

Female Monthly Premiums

Popular Insurance Amounts for 10 Year Term												
Attained Age	\$100,000			\$250,000			\$500,000			\$1,000,000		
	Preferred Plus	Preferred	Standard	Preferred Plus	Preferred	Standard	Preferred Plus	Preferred	Standard	Preferred Plus	Preferred	Standard
<30	For premiums for < age 30 or for other amounts, please call 973-635-7806											
30	7.04	8.37	19.96	11.56	14.06	42.39	23.12	28.12	84.79	46.24	56.24	169.58
31	7.04	8.37	19.96	11.56	14.06	42.39	23.12	28.12	84.79	46.24	56.24	169.58
32	7.04	8.37	19.96	11.56	14.06	42.39	23.12	28.12	84.79	46.24	56.24	169.58
33	7.04	8.37	19.96	11.56	14.06	42.39	23.12	28.12	84.79	46.24	56.24	169.58
34	7.04	8.37	19.96	11.56	14.06	42.39	23.12	28.12	84.79	46.24	56.24	169.58
35	7.04	8.37	20.37	11.56	14.06	43.64	23.12	28.12	87.29	46.24	56.24	174.58
36	7.21	8.54	21.21	11.77	14.89	46.14	23.54	29.79	92.29	47.08	59.58	184.58
37	7.62	9.04	22.87	12.39	15.52	49.69	24.79	31.04	99.37	49.58	62.08	198.74
38	8.04	9.46	24.62	13.44	16.56	54.27	26.87	33.12	108.54	53.74	66.24	217.08
39	8.46	10.12	26.96	14.69	18.02	59.69	29.37	36.04	119.37	58.74	72.08	238.74
40	8.71	10.62	28.87	15.52	19.69	64.27	31.04	39.37	128.54	62.08	78.74	257.08
41	9.37	11.54	31.04	16.77	21.56	69.69	33.54	43.12	139.37	67.08	86.24	278.74
42	9.96	12.21	33.12	18.44	23.44	75.10	36.87	46.87	150.20	73.74	93.74	300.41
43	10.71	13.21	35.87	20.10	25.52	81.35	40.20	51.04	162.70	80.41	102.08	325.41
44	11.46	14.04	38.37	21.56	27.81	88.02	43.12	55.62	176.04	86.24	111.24	352.08
45	12.04	15.04	41.21	23.44	30.10	94.89	46.87	60.20	189.79	93.74	120.41	379.58
46	12.71	15.71	44.21	25.31	32.19	102.19	50.62	64.37	204.37	101.24	128.74	408.74
47	13.37	16.71	47.46	26.56	34.69	109.89	53.12	69.37	219.79	106.24	138.74	439.58
48	14.12	17.62	50.96	28.44	37.19	118.44	56.87	74.37	236.87	113.74	148.74	473.74
49	14.87	18.62	54.46	30.10	39.06	127.19	60.20	78.12	254.37	120.41	156.24	508.74
50	15.87	19.96	58.04	31.77	42.19	135.52	63.54	84.37	271.04	127.08	168.74	542.08
51	16.71	21.04	61.71	34.69	45.10	144.69	69.37	90.20	289.37	138.74	180.41	578.74
52	18.12	22.37	65.54	37.60	48.44	154.27	75.20	96.87	308.54	150.41	193.74	617.08
53	19.37	23.62	69.54	40.52	51.56	164.06	81.04	103.12	328.12	162.08	206.24	656.24
54	20.62	25.21	73.62	44.27	55.52	173.85	88.54	111.04	347.70	177.08	222.08	695.41
55	22.04	27.04	77.87	47.60	59.69	184.27	95.20	119.37	368.54	190.41	238.74	737.08
56	23.37	28.87	81.54	50.94	64.06	193.64	101.87	128.12	387.29	203.74	256.24	774.58
57	24.62	30.62	85.12	53.85	68.64	202.39	107.70	137.29	404.79	215.41	274.58	809.58
58	25.87	32.96	88.96	57.39	74.06	211.56	114.79	148.12	423.12	229.58	296.24	846.24
59	27.62	35.21	93.87	61.35	79.89	223.64	122.70	159.79	447.29	245.41	319.58	894.58
60	29.62	38.21	100.37	66.56	85.94	239.69	133.12	171.87	479.37	266.24	343.74	958.74
61	32.46	41.62	108.62	73.44	95.52	259.89	146.87	191.04	519.79	293.74	382.08	1,039.58
62	35.46	45.46	118.62	81.35	104.89	284.06	162.70	209.79	568.12	325.41	419.58	1,136.24
63	39.12	49.96	130.04	90.94	115.94	311.77	181.87	231.87	623.54	363.74	463.74	1,247.08
64	43.12	54.71	142.71	100.31	127.39	343.02	200.62	254.79	686.04	401.24	509.58	1,372.08
65	47.71	60.04	156.62	110.94	140.52	377.19	221.87	281.04	754.37	443.74	562.08	1,508.74
66	52.37	65.04	170.87	119.27	152.81	412.19	238.54	305.62	824.37	477.08	611.24	1,648.74
67	56.62	69.87	185.62	126.35	164.69	448.44	252.70	329.37	896.87	505.41	658.74	1,793.74
68	61.96	75.62	202.62	135.10	178.64	489.69	270.20	357.29	979.37	540.41	714.58	1,958.74
69	69.12	83.62	223.71	149.69	198.02	541.35	299.37	396.04	1,082.70	598.74	792.08	2,165.41
70	79.46	95.04	249.87	172.81	226.35	605.52	345.62	452.70	1,211.04	691.24	905.41	2,422.08
71	92.87	110.46	283.12	206.56	263.85	686.56	413.12	527.70	1,373.12	826.24	1,055.41	2,746.24
72	109.46	129.71	323.37	249.69	311.14	785.10	499.37	622.29	1,570.20	998.74	1,244.58	3,140.41
73	129.04	152.54	369.46	301.77	366.56	897.60	603.54	733.12	1,795.20	1,207.08	1,466.24	3,590.41
74	151.54	177.87	418.46	360.52	429.06	1,018.02	721.04	858.12	2,036.04	1,442.08	1,716.24	4,072.08

