

Level Period Monthly Contribution Premium Rates per \$10,000 of Term Coverage

Male			20 Year Rates without Waiver or AD&D									
Insured's Age	\$100,000-\$249,000			\$250,000-\$499,000			\$500,000-\$999,000			\$1,000,000-\$2,500,000		
	Preferred	Select	Standard	Preferred	Select	Standard	Preferred	Select	Standard	Preferred	Select	Standard
18-35	1.00	-	-	0.76	-	-	0.68	-	-	0.64	-	-
36	1.02	-	-	0.78	-	-	0.70	-	-	0.66	-	-
37	1.08	-	-	0.80	-	-	0.72	-	-	0.68	-	-
38	1.16	-	-	0.84	-	-	0.76	-	-	0.72	-	-
39	1.24	-	-	0.90	-	-	0.82	-	-	0.78	-	-
40	1.36	-	-	0.96	-	-	0.88	-	-	0.84	-	-
41	1.46	-	-	1.06	-	-	0.98	-	-	0.94	-	-
42	1.58	-	-	1.18	-	-	1.10	-	-	1.06	-	-
43	1.74	-	-	1.30	-	-	1.22	-	-	1.18	-	-
44	1.88	-	-	1.42	-	-	1.34	-	-	1.30	-	-
45	2.04	2.76	6.46	1.52	2.32	6.02	1.44	2.24	5.94	1.40	2.20	5.90
46	2.20	3.00	6.88	1.64	2.50	6.56	1.56	2.42	6.48	1.52	2.38	6.44
47	2.36	3.20	7.26	1.78	2.68	7.02	1.70	2.60	6.94	1.66	2.56	6.90
48	2.50	3.42	7.66	1.94	2.88	7.42	1.86	2.80	7.34	1.82	2.76	7.30
49	2.68	3.74	8.08	2.12	3.20	7.84	2.04	3.12	7.76	2.00	3.08	7.72
50	2.94	4.08	8.56	2.30	3.54	8.32	2.22	3.46	8.24	2.18	3.42	8.20
51	3.20	4.52	9.08	2.46	3.86	8.84	2.38	3.78	8.76	2.34	3.74	8.72
52	3.52	5.06	9.64	2.64	4.28	9.40	2.56	4.20	9.32	2.52	4.16	9.28
53	3.88	5.68	10.20	2.84	4.82	9.96	2.76	4.74	9.88	2.72	4.70	9.84
54	4.30	6.34	10.80	3.08	5.40	10.56	3.00	5.32	10.48	2.96	5.28	10.44
55	4.78	7.08	11.44	3.36	6.06	11.20	3.28	5.98	11.12	3.24	5.94	11.08



AICPA Level Premium Term Life Insurance Rates

Visit cpai.com/lptapply for more information, or to use our online rate calculator and apply.

There are three different rate classes under the AICPA Level Premium Term (LPT) Life Insurance Plan—Standard, Select and Preferred. If you are approved for coverage before you turn age 45 you will pay Preferred rates, the lowest rates available, for the length of your term; at age 45 or over, you will receive either Preferred, Select or Standard rates based on your current health status. LPT coverage is issued by The Prudential Insurance Company of America and is available exclusively to AICPA members. Rates and amounts available are based on your age when you apply for coverage. At the end of the level period you may apply for a new certificate; however, all level periods end no later than age 75.

Please note: Cash Refunds are not reflected in the rates below but can lower your overall cost of coverage. Although not guaranteed, participants under all AICPA Insurance Trust plans have received Cash Refunds from the Trust, every year without fail since each Plan's inception.

