you age. Either way, your coverage will not end just because your multi-year rate guarantee expired or your health deteriorated. (See “Continuing Coverage After the Term Ends” and “When Coverage Ends.”)

4. Receive significant volume discounts at the \$250,000 and \$500,000 benefit levels.

When you compare the cost for various quantities of insurance, you may discover that providing your family with more protection actually saves you money.

5. This is a “participating” term life insurance policy. When AAFP Plan experience is better than anticipated, a portion of your premium could be returned to you as a premium credit which would reduce the net cost of your protection.

**Quality Coverage
At Competitive Costs
With No Hidden Fees**

**No Cost Increase
For 10 or 20 Years**
(depending upon which Plan option you select)

**Volume Discounts
Possible Premium Credits**



AAFP Level Term Life Insurance...

because life should be about positive choices & guarantees



**Solid Quality
You Can Count On...
price, flexibility,
quality and service**

Flexibility to select the benefit period and rate guarantee you need

You may choose from either the AAFP 10-Year Level Term Life Insurance Policy #G29119 or the AAFP 20-Year Level Term Life Insurance Policy #G29248.

(Hereafter, for simplicity, you'll see the policies abbreviated to 10LTL and 20LTL.)

Either policy can be used as stand alone coverage. Or, the 10LTL and 20LTL products can be used in tandem to provide flexible, long-term protection for your family. Consolidation and convenience.

AAFP membership assures your eligibility

Depending upon your age, all AAFP members residing in the United States (excluding territories) may apply for coverage.

The 10LTL is available to individuals under age 65.

Those under age 55 may apply for the 20LTL.

Up to \$2 million available

Whether you choose to put all your coverage issued by New York Life Insurance Company (NYL) into one association-group term policy or spread it among several, you may apply for as little as \$100,000 or as much as \$2,000,000 in \$10,000 increments. This flexibility allows you to ladder protection based on your family's needs.

No exclusions

Enjoy worry-free coverage with no exclusions. Benefits are paid for death from any cause, at any time, anywhere in the world. The validity of any amount of insurance that has been in force for two years or more will not be contested except for insurance eligibility provisions or non-payment of premium contributions.

When coverage is effective

Do not send any money with your application form. You will receive a bill when you are notified that your request for insurance has been approved.

Your insurance becomes effective on the first day of the month following approval of your application provided:

- your initial premium contribution is received within 31 days after you are billed (send no money now), and
- on the approval date, any person to be insured is performing the normal activities* of a person in good health of like age. Any person not performing such normal activities*, as required, will not become insured until the day he/she is performing such normal activities*, provided such date is within three months of the date insurance would have been effective and the person is still eligible for insurance.

**For MD and NC residents: Reference to "any person to be insured under this policy performing the normal activities of a person in good health of like age" is replaced by the requirement that "I and any approved spouse's health status continues to be the same as stated on the application."*

Retain coverage control with portability

Your rights to retain and renew your coverage will not be jeopardized if you change employment or discontinue your AAFP membership.

When coverage ends

Coverage may be renewed until age 75.

(Under certain circumstances coverage may be continued beyond age 75 under the 10LTL Plan, see "Continuing Insurance After the 10-Year or 20-Year Term Ends".)

Naturally, your coverage will end if you do not pay your premium contributions when due or if the Academy terminates the group policies.



You select your beneficiary

You may designate any person or legal entity as your beneficiary. You may change your beneficiary at any time. Simply contact AAFP Insurance Services for the proper form.

Benefits paid in installments or lump sum

The insured person or their beneficiary may designate the method in which policy proceeds are to be received. If the Continued Interest Account option is selected, the policy proceeds are placed in an interest-bearing checking account. They earn interest from the date of death yet remain readily accessible. This option allows the beneficiary time to adjust to their emotional loss and evaluate their asset management alternatives.

You may be eligible for “living benefits” under the Accelerated Death Benefit provision

If you or an insured dependent is diagnosed as terminally ill, with a life expectancy of 24 months or less, a one-time payment under the Accelerated Death Benefit (ADB) provision can be requested. Fifty percent of the in force coverage can be advanced while the terminally ill person is living. At the insured’s death, the designated beneficiary will receive the balance of the plan proceeds. Premiums remain payable during the insured’s lifetime and will not be reduced by the ADB.

