

Exclusive Member Benefit

- \$100,000 Term Life Insurance
- No Medical Exam
- Just Health Information

AARP members are eligible to apply for up to \$100,000 in valuable term life insurance with **AARP Level Benefit Term Life** from New York Life Insurance Company. There's no medical exam. Acceptance is based on your answers to three simple health questions and other information you may provide or give us permission to obtain. Most who apply are accepted.

This protection is exclusively for AARP members and offers valuable features like these:

- **Coverage Amounts of \$10,000 to \$100,000.**
- **No Physical Exam or Medical Tests.** Just health information.
- **No Waiting Period.** Full benefits from the first day coverage takes effect.
- **Apply-by-Mail Convenience.** It takes just 5 minutes.

You can count on this group coverage to help your family with living expenses or the bills you may leave behind — medical and funeral costs, credit card and loan balances, and other obligations.

Take advantage of all your AARP membership has to offer. Send for more information today.

Find Your Affordable Premiums Here Current Monthly Rates

Issue Age	\$10,000		\$50,000		\$100,000	
	Female	Male	Female	Male	Female	Male
45-49	\$8.93	\$11.42	\$28.67	\$41.08	\$40.04	\$58.96
50-54	10.46	13.41	36.29	51.04	51.21	73.71
55-59	14.38	18.12	55.92	74.58	79.88	108.63
60-64	20.44	24.85	86.21	108.25	124.17	158.50
65-69	27.38	31.99	120.88	143.96	174.83	211.46
70-74	39.83	44.65	183.13	207.25	265.83	305.25

Premiums above are the rates New York Life currently charges. Your initial premium is based on your age at issue; premiums increase as you enter each new five-year age band. Age bands begin at ages 45-49 and end at ages 75-79. Coverage ends at age 80. Premiums are not guaranteed. 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 the same issue age and gender. If relevant statements of age or facts are not accurate, New York Life will make a fair adjustment of premiums and/or insurance. Residents of Florida: Michael Horan is a licensed Florida agent for service to Florida residents. Residents of MA, MT, and WA have rates different from those shown.

Available to AARP members ages 50-74 and their spouses ages 45-74. In NY, term life insurance is only available up to \$50,000. Please call for more information.

If death results from suicide in the first two years, benefits will not be paid. In MO, ND and WA, specific state rules apply.

The AARP Life Insurance Program is underwritten by New York Life Insurance Company, New York, NY 10010. AARP membership is required for Program eligibility. Specific products, features and/or gifts not available in all states or countries. (Group policy forms AA-48 and AA-66.) New York Life pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers.

For free information by mail —
return the coupon below
or call New York Life at:

1-800-268-3555

8 a.m. to 10 p.m. (Eastern Time)
Monday – Friday,
or 9 a.m. to 5 p.m. Saturday



FREE GIFT
Photo Calculator
No Obligation



Life Insurance
Program from



www.nylaarp.com/BL

FREE Information by Mail

☒ **YES!** Please rush my FREE information kit* and my FREE gift. I understand there's no obligation.

Mr.
Mrs.
Ms.

(Please Print) First Name Last Name

Address Apt. No.

City State Zip

Date of Birth / /

AARP Membership No. _____

Phone ()
(optional) — a representative may call

Mail to: New York Life/AARP Life Insurance Program
P.O. Box 30715, Tampa, FL 33630-3715

* Includes details on costs, eligibility, renewability, limitations and exclusions.

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