







CPA Life Insurance Cost of Coverage and Cash Refund Information

Apply online at cpai.com/lifeapply. Please call 1.800.223.7473 to speak to one of our Trusted Advisors.

Costs and amounts available are based on your age as of October 1, 2015. A member's life insurance reduces at age 75 to 50% of the previous amount or \$500,000, whichever is less. The additional cost for optional Accidental Death and Dismemberment (AD&D) coverage and Disability Waiver coverage (also known as Waiver of Contribution) are shown separately below. 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 CPA Life 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. 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	88.00	72.00	CB	2,000,000	116.00	96.00
CC	1,500,000	66.00	54.00	CC	1,500,000	87.00	72.00
CD	1,000,000	44.00	36.00	CD	1,000,000	58.00	48.00
CE	750,000	33.00	27.00	CE	750,000	43.50	36.00
CF	500,000	22.00	18.00	CF	500,000	29.00	24.00
CG	400,000	17.60	14.40	CG	400,000	23.20	19.20
CH	350,000	15.40	12.60	CH	350,000	20.30	16.80
CI	300,000	13.20	10.80	CI	300,000	17.40	14.40
CJ	200,000	8.80	7.20	CJ	200,000	11.60	9.60
CK	150,000	6.60	5.40	CK	150,000	8.70	7.20
CL	100,000	4.40	3.60	CL	100,000	5.80	4.80
CM	50,000	2.20	1.80	CM	50,000	2.90	2.40

Ages 18-44

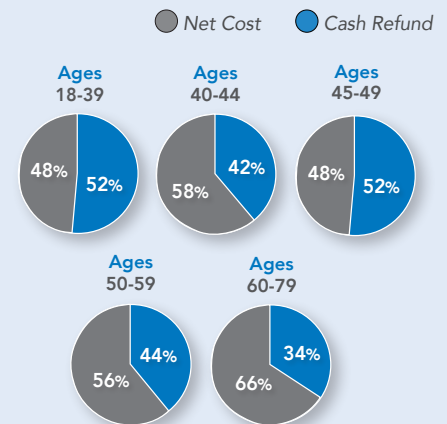
see other side for ages 45-74

“Great value for the net cost. I have had the policy for over 25 years.”

- Charles M., CPA Partner, Chicago, IL

Cash Refunds can lower costs

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



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 percentages shown assume a bonus refund of 2% for the annual contribution payment basis (a 1% bonus refund would apply for the semiannual payment basis). 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 CPA Life coverage amount.

Disability Waiver			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 0.18 ²	0.16 ¹ 0.16 ²		
55-59	0.38 ¹ 0.32 ²	0.30 ¹ 0.26 ²		

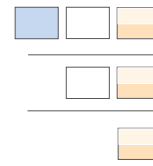
¹Based on Select rates.

²Based 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 at cpai.com/lifeapply.



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Please note—The monthly gross costs shown below do not reflect the opportunity for annual Cash Refunds.

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 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 65-69		Male			Female		
Schedule	Amount	Standard	Select	Preferred	Standard	Select	Preferred
CA	\$1,500,000	\$2,535.00	\$1,455.00	\$855.00	\$2,055.00	\$1,230.00	\$690.00
CB	1,000,000	1,690.00	970.00	570.00	1,370.00	820.00	460.00
CC	500,000	845.00	485.00	285.00	685.00	410.00	230.00
CD	350,000	591.50	339.50	199.50	479.50	287.00	161.00
CE	300,000	507.00	291.00	171.00	411.00	246.00	138.00
CF	250,000	422.50	242.50	142.50	342.50	205.00	115.00
CG	200,000	338.00	194.00	n/a	274.00	164.00	n/a
CH	150,000	253.50	145.50	n/a	205.50	123.00	n/a
CI	100,000	169.00	97.00	n/a	137.00	82.00	n/a
CJ	50,000	84.50	48.50	n/a	68.50	41.00	n/a
CK	25,000	42.25	24.25	n/a	34.25	20.50	n/a

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 60-64		Male			Female		
Schedule	Amount	Standard	Select	Preferred	Standard	Select	Preferred
CA	\$2,000,000	\$1,920.00	\$1,080.00	\$660.00	\$1,560.00	\$880.00	\$560.00
CB	1,500,000	1,440.00	810.00	495.00	1,170.00	660.00	420.00
CC	1,000,000	960.00	540.00	330.00	780.00	440.00	280.00
CD	750,000	720.00	405.00	247.50	585.00	330.00	210.00
CE	500,000	480.00	270.00	165.00	390.00	220.00	140.00
CF	400,000	384.00	216.00	132.00	312.00	176.00	112.00
CG	300,000	288.00	162.00	99.00	234.00	132.00	84.00
CH	250,000	240.00	135.00	82.50	195.00	110.00	70.00
CI	200,000	192.00	108.00	n/a	156.00	88.00	n/a
CJ	150,000	144.00	81.00	n/a	117.00	66.00	n/a
CK	100,000	96.00	54.00	n/a	78.00	44.00	n/a
CL	50,000	48.00	27.00	n/a	39.00	22.00	n/a
CM	25,000	24.00	13.50	n/a	19.50	11.00	n/a

Ages 70-74		Male			Female		
Schedule	Amount	Standard	Select	Preferred	Standard	Select	Preferred
CA	\$750,000	\$2,265.00	\$1,455.00	\$817.50	\$1,830.00	\$1,162.50	\$637.50
CB	500,000	1,510.00	970.00	545.00	1,220.00	775.00	425.00
CC	250,000	755.00	485.00	272.50	610.00	387.50	212.50
CD	200,000	604.00	388.00	n/a	488.00	310.00	n/a
CE	150,000	453.00	291.00	n/a	366.00	232.50	n/a
CF	100,000	302.00	194.00	n/a	244.00	155.00	n/a
CG	75,000	226.50	145.50	n/a	183.00	116.25	n/a
CH	50,000	151.00	97.00	n/a	122.00	77.50	n/a
CI	35,000	105.70	67.90	n/a	85.40	54.25	n/a
CJ	25,000	75.50	48.50	n/a	61.00	38.75	n/a
CK	10,000	30.20	19.40	n/a	24.40	15.50	n/a

Group Term Life and Accidental Death and Dismemberment coverages under the CPA Life Insurance Plan are issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102. Plan details, limitations, and exclusions are described in your certificate. Contract Series 83500. NAIC 68241, California COA #1179.

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.