(See Certificate Of Insurance for limitations and conditions.)

Note: Receipt of Accelerated Death Benefits may affect your eligibility for public assistance programs and may be taxable. Consult with the appropriate social services agency and seek the advice of tax counsel prior to applying for the ADB. *(The Accelerated Death Benefit is not available for MA residents.)*

Help your medical specialty while you protect your family

By choosing a benefit of \$500,000 or more, the insured automatically activates the “AAFP Foundation Benefit.” This policy feature entitles the insured physician to complimentary membership in the AAFP Foundation Legacy League. At the insured’s death, an honorarium is paid *in the insured’s name* to the AAFP Foundation equal to 1% of the policy’s face value. (The AAFP Foundation is the philanthropic arm of family practice medicine.) The insured member may decline the ancillary Foundation Benefit by notifying the Plan Administrator in writing. Such declination, however, will not increase the proceeds payable to the insured’s named beneficiary nor will it reduce the cost of the insured’s coverage. The AAFP-sponsored life insurance program bears the cost of this benefit.

You may assign ownership

You may assign all or any part of your incidents of ownership in this policy to any person or legal entity. This right may allow you to use this policy to achieve several financial objectives, for example, as a loan guarantee and an estate planning tool.

Full coverage available for your spouse

You may apply for the same (or less) insurance as you have on your own life for your spouse using the AAFP sex-distinct rates. Spouse coverage is subject to the same policy provisions (including age-based eligibility and renewability, limitations, exclusions and termination) applicable to AAFP member’s coverage.

If approved, your spouse’s insurance will be issued as part of your (the AAFP member’s) Certificate with the beneficiary designation(s) delineated on the application form. Unless otherwise indicated, the AAFP member is the primary beneficiary. Naturally, the beneficiary can be changed at any time by written request.

Your spouse’s insurance can remain in force even if you terminate your AAFP membership, die, legally separate, divorce or remarry.

If both you and your spouse are AAFP members, please decide whether you want coverage under one joint Certificate Of Insurance or separate Certificates. If you choose the latter; please submit separate application forms and request dependent child coverage on one application only.

Protection for your unmarried, dependent children

You can request the \$10,000 life insurance option on each of your children. To be eligible, they must be unmarried, substantially dependent upon you for support, age 14 days through 24 years, and not insured under the AAFP Traditional or Guaranteed Level Premium Term Insurance plans (G7200). Once coverage is in force, additional eligible children will be insured automatically at age 14 days. The insured parent/member is the beneficiary. Coverage ends if the Academy terminates the group master policy or if you do not pay your premium contributions when due or if the child ceases to be an eligible dependent.

COVERAGE FOR YOUR CHILDREN

<u>Child’s attained age</u>	<u>Amount of insurance</u>
between 14 days and 6 months	\$ 1,000
6 months to age 25	\$ 10,000

Regardless of the number of children insured, your total premium will be \$32* per year.

* This is the current rate for coverage under the association-group policy. Rates may be changed by agreement between NYL and the Academy on any premium due date and any date on which benefits are changed. You can never be singled out for a rate change. If a change were to occur, it would encompass the entire class of insureds which, in this case, would be Members with coverage for their dependent children.





A Policy That Can Work for You in the Decades to Come

Choose the term that best suits you

The 10LTL and 20LTL Plans can be used separately or in tandem over extended periods of time. You may decide to discontinue or reduce your coverage in one Plan without jeopardizing coverage under the other Plan.

Level benefits

The face value of your AAFP 10LTL and 20LTL coverages will never reduce due to your attained age or poor health.

Enjoy long term protection

You may string together successive 10 or 20-year policies to provide long term protection for your family. Then, if you need insurance beyond the normal termination date, these association-group insurance policies provide an opportunity to convert to an individual whole life policy issued by NYL as described in the Certificate Of Insurance.

