



Group Variable Universal Life Insurance Coverage, Cost & Cash Refunds

Visit cpai.com/gvul or call 800-223-7473 to request a GVUL kit today!

Ages 18-44
see other side for ages 45-74

Costs and amounts available are based on your age as of October 1, 2015. GVUL insurance may reduce to 75% at age 75, to 50% at age 80. Reductions at ages 75+ do not affect Preferred eligibility as long as the reduced coverage amount is at least \$190,000. At age 100, the death benefit will be your Certificate Fund less any Certificate debt and past due monthly charges, if any. Rates will increase as you enter a higher age category and may be changed on a class-wide basis only. **Please note:** The maximum amount of GVUL coverage available is reduced by any AICPA Level Premium Term coverage you may have. **Gender-based rates are prohibited in Montana; male rates apply.**

- Available to members of both the AICPA and a State Society of CPAs or other eligible organization
- Available to members of the AICPA only
- Available to members of a State Society of CPAs only or other eligible organization

Not an AICPA member? Want maximum coverage? Visit aicpa.org for information!

Please note—The monthly gross costs shown below do not reflect the opportunity for annual Cash Refunds, optional Accidental Death and Dismemberment (AD&D) coverage or Waiver of Monthly Insurance Charges. See the charts on the right for details.

Ages under 30				Ages 30-34			
Schedule	Amount	Male	Female	Schedule	Amount	Male	Female
CA	\$2,500,000	Standard	Standard	CA	\$2,500,000	Standard	Standard
CB	2,000,000	56.00	36.00	CB	2,000,000	72.00	56.00
CC	1,500,000	42.00	27.00	CC	1,500,000	54.00	42.00
CD	1,000,000	28.00	18.00	CD	1,000,000	36.00	28.00
CE	750,000	21.00	13.50	CE	750,000	27.00	21.00
CF	500,000	14.00	9.00	CF	500,000	18.00	14.00
CG	400,000	11.20	7.20	CG	400,000	14.40	11.20
CH	350,000	9.80	6.30	CH	350,000	12.60	9.80
CI	300,000	8.40	5.40	CI	300,000	10.80	8.40
CJ	200,000	5.60	3.60	CJ	200,000	7.20	5.60
CK	150,000	4.20	2.70	CK	150,000	5.40	4.20
CL	100,000	2.80	1.80	CL	100,000	3.60	2.80
CM	50,000	1.40	0.90	CM	50,000	1.80	1.40

Ages 35-39				Ages 40-44			
Schedule	Amount	Male	Female	Schedule	Amount	Male	Female
CA	\$2,500,000	Standard	Standard	CA	\$2,500,000	Standard	Standard
CB	2,000,000	110.00	90.00	CB	2,000,000	145.00	120.00
CC	1,500,000	88.00	72.00	CC	1,500,000	116.00	96.00
CD	1,000,000	66.00	54.00	CD	1,000,000	87.00	72.00
CE	750,000	44.00	36.00	CE	750,000	58.00	48.00
CF	500,000	33.00	27.00	CF	500,000	43.50	36.00
CG	400,000	22.00	18.00	CG	400,000	29.00	24.00
CH	350,000	17.60	14.40	CH	350,000	23.20	19.20
CI	300,000	15.40	12.60	CI	300,000	20.30	16.80
CJ	200,000	13.20	10.80	CJ	200,000	17.40	14.40
CK	150,000	11.60	9.60	CK	150,000	11.60	9.60
CL	100,000	8.80	7.20	CL	100,000	8.70	7.20
CM	50,000	6.60	5.40	CM	50,000	5.80	4.80
		4.40	3.60			2.90	2.40
		2.20	1.80				

Group Variable Universal Life is issued by The Prudential Insurance Company of America and distributed through Prudential Investment Management Services LLC ("PIMS"). The Prudential Insurance Company of America is located at 751 Broad St., Newark, NJ 07102 and PIMS is located at 655 Broad Street, Newark, NJ 07102. Both are Prudential Financial companies. Contract series: 89759. Coverage is offered and administered through Aon Securities Inc., Member FINRA/SIPC, 159 East County Line Road, Hatboro, PA 19040-1218, 1-800-223-7473. The Plan Agent of the AICPA Insurance Trust is Aon Insurance Services. Aon Securities Inc. and Aon Insurance Services are not affiliated with either Prudential or PIMS.

