



# CPA Life Insurance Amounts and Monthly Gross Costs

**Ages 18-49**  
Ages 50-74 on reverse

THE 2009/2010 CPA LIFE INSURANCE PLAN • APPLY ONLINE AT [WWW.CPAI.COM/LIFE](http://WWW.CPAI.COM/LIFE)

Costs shown are with and without the optional Disability Waiver of Contribution which allows you to keep your coverage without having to pay the premium if you become totally disabled prior to age 60 and remain disabled for nine consecutive months. Charges will be waived to age 75 or until you recover, if sooner.

Costs and amounts available are based on your age as of October 1, 2009. A member's life insurance reduces at age 75 to 25% of the previous amount or \$250,000, whichever is less. **Optional Accidental Death and Dismemberment (AD&D) is not included in these costs. Cost of AD&D coverage:** Ages 18-64: \$0.20/\$10,000; Ages 65-74: \$0.30/\$10,000.

- 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 [www.aicpa.org](http://www.aicpa.org) for information!**

**Please note:** Gender based rates are prohibited in Montana; male rates apply.  
 †Contributions determined using Select Status rates. Standard rates will apply to non-Select and non-Preferred Status participants.  
 Rates may increase as you enter a higher age category and may be changed on a class-wide basis only.

Ages under 30		MALE		FEMALE	
Schedule	Amount	Without Waiver	With Waiver	Without Waiver	With Waiver
<b>BA</b>	<b>\$2,000,000</b>	\$56.00	\$60.00	\$36.00	\$40.00
<b>BB</b>	<b>1,500,000</b>	42.00	45.00	27.00	30.00
<b>BC</b>	<b>1,000,000</b>	28.00	30.00	18.00	20.00
<b>BD</b>	<b>750,000</b>	21.00	22.50	13.50	15.00
<b>BE</b>	<b>500,000</b>	14.00	15.00	9.00	10.00
<b>BF</b>	<b>400,000</b>	11.20	12.00	7.20	8.00
<b>BG</b>	<b>350,000</b>	9.80	10.50	6.30	7.00
<b>BH</b>	<b>300,000</b>	8.40	9.00	5.40	6.00
<b>BI</b>	<b>200,000</b>	5.60	6.00	3.60	4.00
<b>BJ</b>	<b>150,000</b>	4.20	4.50	2.70	3.00
<b>BK</b>	<b>100,000</b>	2.80	3.00	1.80	2.00
<b>BL</b>	<b>50,000</b>	1.40	1.50	.90	1.00

Ages 30-34		MALE		FEMALE	
Schedule	Amount	Without Waiver	With Waiver	Without Waiver	With Waiver
<b>BA</b>	<b>\$2,000,000</b>	\$88.00	\$100.00	\$72.00	\$80.00
<b>BB</b>	<b>1,500,000</b>	66.00	75.00	54.00	60.00
<b>BC</b>	<b>1,000,000</b>	44.00	50.00	36.00	40.00
<b>BD</b>	<b>750,000</b>	33.00	37.50	27.00	30.00
<b>BE</b>	<b>500,000</b>	22.00	25.00	18.00	20.00
<b>BF</b>	<b>400,000</b>	17.60	20.00	14.40	16.00
<b>BG</b>	<b>350,000</b>	15.40	17.50	12.60	14.00
<b>BH</b>	<b>300,000</b>	13.20	15.00	10.80	12.00
<b>BI</b>	<b>200,000</b>	8.80	10.00	7.20	8.00
<b>BJ</b>	<b>150,000</b>	6.60	7.50	5.40	6.00
<b>BK</b>	<b>100,000</b>	4.40	5.00	3.60	4.00
<b>BL</b>	<b>50,000</b>	2.20	2.50	1.80	2.00

Ages 35-39		MALE		FEMALE	
Schedule	Amount	Without Waiver	With Waiver	Without Waiver	With Waiver
<b>BA</b>	<b>\$2,000,000</b>	\$104.00	\$120.00	\$88.00	\$100.00
<b>BB</b>	<b>1,500,000</b>	78.00	90.00	66.00	75.00
<b>BC</b>	<b>1,000,000</b>	52.00	60.00	44.00	50.00
<b>BD</b>	<b>750,000</b>	39.00	45.00	33.00	37.50
<b>BE</b>	<b>500,000</b>	26.00	30.00	22.00	25.00
<b>BF</b>	<b>400,000</b>	20.80	24.00	17.60	20.00
<b>BG</b>	<b>350,000</b>	18.20	21.00	15.40	17.50
<b>BH</b>	<b>300,000</b>	15.60	18.00	13.20	15.00
<b>BI</b>	<b>200,000</b>	10.40	12.00	8.80	10.00
<b>BJ</b>	<b>150,000</b>	7.80	9.00	6.60	7.50
<b>BK</b>	<b>100,000</b>	5.20	6.00	4.40	5.00
<b>BL</b>	<b>50,000</b>	2.60	3.00	2.20	2.50

Ages 40-44		MALE		FEMALE	
Schedule	Amount	Without Waiver	With Waiver	Without Waiver	With Waiver
<b>BA</b>	<b>\$2,000,000</b>	\$140.00	\$160.00	\$120.00	\$136.00
<b>BB</b>	<b>1,500,000</b>	105.00	120.00	90.00	102.00
<b>BC</b>	<b>1,000,000</b>	70.00	80.00	60.00	68.00
<b>BD</b>	<b>750,000</b>	52.50	60.00	45.00	51.00
<b>BE</b>	<b>500,000</b>	35.00	40.00	30.00	34.00
<b>BF</b>	<b>400,000</b>	28.00	32.00	24.00	27.20
<b>BG</b>	<b>350,000</b>	24.50	28.00	21.00	23.80
<b>BH</b>	<b>300,000</b>	21.00	24.00	18.00	20.40
<b>BI</b>	<b>200,000</b>	14.00	16.00	12.00	13.60
<b>BJ</b>	<b>150,000</b>	10.50	12.00	9.00	10.20
<b>BK</b>	<b>100,000</b>	7.00	8.00	6.00	6.80
<b>BL</b>	<b>50,000</b>	3.50	4.00	3.00	3.40

Ages 45-49 <sup>†</sup>		MALE		FEMALE	
Schedule	Amount	Without Waiver	With Waiver	Without Waiver	With Waiver
<b>BA</b>	<b>\$2,000,000</b>	\$176.00	\$200.00	\$140.00	\$160.00
<b>BB</b>	<b>1,500,000</b>	132.00	150.00	105.00	120.00
<b>BC</b>	<b>1,000,000</b>	88.00	100.00	70.00	80.00
<b>BD</b>	<b>750,000</b>	66.00	75.00	52.50	60.00
<b>BE</b>	<b>500,000</b>	44.00	50.00	35.00	40.00
<b>BF</b>	<b>400,000</b>	35.20	40.00	28.00	32.00
<b>BG</b>	<b>350,000</b>	30.80	35.00	24.50	28.00
<b>BH</b>	<b>300,000</b>	26.40	30.00	21.00	24.00
<b>BI</b>	<b>200,000</b>	17.60	20.00	14.00	16.00
<b>BJ</b>	<b>150,000</b>	13.20	15.00	10.50	12.00
<b>BK</b>	<b>100,000</b>	8.80	10.00	7.00	8.00
<b>BL</b>	<b>50,000</b>	4.40	5.00	3.50	4.00

Coverage under the CPA 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 31300. NAIC 68241; California COA #1179