You can increase (or decrease) your coverage as your family's needs change

A total of \$2,000,000 of life insurance benefits is available through any combination of protection in the 10LTL and/or 20LTL Plans. Evidence of insurability is required to increase coverage. Should your request for more insurance be denied due to your health condition, your existing coverage(s) will not be affected. Naturally, you may decrease your insurance at any time with commensurate decrease in cost.

Coverage cannot be cancelled by New York Life Insurance Company

NYL cannot cancel the master policies issued to the American Academy of Family Physicians.

Enjoy peace of mind with guaranteed renewability

You cannot be singled out for a rate increase or refused the right to renew your coverage (see "When Coverage Ends").

Continuing Coverage After the 10-Year or 20-Year Term Ends

Your rate will be determined by your gender, age, health and tobacco/nicotine use at the time coverage becomes effective. Once initial coverage is issued, your cost will remain level for the full term (10 or 20-year time period).

When your 10 or 20-year rate guarantee expires, you have the opportunity to lock-in another multi-year rate guarantee at the Plan's lowest possible rate based on your gender, attained age, health and tobacco/nicotine use. To accomplish this, you will have to provide evidence that you meet the underwriting criteria for the Preferred, Select or Standard rate class and be under age 70 for 10LTL or under age 55 for 20LTL. Those unable to requalify in the 20LTL due to the Plan's maximum age restriction may apply to qualify under the 10LTL instead.

If your health is such that you are declined for coverage in one of our three multi-year rate guarantee classifications (or if you simply neglected to complete the requirements for a subsequent 10 or 20-year period of guaranteed rates), you may continue your coverage to age 75 by paying the group policy's Non-Guaranteed rates. The Non-Guaranteed rates, which do not differ for the 10LTL and 20LTL Plans, increase as you age into the next age bracket.

Regardless of your rate class and health status, you may maintain your coverage until the expiration of your 10 or 20-year term but in no event will coverage extend beyond age 79 for 10LTL or age 75 for 20LTL.



HOW TO APPLY

Fill out the enclosed easy-to-complete application to apply for your insurance, as well as your spouse's and children's coverage. **Send no money now.** All information which you provide for underwriting will remain strictly confidential. (See the Important Notice in the application for details.) If your application for coverage is approved, you will receive a billing notice reflecting your premium contribution level (Preferred, Select or Standard) determined by medical underwriting of your application.

No salesperson will call you.

30-day free look

Keep the right to change your mind, with the risk-free policy examination period. If you are not completely satisfied, you can return your Certificate Of Insurance (without claim) within 30 days to AAFP Insurance Services. Your coverage will be invalidated and you will receive a complete premium refund — without question and without hassle. Guaranteed.



A POLICY SPONSORED AND ENDORSED BY THE AMERICAN ACADEMY OF FAMILY PHYSICIANS

Your Academy reviews, analyzes and selects coverage for members and their families based on each policy's scope of protection and cost compared to other policies available. We believe them to be the best available and we are pleased to endorse them to our members.



A POLICY UNDERWRITTEN BY NEW YORK LIFE INSURANCE COMPANY

For seven generations over the last 160+ years, NYL has touched the lives of millions of policyholders and helped them to achieve their financial goals. Founded in 1845, **New York Life is one of the oldest and most financially stable life insurance companies.** It has consistently received among the highest ratings from the leading independent rating agencies: A.M. Best, Fitch Ratings, Moody's Investors Service, and Standard & Poor's for financial strength.

New York Life cannot cancel the master policies issued to the American Academy of Family Physicians.



For questions, assistance and claims contact:

AAFP Insurance Services, Inc.
AAFP Headquarters, Suite 430
11400 Tomahawk Creek Parkway
Leawood, KS 66211

Toll-free phone: 800-325-8166
Toll-free fax: 800-223-7463
E-mail: insurance@aafp.org
Website: www.AAFPins.com

As plan administrator and your advocate to the insurance industry, we have been providing personal, professional service to family physicians and their families since 1951.

