

The AICPA Spouse Life Insurance Plan
Spouse

endorsed by the AICPA Insurance Trust



AICPA Spouse Life Insurance Plan Features

No intrusive tests

Just answer a few simple health questions

Coverage you can keep

Coverage in full to Spouse's age 75, even if you change jobs

Cash Refunds

Can reduce your costs even more

Help keep your family's future on track

Apply online at
www.cpai.com/spouse

The AICPA Spouse Life Insurance Plan
**Extended protection
for your family**





endorsed by the AICPA Insurance Trust

The AICPA Spouse Life Insurance Plan

One especially valuable benefit of your AICPA membership is the opportunity to participate in the AICPA Spouse Life Insurance Plan—a Plan endorsed by the AICPA, with coverage issued by The Prudential Insurance Company of America.

You may be eligible to request up to \$2 million of Spouse Life coverage. What's more, if your spouse is between the ages of 45-74 and approved by Prudential for coverage, you'll automatically pay lower Select Status rates—25% to 50% lower than standard rates.

Thousands of your fellow CPAs count on the AICPA Insurance Trust for affordable coverage. Now, you can get the same competitive rates for your spouse.

Term life insurance and related benefits

Spouse Life Insurance provides you with term life insurance protection. If you, as a CPA, are eligible for coverage under either the CPA Life or GVUL Plan and your spouse is not eligible as a CPA under either, you may request Spouse coverage. Your eligible spouse must be less than age 75. At the time coverage begins, you and your spouse must be living in the United States or eligible territories.



Up to \$2 million of coverage

The Spouse Life Insurance Plan allows up to \$2 million of coverage for most ages. The amount of Spouse coverage cannot exceed the maximum amount you are eligible for under CPA Life or Group Variable Universal Life (GVUL) Plans, or the maximum amount available for your spouse's age. Remember, even if you don't participate in CPA Life or GVUL, you can still apply for Spouse coverage.



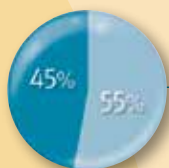
Cash Refunds

The Charts below represent that percentage of your gross costs returned to you as a cash refund and your net cost percentage.

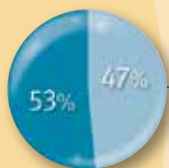
Net Cost 
Cash Refund 



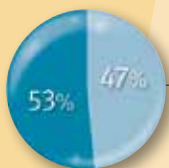
Age 25



Age 35



Age 45



Age 55

Notes: Percentages of Net Costs and Cash Refunds shown above are for the policy year ended 9/30/2009. Charts for ages 45 and 55 reflect reduced costs under Select Status participation. Assumes annual payment basis. Refunds are typically distributed in February of the following policy year. Cash refunds paid by the Trust are paid out of premium refunds received by the Trust from Prudential. Cash refunds are not guaranteed.

Accidental Death & Dismemberment (AD&D) coverage

You can add AD&D insurance for \$.02 per \$1,000 in coverage if your spouse is under 65, or for \$.03 per \$1,000 if your spouse is between ages 65-74. With AD&D coverage an additional amount equal to your spouse's life amount will be paid if your spouse dies as a result of a covered accident.

Competitive rates and the opportunity for cash refunds

Spouse Life Insurance, like CPA Life and GVUL, offers members affordable rates. Our rates don't reflect cash refunds, which can lower your costs even further. Cash refunds are paid by the Trust out of premium refunds received from Prudential. Although never guaranteed, cash refunds have been paid every year since 1988 to participants in the Spouse Plan. The chart on the left indicates what percentage of gross premium contributions were returned to Plan participants as a cash refund.

Select Status means even lower rates

Select Status is available for covered spouses ages 45-79. If your request for Spouse coverage is approved, you will automatically receive the Select Status rate, which is 25% to 50% lower than the Standard rate. Select Status participation may be continued at the end of each ten-year period by providing evidence of your spouse's continued good health. If your request to renew Select Status is denied, your spouse coverage won't be decreased or terminated. You'll simply be billed at the Standard rate. Refer to the chart on the following page.