Level Period Monthly Contribution Premium Rates per \$10,000 of Term Coverage

Male		10 Year Rates without Waiver or AD&D										
Insured's Age	\$100,000-\$249,000			\$250,000-\$499,000			\$500,000-\$999,000			\$1,000,000-\$2,500,000		
	Preferred	Select	Standard	Preferred	Select	Standard	Preferred	Select	Standard	Preferred	Select	Standard
18-22	0.66	-	-	0.44	-	-	0.36	-	-	0.32	-	-
23-32	0.68	-	-	0.44	-	-	0.36	-	-	0.32	-	-
33	0.68	-	-	0.46	-	-	0.38	-	-	0.34	-	-
34	0.68	-	-	0.46	-	-	0.38	-	-	0.34	-	-
35	0.68	-	-	0.46	-	-	0.38	-	-	0.34	-	-
36	0.68	-	-	0.46	-	-	0.38	-	-	0.34	-	-
37	0.70	-	-	0.46	-	-	0.38	-	-	0.34	-	-
38	0.74	-	-	0.50	-	-	0.42	-	-	0.38	-	-
39	0.76	-	-	0.52	-	-	0.44	-	-	0.40	-	-
40	0.80	-	-	0.56	-	-	0.48	-	-	0.44	-	-
41	0.84	-	-	0.60	-	-	0.52	-	-	0.48	-	-
42	0.90	-	-	0.66	-	-	0.58	-	-	0.54	-	-
43	0.98	-	-	0.74	-	-	0.66	-	-	0.62	-	-
44	1.04	-	-	0.80	-	-	0.72	-	-	0.68	-	-
45	1.12	1.34	4.24	0.88	1.10	4.00	0.80	1.02	3.92	0.76	0.98	3.88
46	1.20	1.46	4.66	0.96	1.22	4.42	0.88	1.14	4.34	0.84	1.10	4.30
47	1.30	1.62	5.12	1.06	1.38	4.88	0.98	1.30	4.80	0.94	1.26	4.76
48	1.38	1.76	5.58	1.14	1.52	5.34	1.06	1.44	5.26	1.02	1.40	5.22
49	1.50	1.94	6.10	1.26	1.70	5.86	1.18	1.62	5.78	1.14	1.58	5.74
50	1.64	2.12	6.60	1.38	1.88	6.36	1.30	1.80	6.28	1.26	1.76	6.24
51	1.80	2.30	7.08	1.52	2.06	6.84	1.44	1.98	6.76	1.40	1.94	6.72
52	1.92	2.50	7.56	1.68	2.26	7.32	1.60	2.18	7.24	1.56	2.14	7.20
53	2.10	2.70	8.06	1.86	2.46	7.82	1.78	2.38	7.74	1.74	2.34	7.70
54	2.32	2.96	8.62	2.08	2.72	8.38	2.00	2.64	8.30	1.96	2.60	8.26
55	2.56	3.20	9.28	2.32	2.96	9.04	2.24	2.88	8.96	2.20	2.84	8.92
56	2.78	3.48	10.22	2.54	3.24	9.98	2.46	3.16	9.90	2.42	3.12	9.86
57	3.02	3.72	11.24	2.78	3.48	11.00	2.70	3.40	10.92	2.66	3.36	10.88
58	3.30	4.06	12.16	3.06	3.82	11.92	2.98	3.74	11.84	2.94	3.70	11.80
59	3.60	4.42	13.24	3.36	4.18	13.00	3.28	4.10	12.92	3.24	4.06	12.88
60	3.96	4.88	14.50	3.72	4.64	14.26	3.64	4.56	14.18	3.60	4.52	14.14
61	4.40	5.40	15.92	4.16	5.16	15.68	4.08	5.08	15.60	4.04	5.04	15.56
62	4.90	5.98	17.42	4.66	5.74	17.18	4.58	5.66	17.10	4.54	5.62	17.06
63	5.46	6.64	19.20	5.22	6.40	18.96	5.14	6.32	18.88	5.10	6.28	18.84
64	6.06	7.40	21.42	5.82	7.16	21.18	5.74	7.08	21.10	5.70	7.04	21.06
65	6.74	8.26	23.90	6.50	8.02	23.66	6.42	7.94	23.60	6.38	7.90	23.56

Please note: Gender based rates are prohibited in Montana; male rates apply.

Additional Coverage Options

The cost for the optional Accidental Death and Dismemberment (AD&D) coverage and Disability Waiver, also known as Waiver of Contribution, is in addition to the cost of your LPT coverage. Rates are shown per \$10,000 of the LPT coverage amount you chose.

Dependent Child Coverage Includes all eligible dependent children; cost deducted from any future Cash Refunds.....\$6.00/year

Optional Disability Waiver

Premium contributions are waived if you become totally disabled. Not available for age 60 or over. Cost is based on the Member's Age, Term Period, and LPT coverage amount elected.