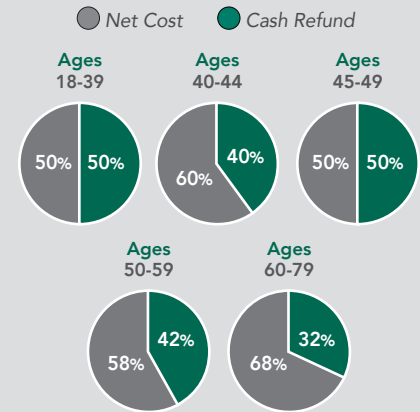
This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York Department of Financial Services. IMPORTANT NOTICE—THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

“Long time GVUL customer 25+ years. Great insurance at an unbeatable price.”

-Jeff Gramlich CPA, CITP Little Rock AK

Cash Refunds can lower costs

The charts below show the percentage of gross costs returned to individual members as a Cash Refund, as well as 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.

NOTES: Cash Refunds for the 2014 policy year are shown above. The charts for ages 45 to 49 reflect the refund paid to those with Select rates. For ages 50+ the charts reflect the refund paid to those with Preferred rates. While never guaranteed, refunds have been paid by The AICPA Insurance Trust since the Plan's inception and are typically distributed in February of the following policy year.

Optional Coverage

Rates are shown per \$10,000 of the GVUL coverage amount.

Waiver of Monthly Insurance Charges			AD&D	
Ages	Male	Female	Ages	Rate
18-29	\$0.02	\$0.02	18-64	\$0.20
30-34	0.04	0.02	65-74	0.30
35-39	0.06	0.04		
40-44	0.08	0.06		
45-49	0.10 ¹	0.08 ¹		
50-54	0.20 ¹	0.16 ¹		
	0.18 ¹	0.16 ¹		
55-59	0.38 ¹	0.30 ¹		
	0.32 ¹	0.26 ¹		

¹Based on Select rates.

¹¹Based on Preferred rates.

When you apply for coverage, you will get the best rate possible based on your insurability:

- **Standard rates** are only available to members who apply before age 45.
- **Select rates** are available for members who are age 45-74 and in good health when approved for coverage. In most cases no medical exam is required.
- **Preferred rates** are available for members who are age 50-74 and in excellent health when approved for coverage. In order to qualify for Preferred status, a brief in-home or in-office medical exam, questionnaire and a minimum of \$250,000 in coverage is required.

Current participants can request lower Select or Preferred rates at any time without any risk to their current coverage by calling 800-223-7473.

Ages 45-74

see other side for ages 18-44

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Please note—The monthly gross costs shown below do not reflect the opportunity for annual Cash Refunds, optional Accidental Death and Dismemberment (AD&D) coverage or Waiver of Monthly Insurance Charges. See the charts on the front for details.

Ages 45-49		Male		Female	
Schedule	Amount	Standard	Select	Standard	Select
CA	\$2,500,000	\$395.00	\$200.00	\$330.00	\$160.00
CB	2,000,000	316.00	160.00	264.00	128.00
CC	1,500,000	237.00	120.00	198.00	96.00
CD	1,000,000	158.00	80.00	132.00	64.00
CE	750,000	118.50	60.00	99.00	48.00
CF	500,000	79.00	40.00	66.00	32.00
CG	400,000	63.20	32.00	52.80	25.60
CH	350,000	55.30	28.00	46.20	22.40
CI	300,000	47.40	24.00	39.60	19.20
CJ	200,000	31.60	16.00	26.40	12.80
CK	150,000	23.70	12.00	19.80	9.60
CL	100,000	15.80	8.00	13.20	6.40
CM	50,000	7.90	4.00	6.60	3.20

Ages 50-54		Male			Female		
Schedule	Amount	Standard	Select	Preferred	Standard	Select	Preferred
CA	\$2,500,000	\$725.00	\$375.00	\$280.00	\$575.00	\$300.00	\$225.00
CB	2,000,000	580.00	300.00	224.00	460.00	240.00	180.00
CC	1,500,000	435.00	225.00	168.00	345.00	180.00	135.00
CD	1,000,000	290.00	150.00	112.00	230.00	120.00	90.00
CE	750,000	217.50	112.50	84.00	172.50	90.00	67.50
CF	500,000	145.00	75.00	56.00	115.00	60.00	45.00
CG	400,000	116.00	60.00	44.80	92.00	48.00	36.00
CH	350,000	101.50	52.50	39.20	80.50	42.00	31.50
CI	300,000	87.00	45.00	33.60	69.00	36.00	27.00
CJ	250,000	72.50	37.50	28.00	57.50	30.00	22.50
CK	200,000	58.00	30.00	n/a	46.00	24.00	n/a
CL	150,000	43.50	22.50	n/a	34.50	18.00	n/a
CM	100,000	29.00	15.00	n/a	23.00	12.00	n/a
CN	50,000	14.50	7.50	n/a	11.50	6.00	n/a

