



CPA Life Insurance Amounts and Monthly Gross Costs

THE 2009/2010 CPA LIFE INSURANCE PLAN • APPLY ONLINE AT 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 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 50-54[†]

Schedule	Amount	MALE		FEMALE	
		Without Waiver	With Waiver	Without Waiver	With Waiver
BA	\$2,000,000	\$300.00	\$340.00	\$240.00	\$272.00
BB	1,500,000	225.00	255.00	180.00	204.00
BC	1,000,000	150.00	170.00	120.00	136.00
BD	750,000	112.50	127.50	90.00	102.00
BE	500,000	75.00	85.00	60.00	68.00
BF	400,000	60.00	68.00	48.00	54.40
BG	350,000	52.50	59.50	42.00	47.60
BH	300,000	45.00	51.00	36.00	40.80
BM	250,000	37.50	42.50	30.00	34.00
BI	200,000	30.00	34.00	24.00	27.20
BJ	150,000	22.50	25.50	18.00	20.40
BK	100,000	15.00	17.00	12.00	13.60
BL	50,000	7.50	8.50	6.00	6.80

Ages 60-64[†]

Schedule	Amount	MALE		FEMALE	
		Without Waiver	With Waiver	Without Waiver	With Waiver
BA	\$1,500,000	\$810.00	n/a	\$660.00	n/a
BB	1,000,000	540.00	n/a	440.00	n/a
BC	750,000	405.00	n/a	330.00	n/a
BD	500,000	270.00	n/a	220.00	n/a
BE	400,000	216.00	n/a	176.00	n/a
BF	300,000	162.00	n/a	132.00	n/a
BG	250,000	135.00	n/a	110.00	n/a
BH	200,000	108.00	n/a	88.00	n/a
BI	150,000	81.00	n/a	66.00	n/a
BJ	100,000	54.00	n/a	44.00	n/a
BK	50,000	27.00	n/a	22.00	n/a
BL	25,000	13.50	n/a	11.00	n/a

Ages 70-74[†]

Schedule	Amount	MALE		FEMALE	
		Without Waiver	With Waiver	Without Waiver	With Waiver
BA	\$500,000	\$970.00	n/a	\$775.00	n/a
BB	250,000	485.00	n/a	387.50	n/a
BC	200,000	388.00	n/a	310.00	n/a
BD	150,000	291.00	n/a	232.50	n/a
BE	100,000	194.00	n/a	155.00	n/a
BF	75,000	145.50	n/a	116.25	n/a
BG	50,000	97.00	n/a	77.50	n/a
BH	35,000	67.90	n/a	54.25	n/a
BI	25,000	48.50	n/a	38.75	n/a
BJ	10,000	19.40	n/a	15.50	n/a

Ages 55-59[†]

Schedule	Amount	MALE		FEMALE	
		Without Waiver	With Waiver	Without Waiver	With Waiver
BA	\$1,500,000	\$420.00	\$477.00	\$345.00	\$390.00
BB	1,000,000	280.00	318.00	230.00	260.00
BC	750,000	210.00	238.50	172.50	195.00
BD	500,000	140.00	159.00	115.00	130.00
BE	400,000	112.00	127.20	92.00	104.00
BF	300,000	84.00	95.40	69.00	78.00
BG	250,000	70.00	79.50	57.50	65.00
BH	200,000	56.00	63.60	46.00	52.00
BI	150,000	42.00	47.70	34.50	39.00
BJ	100,000	28.00	31.80	23.00	26.00
BK	50,000	14.00	15.90	11.50	13.00
BL	25,000	7.00	7.95	5.75	6.50

Ages 65-69[†]

Schedule	Amount	MALE		FEMALE	
		Without Waiver	With Waiver	Without Waiver	With Waiver
BA	\$1,000,000	\$970.00	n/a	\$820.00	n/a
BB	500,000	485.00	n/a	410.00	n/a
BC	350,000	339.50	n/a	287.00	n/a
BD	300,000	291.00	n/a	246.00	n/a
BE	250,000	242.50	n/a	205.00	n/a
BF	200,000	194.00	n/a	164.00	n/a
BG	150,000	145.50	n/a	123.00	n/a
BH	100,000	97.00	n/a	82.00	n/a
BI	50,000	48.50	n/a	41.00	n/a
BJ	25,000	24.25	n/a	20.50	n/a