The AAFP association-group 10-Year and 20-Year Level Term Life Insurance Plans described above are subject to the terms and conditions of Group Policies G-29119 and G-29248, respectively, issued by New York Life Insurance Company (51 Madison Avenue, New York, NY 10010) to the American Academy of Family Physicians (on Policy Forms G-29119/GMR-FACE and G-29248/GMR-FACE, respectively). Please refer to the Certificate(s) of Insurance for details of your coverage. New York Life Insurance Company (NAIC #66915) is domiciled in New York and licensed/authorized to transact business in the 50 United States and the District of Columbia. AAFP Insurance Services, Inc. is domiciled in Missouri and licensed/authorized to transact business in the 50 United States and the District of Columbia (agency licenses: AR #246260; CA #0547642).

AAFP

10-Year and 20-Year

LEVEL TERM LIFE INSURANCE

Current 2010 ANNUAL premium contributions for member and spouse coverage*

MALE

PREFERRED RATES

age	BEST VALUE					
	\$100,000	\$250,000	\$500,000	\$1,000,000	\$1,500,000	\$2,000,000
10 LTL <30	\$69	\$115	\$205	\$410	\$615	\$820
20 LTL <30	114	200	345	690	1,035	1,380
10 LTL 31	69	115	205	410	615	820
20 LTL 31	114	200	345	690	1,035	1,380
10 LTL 32	69	115	205	410	615	820
20 LTL 32	114	200	345	690	1,035	1,380
10 LTL 33	69	115	205	410	615	820
20 LTL 33	114	200	345	690	1,035	1,380
10 LTL 34	69	115	205	410	615	820
20 LTL 34	114	200	345	690	1,035	1,380
10 LTL 35	69	115	205	410	615	820
20 LTL 35	114	200	345	690	1,035	1,380
10 LTL 36	70	118	210	420	630	840
20 LTL 36	119	208	360	720	1,080	1,440
10 LTL 37	72	120	220	440	660	880
20 LTL 37	126	215	375	750	1,125	1,500
10 LTL 38	76	128	230	460	690	920
20 LTL 38	135	228	400	800	1,200	1,600
10 LTL 39	80	133	240	480	720	960
20 LTL 39	145	243	430	860	1,290	1,720
10 LTL 40	84	143	260	520	780	1,040
20 LTL 40	157	263	470	940	1,410	1,880
10 LTL 41	88	153	285	570	855	1,140
20 LTL 41	169	288	520	1,040	1,560	2,080
10 LTL 42	94	173	320	640	960	1,280
20 LTL 42	185	318	580	1,160	1,740	2,320
10 LTL 43	100	190	355	710	1,065	1,420
20 LTL 43	203	350	650	1,300	1,950	2,600
10 LTL 44	106	208	390	780	1,170	1,560
20 LTL 44	220	388	725	1,450	2,175	2,900
10 LTL 45	116	230	430	860	1,290	1,720
20 LTL 45	238	425	800	1,600	2,400	3,200
10 LTL 46	126	250	475	950	1,425	1,900
20 LTL 46	256	465	880	1,760	2,640	3,520
10 LTL 47	137	273	515	1,030	1,545	2,060
20 LTL 47	274	510	970	1,940	2,910	3,880
10 LTL 48	147	293	555	1,110	1,665	2,220
20 LTL 48	292	558	1,065	2,130	3,195	4,260
10 LTL 49	161	320	610	1,220	1,830	2,440
20 LTL 49	314	608	1,165	2,330	3,495	4,660
10 LTL 50	175	350	670	1,340	2,010	2,680
20 LTL 50	342	660	1,270	2,540	3,810	5,080
10 LTL 51	190	388	740	1,480	2,220	2,960
20 LTL 51	374	713	1,375	2,750	4,125	5,500
10 LTL 52	204	430	825	1,650	2,475	3,300
20 LTL 52	411	763	1,475	2,950	4,425	5,900
10 LTL 53	220	475	915	1,830	2,745	3,660
20 LTL 53	453	820	1,590	3,180	4,770	6,360
10 LTL 54	240	525	1,015	2,030	3,045	4,060
20 LTL 54	502	893	1,735	3,470	5,205	6,940
10 LTL 55	259	580	1,120	2,240	3,360	4,480
10 LTL 56	282	635	1,230	2,460	3,690	4,920
10 LTL 57	304	693	1,340	2,680	4,020	5,360
10 LTL 58	332	758	1,475	2,950	4,425	5,900
10 LTL 59	363	835	1,620	3,240	4,860	6,480
10 LTL 60	399	923	1,795	3,590	5,385	7,180
10 LTL 61	440	1,025	1,995	3,990	5,985	7,980
10 LTL 62	484	1,143	2,230	4,460	6,690	8,920
10 LTL 63	536	1,273	2,485	4,970	7,455	9,940
10 LTL 64	597	1,420	2,775	5,550	8,325	11,100