Ages 55-59		Male			Female		
Schedule	Amount	Standard	Select	Preferred	Standard	Select	Preferred
CA	\$2,000,000	\$1,080.00	\$560.00	\$376.00	\$880.00	\$460.00	\$312.00
CB	1,500,000	810.00	420.00	282.00	660.00	345.00	234.00
CC	1,000,000	540.00	280.00	188.00	440.00	230.00	156.00
CD	750,000	405.00	210.00	141.00	330.00	172.50	117.00
CE	500,000	270.00	140.00	94.00	220.00	115.00	78.00
CF	400,000	216.00	112.00	75.20	176.00	92.00	62.40
CG	300,000	162.00	84.00	56.40	132.00	69.00	46.80
CH	250,000	135.00	70.00	47.00	110.00	57.50	39.00
CI	200,000	108.00	56.00	n/a	88.00	46.00	n/a
CJ	150,000	81.00	42.00	n/a	66.00	34.50	n/a
CK	100,000	54.00	28.00	n/a	44.00	23.00	n/a
CL	50,000	27.00	14.00	n/a	22.00	11.50	n/a
CM	25,000	13.50	7.00	n/a	11.00	5.75	n/a

Ages 60-64*		Male		Female	
Schedule	Amount	Select	Preferred	Select	Preferred
CA	\$2,000,000	\$1,080.00	\$660.00	\$880.00	\$560.00
CB	1,500,000	810.00	495.00	660.00	420.00
CC	1,000,000	540.00	330.00	440.00	280.00
CD	750,000	405.00	247.50	330.00	210.00
CE	500,000	270.00	165.00	220.00	140.00
CF	400,000	216.00	132.00	176.00	112.00
CG	300,000	162.00	99.00	132.00	84.00
CH	250,000	135.00	82.50	110.00	70.00
CI	200,000	108.00	n/a	88.00	n/a
CJ	150,000	81.00	n/a	66.00	n/a
CK	100,000	54.00	n/a	44.00	n/a
CL	50,000	27.00	n/a	22.00	n/a
CM	25,000	13.50	n/a	11.00	n/a

Ages 65-69*		Male		Female	
Schedule	Amount	Select	Preferred	Select	Preferred
CA	\$1,500,000	\$1,455.00	\$855.00	\$1,230.00	\$690.00
CB	1,000,000	970.00	570.00	820.00	460.00
CC	500,000	485.00	285.00	410.00	230.00
CD	350,000	339.50	199.50	287.00	161.00
CE	300,000	291.00	171.00	246.00	138.00
CF	250,000	242.50	142.50	205.00	115.00
CG	200,000	194.00	n/a	164.00	n/a
CH	150,000	145.50	n/a	123.00	n/a
CI	100,000	97.00	n/a	82.00	n/a
CJ	50,000	48.50	n/a	41.00	n/a
CK	25,000	24.25	n/a	20.50	n/a

Ages 70-74*		Male		Female	
Schedule	Amount	Select	Preferred	Select	Preferred
CA	\$750,000	\$1,455.00	\$817.50	\$1,162.50	\$637.50
CB	500,000	970.00	545.00	775.00	425.00
CC	250,000	485.00	272.50	387.50	212.50
CD	200,000	388.00	n/a	310.00	n/a
CE	150,000	291.00	n/a	232.50	n/a
CF	100,000	194.00	n/a	155.00	n/a
CG	75,000	145.50	n/a	116.25	n/a
CH	50,000	97.00	n/a	77.50	n/a
CI	35,000	67.90	n/a	54.25	n/a
CJ	25,000	48.50	n/a	38.75	n/a
CK	10,000	19.40	n/a	15.50	n/a

*Standard rates for ages 60+ vary in Certificates issued before/after January 1, 2009. To see your rate, please visit cpai.com/gvulrate or call 800-223-7473.

Aon Securities Inc. and Prudential offer the GVUL product by prospectus only. You should consider the coverage and the underlying funds' investment objectives, risks, charges and expenses carefully before investing. Both the GVUL prospectus and the underlying fund prospectuses contain this and other important information. Contact Aon Securities Inc. for the prospectuses. You should read them carefully before purchasing coverage.