Male 10 Year Rate per \$10,000				
Member's Age	\$100,000-249,000	\$250,000-499,000	\$500,000-999,000	\$1,000,000 & up
18-36	0.08	0.06	0.04	0.04
37	0.08	0.06	0.04	0.04
38	0.10	0.06	0.06	0.04
39	0.10	0.06	0.06	0.06
40	0.10	0.08	0.06	0.06
41	0.12	0.08	0.06	0.06
42	0.12	0.10	0.08	0.08
43	0.14	0.10	0.10	0.08
44	0.16	0.12	0.10	0.10

Male 20 Year Rate per \$10,000				
Member's Age	\$100,000-249,000	\$250,000-499,000	\$500,000-999,000	\$1,000,000 & up
18-31	0.12	0.10	0.08	0.08
32	0.12	0.10	0.08	0.08
33	0.14	0.10	0.08	0.08
34	0.14	0.10	0.10	0.08
35	0.14	0.10	0.10	0.08
36	0.14	0.10	0.10	0.10
37	0.16	0.12	0.10	0.10
38	0.16	0.12	0.12	0.10
39	0.18	0.14	0.12	0.12
40	0.20	0.14	0.14	0.12
41	0.22	0.16	0.16	0.14
42	0.24	0.18	0.18	0.16
43	0.28	0.20	0.20	0.18
44	0.30	0.24	0.22	0.22

For information regarding Waiver rates for ages 45+ please visit our website at cpai.com/lpt or call Aon at 800-223-7473.

Optional AD&D Rate per \$10,000 ¹					
AD&D amount is equal to term life insurance. Cost is based on the Insured's Age and Term Period elected.					
Insured's Age	10 Year Level Period	20 Year Level Period	Insured's Age	10 Year Level Period	20 Year Level Period
18-46	\$0.20	\$0.20	59	0.24	-
47-50	0.20	0.22	60	0.26	-
51-54	0.20	0.24	61	0.26	-
55	0.20	0.26	62	0.28	-
56	0.22	-	63	0.28	-
57	0.22	-	64	0.30	-
58	0.24	-	65	0.30	-

¹Optional AD&D coverage ends at attained age 75. Please note: Gender based rates are prohibited in Montana; male rates apply.

This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York Department of Financial Services. IMPORTANT NOTICE - THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS. Coverage under the AICPA Group Life, Accidental Death and Dismemberment, and Level Premium Term Life Insurance Plans are issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102. Plan details, limitations and exclusions are described in the certificate. Contract Series: 83500. Aon Insurance Services is the brand name for the brokerage and program administration operations of Affinity Insurance Services, Inc.; (TX 13695); (AR 244489); in CA & MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services Inc.; in CA, Aon Affinity Insurance Services, Inc., (0694493), Aon Direct Insurance Administrators and Berkely Insurance Agency and in NY, AIS Affinity Insurance Agency.

Male Rates for 20 Year Term and Optional Coverages on Reverse

Female Rates on the inside

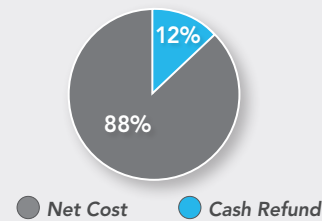
Level Period Monthly Contribution Premium Rates per \$10,000 of Term Coverage

