



Spouse Life Insurance Amounts and Monthly Gross Costs

The Spouse Life Insurance Plan 2009/2010 • Apply online at www.cpai.com/spouse

Costs and amounts available are based on your spouse's age as of October 1, 2009. Spouse Life Insurance reduces when your spouse reaches age 75 to 25% of the previous amount or \$250,000, whichever is less. Accidental Death and Dismemberment (AD&D) terminates at age 75; Term life at age 80. Rates may change as your spouse enters a higher age category and may be changed on a class-wide basis only.

Spouse coverage cannot exceed the maximum amount you—the CPA—is eligible for under CPA Life or GVUL Insurance, or the maximum amount available for your spouse's age. Gender based rates are prohibited in Montana; male rates apply. **Not an AICPA member? Want maximum coverage? Visit www.aicpa.org for membership information!**

- 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

Ages under 30		MALE		FEMALE	
Schedule	Amount	Without AD&D	With Equal Amount of AD&D	Without AD&D	With Equal Amount of AD&D
BA	\$2,000,000	\$56.00	\$96.00	\$36.00	\$76.00
BB	1,500,000	42.00	72.00	27.00	57.00
BC	1,000,000	28.00	48.00	18.00	38.00
BD	750,000	21.00	36.00	13.50	28.50
BE	500,000	14.00	24.00	9.00	19.00
BF	400,000	11.20	19.20	7.20	15.20
BG	350,000	9.80	16.80	6.30	13.30
BH	300,000	8.40	14.40	5.40	11.40
BI	200,000	5.60	9.60	3.60	7.60
BJ	150,000	4.20	7.20	2.70	5.70
BK	100,000	2.80	4.80	1.80	3.80
BL	50,000	1.40	2.40	0.90	1.90

Ages 30-34		MALE		FEMALE	
Schedule	Amount	Without AD&D	With Equal Amount of AD&D	Without AD&D	With Equal Amount of AD&D
BA	\$2,000,000	\$88.00	\$128.00	\$72.00	\$112.00
BB	1,500,000	66.00	96.00	54.00	84.00
BC	1,000,000	44.00	64.00	36.00	56.00
BD	750,000	33.00	48.00	27.00	42.00
BE	500,000	22.00	32.00	18.00	28.00
BF	400,000	17.60	25.60	14.40	22.40
BG	350,000	15.40	22.40	12.60	19.60
BH	300,000	13.20	19.20	10.80	16.80
BI	200,000	8.80	12.80	7.20	11.20
BJ	150,000	6.60	9.60	5.40	8.40
BK	100,000	4.40	6.40	3.60	5.60
BL	50,000	2.20	3.20	1.80	2.80

Ages 35-39		MALE		FEMALE	
Schedule	Amount	Without AD&D	With Equal Amount of AD&D	Without AD&D	With Equal Amount of AD&D
BA	\$2,000,000	\$104.00	\$144.00	\$88.00	\$128.00
BB	1,500,000	78.00	108.00	66.00	96.00
BC	1,000,000	52.00	72.00	44.00	64.00
BD	750,000	39.00	54.00	33.00	48.00
BE	500,000	26.00	36.00	22.00	32.00
BF	400,000	20.80	28.80	17.60	25.60
BG	350,000	18.20	25.20	15.40	22.40
BH	300,000	15.60	21.60	13.20	19.20
BI	200,000	10.40	14.40	8.80	12.80
BJ	150,000	7.80	10.80	6.60	9.60
BK	100,000	5.20	7.20	4.40	6.40
BL	50,000	2.60	3.60	2.20	3.20

Ages 40-44		MALE		FEMALE	
Schedule	Amount	Without AD&D	With Equal Amount of AD&D	Without AD&D	With Equal Amount of AD&D
BA	\$2,000,000	\$140.00	\$180.00	\$120.00	\$160.00
BB	1,500,000	105.00	135.00	90.00	120.00
BC	1,000,000	70.00	90.00	60.00	80.00
BD	750,000	52.50	67.50	45.00	60.00
BE	500,000	35.00	45.00	30.00	40.00
BF	400,000	28.00	36.00	24.00	32.00
BG	350,000	24.50	31.50	21.00	28.00
BH	300,000	21.00	27.00	18.00	24.00
BI	200,000	14.00	18.00	12.00	16.00
BJ	150,000	10.50	13.50	9.00	12.00
BK	100,000	7.00	9.00	6.00	8.00
BL	50,000	3.50	4.50	3.00	4.00

Ages 45-49†		MALE		FEMALE	
Schedule	Amount	Without AD&D	With Equal Amount of AD&D	Without AD&D	With Equal Amount of AD&D
BA	\$2,000,000	\$176.00	\$216.00	\$140.00	\$180.00
BB	1,500,000	132.00	162.00	105.00	135.00
BC	1,000,000	88.00	108.00	70.00	90.00
BD	750,000	66.00	81.00	52.50	67.50
BE	500,000	44.00	54.00	35.00	45.00
BF	400,000	35.20	43.20	28.00	36.00
BG	350,000	30.80	37.80	24.50	31.50
BH	300,000	26.40	32.40	21.00	27.00
BI	200,000	17.60	21.60	14.00	18.00
BJ	150,000	13.20	16.20	10.50	13.50
BK	100,000	8.80	10.80	7.00	9.00
BL	50,000	4.40	5.40	3.50	4.50

†Contributions determined using Select Status rates. Standard rates apply to non-Select Status participants.

Coverage under the Spouse Life Plan is issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102. (973) 802-6000. Plan details, limitations and exclusions are described in your certificate. Contract Series 83500. NAIC 68241; California COA#1179