

Pick up the phone now and call your clients. Zurich Life Insurance Company of New York just introduced **new term rates!**

- Count on Zurich Life Insurance Company of New York to give your clients competitive guaranteed premium term that will not increase for 5, 10, 15, 20 or 30 years.
- Depend on Zurich Life's *TeleLife*® process and our agency support to save you work and money.



New Lower 2003 Term Rates!

Certain-T NY 20

20-Year Annual Guaranteed Premium*
\$100,000 Face Amount
Premier Rate Class (Non-tobacco)

AGE	MALE	FEMALE
30	\$126	\$115
40	138	126
50	279	212

*Includes \$60.00 policy fee.

Certain-T NY 30

30-Year Annual Guaranteed Premium*
\$250,000 Face Amount
Premier Rate Class (Non-tobacco)

AGE	MALE	FEMALE
30	\$265	\$220
40	423	315
50	1113	750

*Includes \$50.00 policy fee.

Call today for more information!

Certain T NY is non-participating term life insurance to age 95, policy form ZNY-001, underwritten by Zurich Life Insurance Company of New York, Administrative Office: Schaumburg, IL 60196-6801. Premiums are guaranteed for the level premium period. Premiums are based on Premier, non-tobacco rate-class. Non-tobacco means no tobacco use of any kind in the last 60 months. Policy not available in all states. Suicide and other limitations may apply.



For agent use only. Not for use with the general public.

The Way Life Should Be.®



Watch your revenue soar with 2003 Term Rates, *plus...*

Certain-T New York 20-Year Level Term



TeleLife®
Let us complete the
application

Let us

- schedule the exam
- process your case
- help make you money
- save you processing costs

Issue Age	20-Year Current Level Premium Rates Per \$1,000*						Rate Band 3-Face Amounts: \$250,000 - \$999,999					
	Male				Tobacco		Female				Tobacco	
	Premier	Preferred	Select	Standard	Preferred	Standard	Premier	Preferred	Select	Standard	Preferred	Standard
15-25	0.49	0.64	0.87	1.08	1.87	2.62	0.38	0.52	0.69	0.84	1.42	1.98
26	0.49	0.64	0.87	1.08	1.91	2.67	0.38	0.52	0.69	0.84	1.44	2.01
27	0.49	0.64	0.87	1.08	1.95	2.73	0.38	0.52	0.69	0.84	1.46	2.03
28	0.49	0.64	0.87	1.08	1.99	2.79	0.38	0.52	0.69	0.84	1.48	2.07
29	0.49	0.64	0.87	1.08	2.04	2.86	0.38	0.52	0.69	0.84	1.50	2.10
30	0.49	0.64	0.87	1.08	2.10	2.94	0.38	0.52	0.69	0.84	1.53	2.14
31	0.49	0.65	0.88	1.10	2.15	3.01	0.38	0.53	0.71	0.87	1.59	2.22
32	0.49	0.66	0.90	1.12	2.20	3.08	0.39	0.55	0.73	0.90	1.65	2.31
33	0.49	0.67	0.92	1.14	2.26	3.17	0.39	0.57	0.75	0.93	1.72	2.41
34	0.49	0.68	0.94	1.17	2.33	3.26	0.40	0.59	0.78	0.97	1.80	2.52
35	0.49	0.69	0.96	1.20	2.40	3.36	0.40	0.61	0.81	1.01	1.88	2.64
36	0.53	0.73	1.03	1.28	2.58	3.61	0.43	0.64	0.85	1.06	2.00	2.81
37	0.57	0.78	1.10	1.37	2.78	3.89	0.46	0.67	0.90	1.13	2.14	2.99
38	0.62	0.84	1.18	1.47	3.00	4.21	0.50	0.70	0.96	1.19	2.29	3.20
39	0.67	0.90	1.27	1.58	3.25	4.55	0.54	0.74	1.02	1.27	2.45	3.43
40	0.73	0.96	1.37	1.70	3.52	4.93	0.59	0.78	1.08	1.35	2.63	3.68
41	0.82	1.07	1.50	1.87	3.91	5.47	0.65	0.84	1.16	1.45	2.83	3.96
42	0.93	1.18	1.65	2.05	4.34	6.08	0.72	0.92	1.25	1.56	3.05	4.27
43	1.05	1.32	1.82	2.26	4.83	6.76	0.79	1.00	1.36	1.68	3.30	4.62
44	1.18	1.46	2.00	2.49	5.36	7.51	0.87	1.08	1.47	1.82	3.57	5.00
45	1.32	1.62	2.20	2.74	5.94	8.32	0.96	1.18	1.59	1.97	3.87	5.42
46	1.45	1.77	2.38	2.96	6.39	8.95	1.04	1.28	1.73	2.14	4.22	5.91
47	1.60	1.94	2.59	3.22	6.90	9.66	1.12	1.39	1.88	2.33	4.61	6.46
48	1.76	2.13	2.82	3.50	7.46	10.44	1.22	1.52	2.05	2.54	5.05	7.07
49	1.94	2.33	3.07	3.80	8.08	11.31	1.32	1.66	2.24	2.77	5.53	7.75
50	2.13	2.56	3.34	4.14	8.75	12.25	1.44	1.81	2.44	3.02	6.05	8.48
51	2.32	2.80	3.70	4.60	9.82	13.75	1.58	1.96	2.64	3.27	6.58	9.22
52	2.53	3.07	4.12	5.12	11.02	15.43	1.73	2.13	2.87	3.55	7.18	10.06
53	2.77	3.37	4.57	5.69	12.36	17.30	1.90	2.32	3.12	3.86	7.85	10.99
54	3.03	3.70	5.07	6.32	13.83	19.36	2.09	2.53	3.40	4.21	8.58	12.01
55	3.32	4.06	5.62	7.01	15.43	21.60	2.29	2.76	3.70	4.58	9.38	13.13
56	3.74	4.50	6.24	7.78	16.92	23.69	2.52	3.04	4.05	5.03	10.17	14.23
57	4.21	4.98	6.94	8.65	18.60	26.03	2.79	3.35	4.44	5.54	11.05	15.47
58	4.73	5.53	7.72	9.62	20.46	28.64	3.08	3.70	4.87	6.11	12.04	16.85
59	5.31	6.13	8.57	10.68	22.51	31.51	3.40	4.08	5.35	6.73	13.12	18.37
60	5.94	6.78	9.50	11.84	24.74	34.64	3.75	4.50	5.87	7.41	14.30	20.02

Call today for more information!

* Add \$50 policy fee for \$250,000 face amount or more. Companion policy fee is \$45 for \$250,000 face amount or more. Rate per thousand x face amount + policy fee x modal factor. Modal factors: semi-annual .52, quarterly .30, monthly PAC .087.

Certain-T NY 20-year is non-participating term life insurance to age 80, policy form ZNY-001, underwritten by Zurich Life Insurance Company of New York, New York, NY, Administrative Office: Schaumburg, IL 60196-6801. Premiums are guaranteed for the level premium period. Premiums are based on Premier, non-tobacco rate class (non-tobacco means no tobacco use of any kind in the last 60 months for Premier rate class). Suicide and other limitations may apply. Policy available in New York only.

For agent use only. Not for use with the general public.



**ZURICH
LIFE**

The Way Life Should Be.®