SELECT RATES

age	BEST VALUE					
	\$100,000	\$250,000	\$500,000	\$1,000,000	\$1,500,000	\$2,000,000
10 LTL <30	\$78	\$138	\$255	\$510	\$765	\$1,020
20 LTL <30	150	288	530	1,060	1,590	2,120
10 LTL 31	78	138	255	510	765	1,020
20 LTL 31	151	288	530	1,060	1,590	2,120
10 LTL 32	78	138	255	510	765	1,020
20 LTL 32	153	293	540	1,080	1,620	2,160
10 LTL 33	78	138	255	510	765	1,020
20 LTL 33	156	298	550	1,100	1,650	2,200
10 LTL 34	78	138	255	510	765	1,020
20 LTL 34	159	305	565	1,130	1,695	2,260
10 LTL 35	78	138	255	510	765	1,020
20 LTL 35	163	315	585	1,170	1,755	2,340
10 LTL 36	81	145	265	530	795	1,060
20 LTL 36	168	328	610	1,220	1,830	2,440
10 LTL 37	84	150	275	550	825	1,100
20 LTL 37	176	343	640	1,280	1,920	2,560
10 LTL 38	87	160	295	590	885	1,180
20 LTL 38	183	360	675	1,350	2,025	2,700
10 LTL 39	92	173	320	640	960	1,280
20 LTL 39	194	383	720	1,440	2,160	2,880
10 LTL 40	97	185	345	690	1,035	1,380
20 LTL 40	209	413	780	1,560	2,340	3,120
10 LTL 41	103	200	370	740	1,110	1,480
20 LTL 41	225	450	855	1,710	2,565	3,420
10 LTL 42	111	218	410	820	1,230	1,640
20 LTL 42	247	498	950	1,900	2,850	3,800
10 LTL 43	118	235	445	890	1,335	1,780
20 LTL 43	272	553	1,060	2,120	3,180	4,240
10 LTL 44	128	260	490	980	1,470	1,960
20 LTL 44	297	605	1,165	2,330	3,495	4,660
10 LTL 45	138	283	540	1,080	1,620	2,160
20 LTL 45	324	665	1,285	2,570	3,855	5,140
10 LTL 46	149	310	590	1,180	1,770	2,360
20 LTL 46	349	718	1,390	2,780	4,170	5,560
10 LTL 47	162	345	660	1,320	1,980	2,640
20 LTL 47	374	773	1,500	3,000	4,500	6,000
10 LTL 48	176	378	725	1,450	2,175	2,900
20 LTL 48	399	830	1,615	3,230	4,845	6,460
10 LTL 49	191	413	795	1,590	2,385	3,180
20 LTL 49	433	903	1,760	3,520	5,280	7,040
10 LTL 50	209	455	880	1,760	2,640	3,520
20 LTL 50	475	993	1,940	3,880	5,820	7,760
10 LTL 51	227	503	965	1,930	2,895	3,860
20 LTL 51	528	1,110	2,175	4,350	6,525	8,700
10 LTL 52	246	550	1,060	2,120	3,180	4,240
20 LTL 52	591	1,245	2,445	4,890	7,335	9,780
10 LTL 53	268	600	1,165	2,330	3,495	4,660
20 LTL 53	664	1,403	2,760	5,520	8,280	11,040
10 LTL 54	291	658	1,275	2,550	3,825	5,100
20 LTL 54	742	1,573	3,100	6,200	9,300	12,400
10 LTL 55	317	723	1,400	2,800	4,200	5,600
10 LTL 56	344	790	1,535	3,070	4,605	6,140
10 LTL 57	373	853	1,655	3,310	4,965	6,620
10 LTL 58	405	935	1,820	3,640	5,460	7,280
10 LTL 59	442	1,025	1,995	3,990	5,985	7,980
10 LTL 60	487	1,133	2,210	4,420	6,630	8,840
10 LTL 61	537	1,260	2,460	4,920	7,380	9,840
10 LTL 62	596	1,410	2,750	5,500	8,250	11,000
10 LTL 63	662	1,573	3,075	6,150	9,225	12,300
10 LTL 64	737	1,760	3,440	6,880	10,320	13,760

It's fast and easy to apply!