Female		10 Year Rates without Waiver or AD&D										
Insured's Age	\$100,000-\$249,000			\$250,000-\$499,000			\$500,000-\$999,000			\$1,000,000-\$2,500,000		
	Preferred	Select	Standard	Preferred	Select	Standard	Preferred	Select	Standard	Preferred	Select	Standard
18-35	0.60	-	-	0.38	-	-	0.30	-	-	0.26	-	-
36	0.60	-	-	0.40	-	-	0.32	-	-	0.28	-	-
37	0.64	-	-	0.42	-	-	0.34	-	-	0.30	-	-
38	0.68	-	-	0.44	-	-	0.36	-	-	0.32	-	-
39	0.70	-	-	0.48	-	-	0.40	-	-	0.36	-	-
40	0.76	-	-	0.52	-	-	0.44	-	-	0.40	-	-
41	0.80	-	-	0.56	-	-	0.48	-	-	0.44	-	-
42	0.86	-	-	0.62	-	-	0.54	-	-	0.50	-	-
43	0.90	-	-	0.66	-	-	0.58	-	-	0.54	-	-
44	0.96	-	-	0.72	-	-	0.64	-	-	0.60	-	-
45	1.04	1.18	3.26	0.80	0.94	3.02	0.72	0.86	2.94	0.68	0.82	2.90
46	1.10	1.28	3.58	0.86	1.04	3.34	0.78	0.96	3.26	0.74	0.92	3.22
47	1.16	1.36	3.86	0.92	1.12	3.62	0.84	1.04	3.54	0.80	1.00	3.50
48	1.20	1.44	4.14	0.96	1.20	3.90	0.88	1.12	3.82	0.84	1.08	3.78
49	1.28	1.50	4.44	1.04	1.26	4.20	0.96	1.18	4.12	0.92	1.14	4.08
50	1.36	1.62	4.74	1.12	1.38	4.50	1.04	1.30	4.42	1.00	1.26	4.38
51	1.44	1.70	5.04	1.20	1.46	4.80	1.12	1.38	4.72	1.08	1.34	4.68
52	1.56	1.78	5.36	1.32	1.54	5.12	1.24	1.46	5.04	1.20	1.42	5.00
53	1.66	1.90	5.68	1.42	1.66	5.44	1.34	1.58	5.36	1.30	1.54	5.32
54	1.78	2.02	6.02	1.54	1.78	5.78	1.46	1.70	5.70	1.42	1.66	5.66
55	1.90	2.20	6.38	1.66	1.96	6.14	1.58	1.88	6.06	1.54	1.84	6.02
56	2.02	2.36	6.70	1.78	2.12	6.46	1.70	2.04	6.38	1.66	2.00	6.34
57	2.14	2.52	7.02	1.90	2.28	6.78	1.82	2.20	6.70	1.78	2.16	6.66
58	2.26	2.70	7.36	2.02	2.46	7.12	1.94	2.38	7.04	1.90	2.34	7.00
59	2.40	2.90	7.78	2.16	2.66	7.54	2.08	2.58	7.46	2.04	2.54	7.42
60	2.60	3.10	8.34	2.36	2.86	8.10	2.28	2.78	8.02	2.24	2.74	7.98
61	2.86	3.40	9.04	2.62	3.16	8.80	2.54	3.08	8.72	2.50	3.04	8.68
62	3.14	3.74	9.90	2.90	3.50	9.66	2.82	3.42	9.58	2.78	3.38	9.54
63	3.48	4.10	10.86	3.24	3.86	10.62	3.16	3.78	10.54	3.12	3.74	10.50
64	3.82	4.50	11.96	3.58	4.26	11.72	3.50	4.18	11.64	3.46	4.14	11.60
65	4.20	4.94	13.18	3.96	4.72	12.94	3.88	4.64	12.86	3.84	4.60	12.82

Please note: Gender based rates are prohibited in Montana; male rates apply.

Cash Refunds

All LPT participants



The chart to the left represents the percentage of your gross costs returned to LPT participants as a Cash Refund and the net cost percentage.

A member's refund is increased by \$25.00 if both the member and spouse are insured. For participants making monthly Electronic Fund Transfer payments, the annual refund is increased by \$25.00. The refund is reduced by \$6.00 for insureds with Dependent Child Coverage. The percentages assumes annual payment basis and includes bonus refunds of 2%, respectively, if contribution payments are remitted timely. Refunds are typically distributed in February of the following policy year. Although not guaranteed, participants under all AICPA Insurance Trust plans have received Cash Refunds from the Trust, every year without fail since each Plan's inception.

