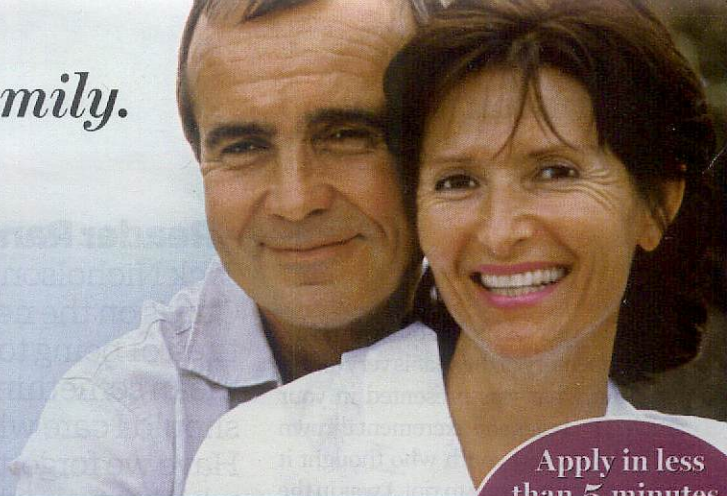


*"Up to \$50,000 for my family.
Affordable rates for me.*

*Now I can have more
peace of mind."*



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This group term life insurance plan is underwritten by New York Life Insurance Company, one of the country's most respected insurers, and endorsed by AARP.

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Just look at our current monthly rates.

Issue Age	\$10,000		\$20,000		\$50,000	
	Female	Male	Female	Male	Female	Male
45-49	\$8.93	\$11.42	\$13.87	\$18.83	\$28.67	\$41.08
50-54	10.46	13.41	16.92	22.82	36.29	51.04
55-59	14.38	18.12	24.77	32.23	55.92	74.58

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. Residents of MA and MT have rates different from those shown. Please call for more information.

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Available to AARP members ages 50-74 and their spouses ages 45-74.

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 form AA-48.)

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