Your application form is enclosed...



AAFP Headquarters • Suite 430
11400 Tomahawk Creek Parkway
Leawood, KS 66211-2672

Toll-free phone: 800-325-8166
Toll-free FAX: 800-223-7463
E-mail: insurance@aafp.org
Website: www.aafpins.com



The AAFP 10-Year Level Term Life Policy #G29119 and the AAFP 20-Year Level Term Life Insurance Policy #G29248 are association-group insurance underwritten by New York Life Insurance Company (NAIC #66915), 51 Madison Ave., New York, NY 10010 on Policy Forms G-29119/GMR-FACE and G-29248/GMR-FACE respectively.

"The Company You Keep"™

*Current ANNUAL premium contributions for member and spouse coverage

* The rates shown reflect the current rate and benefit structure for the Preferred and Select rate categories for the initial 10 or 20-year term. In order to be eligible for the Preferred rate, you must be able to meet New York Life Insurance Company's highest underwriting standards and be a non-tobacco/nicotine user. If you do not meet the Preferred or Select underwriting standards, you may be eligible for this coverage at the higher Standard rate, available upon request. **Historically, over 90% of initial non-smoker applicants have qualified for the Preferred or Select rate category.** Rates are guaranteed for the initial 10-year or 20-year term.

Coverage does not necessarily end at the end of the 10-year or 20-year term. If you are insured in the 10LTL

and are under age 70 (or in the 20LTL and under age 55), you have the opportunity to requalify for another 10 or 20-year term based on your then current age, health and tobacco/nicotine use. Should you forget to submit a requalification request or if your health makes you ineligible for the Preferred, Select or Standard rates, coverage may continue in force at the Non-Guaranteed rates wherein premium contributions increase as the insured person ages into the next age bracket. Regardless of the rate, coverage terminates on the latter of (a) the expiration of the insured person's 10 or 20-year term or (b) age 75. (See "When Coverage Ends" in the plan brochure and/or your Certificate Of Insurance.)

AAFP

10-Year and 20-Year

LEVEL TERM LIFE INSURANCE

Current 2010 ANNUAL premium contributions for member and spouse coverage*

FEMALE[^]