Level Period Monthly Contribution Premium Rates per \$10,000 of Term Coverage

Female		20 Year Rates without Waiver or AD&D										
Insured's Age	\$100,000-\$249,000			\$250,000-\$499,000			\$500,000-\$999,000			\$1,000,000-\$2,500,000		
	Preferred	Select	Standard	Preferred	Select	Standard	Preferred	Select	Standard	Preferred	Select	Standard
18-31	0.84	-	-	0.60	-	-	0.52	-	-	0.48	-	-
32	0.86	-	-	0.62	-	-	0.54	-	-	0.50	-	-
33	0.88	-	-	0.62	-	-	0.54	-	-	0.50	-	-
34	0.90	-	-	0.64	-	-	0.56	-	-	0.52	-	-
35	0.92	-	-	0.66	-	-	0.58	-	-	0.54	-	-
36	0.94	-	-	0.68	-	-	0.60	-	-	0.56	-	-
37	0.98	-	-	0.70	-	-	0.62	-	-	0.58	-	-
38	1.00	-	-	0.74	-	-	0.66	-	-	0.62	-	-
39	1.04	-	-	0.76	-	-	0.68	-	-	0.64	-	-
40	1.08	-	-	0.80	-	-	0.72	-	-	0.68	-	-
41	1.16	-	-	0.86	-	-	0.78	-	-	0.74	-	-
42	1.20	-	-	0.92	-	-	0.84	-	-	0.80	-	-
43	1.28	-	-	1.00	-	-	0.92	-	-	0.88	-	-
44	1.38	-	-	1.12	-	-	1.04	-	-	1.00	-	-
45	1.48	2.12	4.98	1.22	1.82	4.52	1.14	1.74	4.44	1.10	1.70	4.40
46	1.58	2.28	5.34	1.32	1.98	4.84	1.24	1.90	4.76	1.20	1.86	4.72
47	1.70	2.48	5.74	1.42	2.16	5.20	1.34	2.08	5.12	1.30	2.04	5.08
48	1.80	2.66	6.14	1.56	2.36	5.60	1.48	2.28	5.52	1.44	2.24	5.48
49	1.94	2.88	6.60	1.70	2.56	6.00	1.62	2.48	5.92	1.58	2.44	5.88
50	2.08	3.10	7.06	1.84	2.76	6.46	1.76	2.68	6.38	1.72	2.64	6.34
51	2.24	3.32	7.56	2.00	2.98	6.92	1.92	2.90	6.84	1.88	2.86	6.80
52	2.42	3.52	8.08	2.14	3.20	7.42	2.06	3.12	7.34	2.02	3.08	7.30
53	2.60	3.76	8.62	2.32	3.42	7.92	2.24	3.34	7.84	2.20	3.30	7.80
54	2.82	4.06	9.22	2.50	3.72	8.48	2.42	3.64	8.40	2.38	3.60	8.36
55	3.06	4.40	9.88	2.70	4.06	9.08	2.62	3.98	9.00	2.58	3.94	8.98

Please note: Gender based rates are prohibited in Montana; male rates apply.

Additional Coverage Options

The cost for the optional Accidental Death and Dismemberment (AD&D) coverage and Disability Waiver, also known as Waiver of Contribution, is in addition to the cost of your LPT coverage. Rates are shown per \$10,000 of the LPT coverage amount you chose.

Dependent Child Coverage Includes all eligible dependent children; cost deducted from any future Cash Refunds.....\$6.00/year

Optional Disability Waiver

Premium contributions are waived if you become totally disabled. Not available for age 60 or over. Cost is based on the Member's Age, Term Period, and LPT coverage amount elected.

Female		10 Year Rate per \$10,000			
Member's Age	\$100,000-249,000	\$250,000-499,000	\$500,000-999,000	\$1,000,000 & up	
18-36	0.08	0.04	0.04	0.04	
37	0.08	0.06	0.04	0.04	
38	0.08	0.06	0.04	0.04	
39	0.08	0.06	0.06	0.04	
40	0.10	0.06	0.06	0.06	
41	0.10	0.08	0.06	0.06	
42	0.12	0.08	0.08	0.06	
43	0.12	0.10	0.08	0.08	
44	0.14	0.10	0.10	0.08	

Optional AD&D Rate per \$10,000¹
AD&D amount is equal to term life insurance. Cost is based on the Insured's Age and Term Period elected.

Insured's Age	10 Year Level Period		Insured's Age	20 Year Level Period	
	10 Year Level Period	20 Year Level Period		10 Year Level Period	20 Year Level Period
18-46	\$0.20	\$0.20	59	0.24	-
47-50	0.20	0.22	60	0.26	-
51-54	0.20	0.24	61	0.26	-
55	0.20	0.26	62	0.28	-
56	0.22	-	63	0.28	-
57	0.22	-	64	0.30	-
58	0.24	-	65	0.30	-

¹Optional AD&D coverage ends at attained age 75

Female 20 Year Rate per \$10,000

Member's Age	\$100,000-249,000	\$250,000-499,000	\$500,000-999,000	\$1,000,000 & up
18-31	0.10	0.08	0.06	0.06
32	0.12	0.08	0.06	0.06
33	0.12	0.08	0.08	0.06
34	0.12	0.08	0.08	0.06
35	0.12	0.10	0.08	0.08
36	0.14	0.10	0.08	0.08
37	0.14	0.10	0.08	0.08
38	0.14	0.10	0.10	0.10
39	0.16	0.12	0.10	0.10
40	0.16	0.12	0.12	0.10
41	0.18	0.14	0.12	0.12
42	0.18	0.14	0.14	0.12
43	0.20	0.16	0.14	0.14
44	0.22	0.18	0.16	0.16

For information regarding Waiver rates for ages 45+ please visit our website at cpai.com/lpt or call Aon at 800-223-7473.