Your premium is based on your age when insurance begins. Your premium class is most likely Preferred Plus or Preferred (for nonsmokers only) or Standard (for smokers) depending on which underwriting requirements you meet. You qualify as a nonsmoker if you have not used tobacco or nicotine in the last 24 months. For Montana residents male premiums apply to both males and females. New York Life may change premiums, but only for everyone of the same age and gender. Premiums shown are current as of September 2023. Insurance amounts are available from \$100,000 to \$1 million in \$100 increments and can double over 10 years through Automatic Benefit Increases.

Male Monthly Premiums

Popular Insurance Amounts for 10 Year Term												
Attained Age	\$100,000			\$250,000			\$500,000			\$1,000,000		
	Preferred Plus	Preferred	Standard	Preferred Plus	Preferred	Standard	Preferred Plus	Preferred	Standard	Preferred Plus	Preferred	Standard
<30	For premiums for < age 30 or for other amounts, please call 973-635-7806											
30	7.96	9.21	23.54	13.02	16.56	51.56	26.04	33.12	103.12	52.08	66.24	206.24
31	7.96	9.21	23.54	13.02	16.56	51.56	26.04	33.12	103.12	52.08	66.24	206.24
32	7.96	9.21	23.54	13.02	16.56	51.56	26.04	33.12	103.12	52.08	66.24	206.24
33	7.96	9.21	23.54	13.02	16.56	51.56	26.04	33.12	103.12	52.08	66.24	206.24
34	7.96	9.21	23.54	13.02	16.56	51.56	26.04	33.12	103.12	52.08	66.24	206.24
35	7.96	9.21	24.21	13.02	16.56	53.64	26.04	33.12	107.29	52.08	66.24	214.58
36	8.04	9.54	25.37	13.44	17.39	55.94	26.87	34.79	111.87	53.74	69.58	223.74
37	8.21	9.96	26.96	13.85	18.02	59.69	27.70	36.04	119.37	55.41	72.08	238.74
38	8.62	10.46	28.62	14.69	19.27	64.06	29.37	38.54	128.12	58.74	77.08	256.24
39	9.12	11.04	31.04	15.31	20.94	69.69	30.62	41.87	139.37	61.24	83.74	278.74
40	9.62	11.62	33.46	16.35	22.39	76.14	32.70	44.79	152.29	65.41	89.58	304.58
41	10.12	12.46	36.54	17.39	24.06	83.64	34.79	48.12	167.29	69.58	96.24	334.58
42	10.71	13.37	40.12	19.89	26.14	92.19	39.79	52.29	184.37	79.58	104.58	368.74
43	11.46	14.21	44.21	21.56	28.44	102.19	43.12	56.87	204.37	86.24	113.74	408.74
44	12.12	15.46	48.62	23.85	31.35	112.81	47.70	62.70	225.62	95.41	125.41	451.24
45	13.21	16.62	53.21	26.35	34.06	124.27	52.70	68.12	248.54	105.41	136.24	497.08
46	14.37	17.96	58.46	28.64	37.39	136.77	57.29	74.79	273.54	114.58	149.58	547.08
47	15.62	19.46	64.12	31.14	41.56	151.14	62.29	83.12	302.29	124.58	166.24	604.58
48	16.71	21.12	70.12	33.44	45.31	165.31	66.87	90.62	330.62	133.74	181.24	661.24
49	18.37	22.96	76.37	36.56	49.69	180.52	73.12	99.37	361.04	146.24	198.74	722.08
50	20.04	25.12	82.62	40.10	54.69	196.14	80.20	109.37	392.29	160.41	218.74	784.58
51	21.71	27.21	88.71	44.27	60.31	211.14	88.54	120.62	422.29	177.08	241.24	844.58