PREFERRED RATES

age	BEST VALUE					
	\$100,000	\$250,000	\$500,000	\$1,000,000	\$1,500,000	\$2,000,000
10 LTL <30	\$62	\$100	\$175	\$350	\$525	\$700
20 LTL <30	97	163	260	520	780	1,040
10 LTL 31	62	100	175	350	525	700
20 LTL 31	97	165	265	530	795	1,060
10 LTL 32	62	100	175	350	525	700
20 LTL 32	100	168	275	550	825	1,100
10 LTL 33	62	100	175	350	525	700
20 LTL 33	102	173	280	560	840	1,120
10 LTL 34	62	100	175	350	525	700
20 LTL 34	104	178	295	590	885	1,180
10 LTL 35	62	100	175	350	525	700
20 LTL 35	107	183	305	610	915	1,220
10 LTL 36	63	103	180	360	540	720
20 LTL 36	110	188	320	640	960	1,280
10 LTL 37	67	108	195	390	585	780
20 LTL 37	112	195	330	660	990	1,320
10 LTL 38	70	118	210	420	630	840
20 LTL 38	116	203	345	690	1,035	1,380
10 LTL 39	73	128	230	460	690	920
20 LTL 39	120	213	365	730	1,095	1,460
10 LTL 40	77	135	245	490	735	980
20 LTL 40	125	225	390	780	1,170	1,560
10 LTL 41	82	148	270	540	810	1,080
20 LTL 41	132	240	420	840	1,260	1,680
10 LTL 42	87	160	295	590	885	1,180
20 LTL 42	140	260	455	910	1,365	1,820
10 LTL 43	94	175	325	650	975	1,300
20 LTL 43	150	280	495	990	1,485	1,980
10 LTL 44	100	190	355	710	1,065	1,420
20 LTL 44	161	305	535	1,070	1,605	2,140
10 LTL 45	105	205	385	770	1,155	1,540
20 LTL 45	172	330	580	1,160	1,740	2,320
10 LTL 46	112	220	415	830	1,245	1,660
20 LTL 46	184	358	625	1,250	1,875	2,500
10 LTL 47	117	233	440	880	1,320	1,760
20 LTL 47	197	388	670	1,340	2,010	2,680
10 LTL 48	123	248	465	930	1,395	1,860
20 LTL 48	211	423	715	1,430	2,145	2,860
10 LTL 49	130	263	495	990	1,485	1,980
20 LTL 49	226	458	775	1,550	2,325	3,100
10 LTL 50	138	280	535	1,070	1,605	2,140
20 LTL 50	243	498	845	1,690	2,535	3,380
10 LTL 51	147	303	575	1,150	1,725	2,300
20 LTL 51	262	540	930	1,860	2,790	3,720
10 LTL 52	158	330	630	1,260	1,890	2,520
20 LTL 52	282	583	1,030	2,060	3,090	4,120
10 LTL 53	169	355	680	1,360	2,040	2,720
20 LTL 53	304	630	1,140	2,280	3,420	4,560
10 LTL 54	181	388	740	1,480	2,220	2,960
20 LTL 54	329	685	1,265	2,530	3,795	5,060
10 LTL 55	193	418	800	1,600	2,400	3,200
10 LTL 56	204	445	855	1,710	2,565	3,420
10 LTL 57	216	470	910	1,820	2,730	3,640
10 LTL 58	227	503	965	1,930	2,895	3,860
10 LTL 59	242	538	1,040	2,080	3,120	4,160
10 LTL 60	260	583	1,130	2,260	3,390	4,520
10 LTL 61	284	643	1,245	2,490	3,735	4,980
10 LTL 62	311	713	1,385	2,770	4,155	5,540
10 LTL 63	343	795	1,545	3,090	4,635	6,180
10 LTL 64	378	880	1,710	3,420	5,130	6,840