Accelerated Benefit Option

Another important no additional cost feature of the Plan, this Option allows you to receive a portion of your Spouse Life Insurance benefit, generally as tax-free income, in a lump sum, should your spouse become terminally ill with a life expectancy of less than six months. The amount you receive will be deducted from your spouse's death benefit. The portion elected cannot be more than 75% of the Spouse Life Insurance amount, or \$1,000,000—whichever is less.

The Accelerated Benefit Option is not long term care insurance. It's money that can be used for any purpose you choose, and may help you meet your financial obligations at a difficult time. Because payment under this Option may be taxable or affect your—or your spouse's—eligibility for Medicaid, you should seek appropriate advice before electing it. Once you exercise this Option, you will not be eligible for increased amounts of Spouse Life Insurance under the Plan.

Spouse Life Plan Monthly Gross Rates

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. AD&D terminates at age 75; Term life at age 80. 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. **Note:** Any amount of Spouse Life coverage you would otherwise be eligible for is reduced by any Spouse Level Premium Term coverage you have.

Male Monthly Gross Rates per \$10,000

Male Age	Standard Rate		Select Rate	
	Without AD&D	With Equal Amount of AD&D		
18-29	\$ 0.28	\$ 0.48		
30-34	0.44	0.64		
35-39	0.52	0.72		
40-44	0.70	0.90		
45-49	1.58	1.78	0.88	1.08
50-54	2.90	3.10	1.50	1.70
55-59	5.40	5.60	2.80	3.00
60-64	9.60	9.80	5.40	5.60
65-69	16.90	17.20	9.70	10.00
70-74	30.20	30.50	19.40	19.70
75-79	53.60	n/a	36.60	n/a

Female Monthly Gross Rates per \$10,000

Female Age	Standard Rate		Select Rate	
	Without AD&D	With Equal Amount of AD&D		
18-29	\$ 0.18	\$ 0.38		
30-34	0.36	0.56		
35-39	0.44	0.64		
40-44	0.60	0.80		
45-49	1.32	1.52	0.70	0.90
50-54	2.30	2.50	1.20	1.40
55-59	4.40	4.60	2.30	2.50
60-64	7.80	8.00	4.40	4.60
65-69	13.70	14.00	8.20	8.50
70-74	24.40	24.70	15.50	15.80
75-79	35.90	n/a	24.30	n/a

Please note: Rates may change as your spouse enters a higher age category and may be changed on a class-wide basis only. Gender-based rates are prohibited in Montana; Male rates will apply to all insureds.

Other Provisions

When the Spouse Insurance reduces—Spouse Life Insurance reduces when your spouse reaches age 75 to 25% of the prior amount or \$250,000, whichever is less. AD&D terminates when your spouse reaches age 75.

How Spouse Insurance coverage terminates—Spouse Life Insurance terminates when your spouse reaches age 80, unless you discontinue the insurance earlier. Also, termination occurs if you are no longer a member of the AICPA nor any State Society of CPAs or other eligible organization, or do not make the required contributions, or no longer have an eligible spouse, or the program itself terminates. Should you as the Plan participant die before your spouse, he or she may continue spouse coverage until age 80.

Conversion rights—If the Spouse Life Insurance reduces or terminates because of the spouse's attainment of an age, or because the CPA, due to a loss of membership(s), is no longer eligible for any spouse coverage or is eligible for a reduced amount of spouse coverage, the spouse has the privilege of converting the amount that was terminated or reduced to a Prudential individual life insurance policy. The spouse can get this life insurance protection without taking a medical examination or answering health questions. To convert the spouse must apply for the individual contract and pay the first premium according to the following rules: If written notice of the conversion privilege is given within 15 days before or after the spouse ceases to be insured for all or part of the Insurance, the spouse must apply for the individual contract and pay the first premium within 31 days after ceasing Insurance coverage; or if written notice of the conversion privilege is given more than 15 days but less than 90 days after the spouse ceases to be insured for all or part of the Insurance, the spouse must apply for the individual contract and pay the first premium within 45 days after written notice has been given; or if written notice of the conversion privilege is not given within 90 days after all or part of the Insurance ceases, the time allowed for the spouse to exercise the privilege ends at the end of 90 days. If the Insurance ends because all of the Insurance ends for your class, the total amount of individual insurance which is obtained through this privilege will not exceed the total amount of the Insurance that was terminated under the Group Contract reduced by the amount of group life insurance on your spouse, from any carrier, for which you are or become eligible within 45 days. A death benefit is payable under the Group Contract, even if the conversion was not applied for, if the spouse dies within 31 days of the termination and while still entitled to convert according to the rules described above. No evidence of insurability will be required. Special conversion rights apply if you reside in Minnesota.