52	23.37	29.54	94.62	49.06	66.14	225.31	98.12	132.29	450.62	196.24	264.58	901.24
53	25.12	32.21	100.87	54.27	72.19	240.52	108.54	144.37	481.04	217.08	288.74	962.08
54	27.46	34.96	107.87	59.89	79.06	258.02	119.79	158.12	516.04	239.58	316.24	1,032.08
55	29.54	38.04	115.87	66.14	86.77	277.39	132.29	173.54	554.79	264.58	347.08	1,109.58
56	32.12	41.37	124.87	72.60	94.89	299.06	145.20	189.79	598.12	290.41	379.58	1,196.24
57	34.71	44.87	134.37	78.85	102.39	322.60	157.70	204.79	645.20	315.41	409.58	1,290.41
58	37.87	48.62	145.12	86.56	112.39	349.27	173.12	224.79	698.54	346.24	449.58	1,397.08
59	41.46	53.04	157.87	95.31	123.02	380.10	190.62	246.04	760.20	381.24	492.08	1,520.41
60	45.54	58.46	172.62	105.31	136.14	416.56	210.62	272.29	833.12	421.24	544.58	1,666.24
61	50.21	64.46	188.87	116.77	151.35	455.94	233.54	302.70	911.87	467.08	605.41	1,823.74
62	55.21	71.54	206.37	130.31	169.27	498.64	260.62	338.54	997.29	521.24	677.08	1,994.58
63	61.12	79.46	226.96	145.10	188.85	549.06	290.20	377.70	1,098.12	580.41	755.41	2,196.24
64	68.04	88.46	252.12	162.19	211.35	612.19	324.37	422.70	1,224.37	648.74	845.41	2,448.74
65	76.46	99.21	283.71	180.94	235.94	688.44	361.87	471.87	1,376.87	723.74	943.74	2,753.74
66	86.04	110.96	324.12	201.14	261.56	787.39	402.29	523.12	1,574.79	804.58	1,046.24	3,149.58
67	96.71	123.71	373.46	222.60	289.06	907.81	445.20	578.12	1,815.62	890.41	1,156.24	3,631.24
68	109.37	138.62	428.87	247.19	319.89	1,043.02	494.37	639.79	2,086.04	988.74	1,279.58	4,172.08
69	123.87	156.46	486.71	276.14	358.44	1,184.89	552.29	716.87	2,369.79	1,104.58	1,433.74	4,739.58
70	140.71	177.87	544.37	309.27	406.77	1,326.14	618.54	813.54	2,652.29	1,237.08	1,627.08	5,304.58
71	160.21	204.21	602.62	346.56	466.77	1,468.64	693.12	933.54	2,937.29	1,386.24	1,867.08	5,874.58
72	181.87	235.21	664.04	386.56	538.44	1,618.64	773.12	1,076.87	3,237.29	1,546.24	2,153.74	6,474.58
73	206.46	270.54	727.71	432.39	620.94	1,774.69	864.79	1,241.87	3,549.37	1,729.58	2,483.74	7,098.74
74	234.87	309.21	792.71	489.27	712.60	1,933.64	978.54	1,425.20	3,867.29	1,957.08	2,850.41	7,734.58

Your premium is based on your age when insurance begins. Your premium class is most likely Preferred Plus or Preferred (for nonsmokers only) or Standard (for smokers) depending on which underwriting requirements you meet. You qualify as a nonsmoker if you have not used tobacco or nicotine in the last 24 months. For Montana residents male premiums apply to both males and females. New York Life may change premiums, but only for everyone of the same age and gender. Premiums shown are current as of October 2023. Insurance amounts are available from \$100,000 to \$1 million in \$100 increments and can double over 10 years through Automatic Benefit Increases.