SELECT RATES

age	BEST VALUE					
	\$100,000	\$250,000	\$500,000	\$1,000,000	\$1,500,000	\$2,000,000
10 LTL <30	\$71	\$120	\$220	\$440	\$660	\$880
20 LTL <30	121	223	400	800	1,200	1,600
10 LTL 31	71	120	220	440	660	880
20 LTL 31	123	228	410	820	1,230	1,640
10 LTL 32	71	120	220	440	660	880
20 LTL 32	128	238	430	860	1,290	1,720
10 LTL 33	71	120	220	440	660	880
20 LTL 33	131	248	450	900	1,350	1,800
10 LTL 34	71	120	220	440	660	880
20 LTL 34	137	258	470	940	1,410	1,880
10 LTL 35	71	120	220	440	660	880
20 LTL 35	144	273	500	1,000	1,500	2,000
10 LTL 36	73	128	230	460	690	920
20 LTL 36	150	288	530	1,060	1,590	2,120
10 LTL 37	76	133	240	480	720	960
20 LTL 37	157	300	555	1,110	1,665	2,220
10 LTL 38	80	143	260	520	780	1,040
20 LTL 38	164	318	590	1,180	1,770	2,360
10 LTL 39	85	153	285	570	855	1,140
20 LTL 39	174	338	630	1,260	1,890	2,520
10 LTL 40	89	165	305	610	915	1,220
20 LTL 40	183	360	675	1,350	2,025	2,700
10 LTL 41	96	180	335	670	1,005	1,340
20 LTL 41	194	380	715	1,430	2,145	2,860
10 LTL 42	102	195	365	730	1,095	1,460
20 LTL 42	204	405	765	1,530	2,295	3,060
10 LTL 43	110	215	400	800	1,200	1,600
20 LTL 43	217	433	820	1,640	2,460	3,280
10 LTL 44	117	233	440	880	1,320	1,760
20 LTL 44	231	463	880	1,760	2,640	3,520
10 LTL 45	125	250	475	950	1,425	1,900
20 LTL 45	247	498	950	1,900	2,850	3,800
10 LTL 46	131	268	510	1,020	1,530	2,040
20 LTL 46	266	538	1,030	2,060	3,090	4,120
10 LTL 47	139	288	545	1,090	1,635	2,180
20 LTL 47	288	585	1,125	2,250	3,375	4,500
10 LTL 48	147	308	585	1,170	1,755	2,340
20 LTL 48	311	638	1,230	2,460	3,690	4,920
10 LTL 49	155	325	620	1,240	1,860	2,480
20 LTL 49	336	690	1,335	2,670	4,005	5,340
10 LTL 50	166	350	670	1,340	2,010	2,680
20 LTL 50	362	748	1,450	2,900	4,350	5,800
10 LTL 51	175	375	715	1,430	2,145	2,860
20 LTL 51	387	800	1,555	3,110	4,665	6,220
10 LTL 52	186	403	770	1,540	2,310	3,080
20 LTL 52	412	855	1,665	3,330	4,995	6,660
10 LTL 53	197	430	825	1,650	2,475	3,300
20 LTL 53	440	915	1,785	3,570	5,355	7,140
10 LTL 54	210	463	890	1,780	2,670	3,560
20 LTL 54	476	993	1,940	3,880	5,820	7,760
10 LTL 55	225	495	955	1,910	2,865	3,820
10 LTL 56	240	533	1,025	2,050	3,075	4,100
10 LTL 57	255	570	1,105	2,210	3,315	4,420
10 LTL 58	274	618	1,195	2,390	3,585	4,780
10 LTL 59	293	665	1,290	2,580	3,870	5,160
10 LTL 60	318	715	1,390	2,780	4,170	5,560
10 LTL 61	347	795	1,545	3,090	4,635	6,180
10 LTL 62	378	873	1,700	3,400	5,100	6,800
10 LTL 63	416	965	1,880	3,760	5,640	7,520
10 LTL 64	456	1,060	2,070	4,140	6,210	8,280

[^] Male rates apply to all coverage issued to Montana residents, regardless of a person's sex.

It's fast and easy to apply!

Your application form is enclosed...



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Leawood, KS 66211-2672

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E-mail: insurance@aafp.org
Website: www.aafpins.com



The AAFP 10-Year Level Term Life Policy #G29119 and the AAFP 20-Year Level Term Life Insurance Policy #G29248 are association-group insurance underwritten by New York Life Insurance Company (NAIC #66915), 51 Madison Ave., New York, NY 10010 on Policy Forms G-29119/GMR-FACE and G-29248/GMR-FACE respectively.

"The Company You Keep"SM

*Current ANNUAL premium contributions for member and spouse coverage

* The rates shown reflect the current rate and benefit structure for the Preferred and Select rate categories for the initial 10 or 20-year term. In order to be eligible for the Preferred rate, you must be able to meet New York Life Insurance Company's highest underwriting standards and be a non-tobacco/nicotine user. If you do not meet the Preferred or Select underwriting standards, you may be eligible for this coverage at the higher Standard rate, available upon request. **Historically, over 90% of initial non-smoker applicants have qualified for the Preferred or Select rate category.** Rates are guaranteed for the initial 10-year or 20-year term.

Coverage does not necessarily end at the end of the 10-year or 20-year term. If you are insured in the 10LTL

and are under age 70 (or in the 20LTL and under age 55), you have the opportunity to requalify for another 10 or 20-year term based on your then current age, health and tobacco/nicotine use. Should you forget to submit a requalification request or if your health makes you ineligible for the Preferred, Select or Standard rates, coverage may continue in force at the Non-Guaranteed rates wherein premium contributions increase as the insured person ages into the next age bracket. Regardless of the rate, coverage terminates on the latter of (a) the expiration of the insured person's 10 or 20-year term or (b) age 75. (See "When Coverage Ends" in the plan brochure and/or your Certificate Of Insurance.)