



City of New York Management Benefits Fund

Group Universal Life (GUL) Rate Sheet – Retired Member

Coverages are issued by **The Prudential Insurance Company of America (Prudential)**. Rates are effective **April 1, 2018**.

GUL (Retired Member and Spouse) Coverage Rates per \$1,000

Monthly Cost of Insurance

(Initial rates based on age as of effective date of your coverage. Rates will change based on the following age schedule.)

Age	Non-Smoker	Smoker	Spouse
20-29	\$0.053	\$0.060	\$0.041
30-34	\$0.058	\$0.070	\$0.047
35-39	\$0.072	\$0.079	\$0.076
40-44	\$0.096	\$0.107	\$0.112
45-49	\$0.137	\$0.158	\$0.188
50-54	\$0.221	\$0.260	\$0.271
55-59	\$0.325	\$0.389	\$0.423
60-64	\$0.541	\$0.649	\$0.588
65-69	\$0.938	\$1.111	\$0.812
70-74	\$1.131	\$1.454	\$1.458
75-79	\$1.427	\$1.863	\$1.876
80-84	\$3.115	\$3.771	\$4.011
85-89	\$4.867	\$5.861	\$6.792
90-94	\$6.956	\$8.408	\$9.864
95-99	\$9.249	\$11.186	\$13.097

Optional Dependent Term Life Insurance (Children—Regardless of the number of children)

Coverage Amount	Monthly Cost of Insurance
\$10,000	\$0.032 per \$1,000 of coverage
\$15,000	\$0.032 per \$1,000 of coverage
\$20,000	\$0.032 per \$1,000 of coverage

If you are a Retired Member, the rates shown above apply. All coverages noted are optional and the entire cost of the coverage is paid by the member. Rates may change as the insured enters a higher age category. Rates may also change if plan experience requires a change for all insureds. If you have questions, please call **212-306-7290** from 9am to 5pm ET to speak to a Management Benefits Fund Representative.

These rates do not apply if you are an Active Member, Member on Leave of Absence, or a Former/Terminated Member. If you are an Active Member or Member on Leave of Absence, please see the rate chart applicable to your class. If you are a Former/Terminated Member, please contact Prudential directly at **800-562-9874** for rate information.



*Spouse rate based on spouse's age.

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Group Universal Life and Group Term Life Insurance coverages are issued by The Prudential Insurance Company of America, Newark, NJ. Contract Series: 96945, 83500.

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