



# Spouse Life Insurance Amounts and Monthly Gross Costs

The Spouse Life Insurance Plan 2009/2010 • Apply online at [www.cpai.com/spouse](http://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](http://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 55-59 <sup>†</sup>		MALE		FEMALE	
Schedule	Amount	Without AD&D	With Equal Amount of AD&D	Without AD&D	With Equal Amount of AD&D
BA	\$1,500,000	\$420.00	\$450.00	\$345.00	\$375.00
BB	1,000,000	280.00	300.00	230.00	250.00
BC	750,000	210.00	225.00	172.50	187.50
BD	500,000	140.00	150.00	115.00	125.00
BE	400,000	112.00	120.00	92.00	100.00
BF	300,000	84.00	90.00	69.00	75.00
BG	250,000	70.00	75.00	57.50	62.50
BH	200,000	56.00	60.00	46.00	50.00
BI	150,000	42.00	45.00	34.50	37.50
BJ	100,000	28.00	30.00	23.00	25.00
BK	50,000	14.00	15.00	11.50	12.50
BL	25,000	7.00	7.50	5.75	6.25

Ages 65-69 <sup>†</sup>		MALE		FEMALE	
Schedule	Amount	Without AD&D	With Equal Amount of AD&D	Without AD&D	With Equal Amount of AD&D
BA	\$1,000,000	\$970.00	\$1,000.00	\$820.00	\$850.00
BB	500,000	485.00	500.00	410.00	425.00
BC	350,000	339.50	350.00	287.00	297.50
BD	300,000	291.00	300.00	246.00	255.00
BE	250,000	242.50	250.00	205.00	212.50
BF	200,000	194.00	200.00	164.00	170.00
BG	150,000	145.50	150.00	123.00	127.50
BH	100,000	97.00	100.00	82.00	85.00
BI	50,000	48.50	50.00	41.00	42.50
BJ	25,000	24.25	25.00	20.50	21.25

Ages 50-54 <sup>†</sup>		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	\$300.00	\$340.00	\$240.00	\$280.00
BB	1,500,000	225.00	255.00	180.00	210.00
BC	1,000,000	150.00	170.00	120.00	140.00
BD	750,000	112.50	127.50	90.00	105.00
BE	500,000	75.00	85.00	60.00	70.00
BF	400,000	60.00	68.00	48.00	56.00
BG	350,000	52.50	59.50	42.00	49.00
BH	300,000	45.00	51.00	36.00	42.00
BM	250,000	37.50	42.50	30.00	35.00
BI	200,000	30.00	34.00	24.00	28.00
BJ	150,000	22.50	25.50	18.00	21.00
BK	100,000	15.00	17.00	12.00	14.00
BL	50,000	7.50	8.50	6.00	7.00

Ages 60-64 <sup>†</sup>		MALE		FEMALE	
Schedule	Amount	Without AD&D	With Equal Amount of AD&D	Without AD&D	With Equal Amount of AD&D
BA	\$1,500,000	\$810.00	\$840.00	\$660.00	\$690.00
BB	1,000,000	540.00	560.00	440.00	460.00
BC	750,000	405.00	420.00	330.00	345.00
BD	500,000	270.00	280.00	220.00	230.00
BE	400,000	216.00	224.00	176.00	184.00
BF	300,000	162.00	168.00	132.00	138.00
BG	250,000	135.00	140.00	110.00	115.00
BH	200,000	108.00	112.00	88.00	92.00
BI	150,000	81.00	84.00	66.00	69.00
BJ	100,000	54.00	56.00	44.00	46.00
BK	50,000	27.00	28.00	22.00	23.00
BL	25,000	13.50	14.00	11.00	11.50

Ages 70-74 <sup>†</sup>		MALE		FEMALE	
Schedule	Amount	Without AD&D	With Equal Amount of AD&D	Without AD&D	With Equal Amount of AD&D
BA	\$500,000	\$970.00	\$985.00	\$775.00	\$790.00
BB	250,000	485.00	492.50	387.50	395.00
BC	200,000	388.00	394.00	310.00	316.00
BD	150,000	291.00	295.50	232.50	237.00
BE	100,000	194.00	197.00	155.00	158.00
BF	75,000	145.50	147.75	116.25	118.50
BG	50,000	97.00	98.50	77.50	79.00
BH	35,000	67.90	68.95	54.25	55.30
BI	25,000	48.50	49.25	38.75	39.50
BJ	10,000	19.40	19.70	15.50	15.80

<sup>†</sup>Contributions determined using Select Status rates. Standard rates apply to non-Select Status participants.