Additional Features of Spouse Life Insurance Coverage

Evidence of Insurability

It is expected that most spouses will be accepted for coverage without the need for medical examination. Issuance of the coverage may depend upon the answers to the health questions set forth in the request form. Members whose spouses are not so accepted, may at their option, furnish additional medical evidence satisfactory to Prudential for their spouse.

Beneficiary

As a participant, you will be the beneficiary of your spouse's life insurance. However, if you choose, you may name someone else. If you name more than one beneficiary, proceeds may be divided into equal or unequal shares. The proceeds (amounts of \$5,000 or more) are put into an interest-bearing account in the beneficiary's name. Each beneficiary may choose to withdraw all or a part of the proceeds, or leave the funds in the account. Several modes of settlement options are also available by mutual agreement with Prudential.

Optional Accidental Death and Dismemberment (AD&D) Insurance

AD&D insurance is 24-hour, around-the-world accident coverage. The full amount (equal to the amount of life insurance) is payable for the covered loss of: life, both hands, both feet, sight in both eyes, one hand and one foot, one hand and sight in one eye, or one foot and sight in one eye. One-half the amount is payable for the covered loss of: one hand, one foot, or sight in one eye. The total payment for any accident will not be more than the full amount of the AD&D insurance. Proceeds for loss of life are payable to the beneficiary. Proceeds for other losses are payable to the insured member, if living, other wise to the beneficiary. The AD&D insurance proceeds are payable in addition to any other insurance, including any life insurance benefit payable under the Plan. The exclusions listed on the back of this brochure apply. The accidental death and dismemberment insurance terminates at your spouse's age 75.

Group Life and Disability Income Medical Underwriting NOTICE

—Thank you for choosing The Prudential Insurance Company of America (Prudential) for your insurance needs. Before we can issue coverage we must review your Enrollment Form. To do this, we need to collect and evaluate personal information about you. This notice is being provided to inform you of certain information practices Prudential engages in, and your rights, with regard to your personal information. We would like you to know that:

- Personal information may be collected from persons other than yourself or other individuals, if applicable, proposed for coverage;
- This personal information as well as other personal or privileged information subsequently collected by us may, in certain circumstances, be disclosed to third parties without authorization;
- You have a right of access and correction with respect to personal information we collect about you; and
- Upon request from you, we will provide you with a more detailed notice of our information practices and your rights with respect to such information. Should you wish to receive this notice, please contact:

The Prudential Insurance Company of America
Group Medical Underwriting
P.O. Box 8796
Philadelphia, PA 19101

Any information we obtain regarding a person's insurability will be treated as confidential. We may, however, make a brief report of it to the Medical Information Bureau (the Bureau), a non-profit membership organization of life insurance companies, which operates an information exchange on behalf of its members. When you apply for life, disability, or health insurance to any company, including Prudential, which is a member of the Bureau, or submit a claim for benefits to such a company, the Bureau will, on request, give the company the information in its files. In addition, upon receipt of a request from you, the Bureau will arrange disclosure of any information it may have in your file. If the information came from the Bureau and you question the accuracy of the information in the Bureau's files, you may contact the Bureau and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The Bureau's address is: MIB Group, Inc., Customer Service, 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734, 1-866-692-6901.

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Exclusions—Life Insurance: payable for death from any cause, except suicide within two years after the effective date of coverage or an increase of coverage.

Accidental death and dismemberment insurance: loss must occur as a result of an accident while insured and within 90 days* after injury is sustained. Losses not covered are those resulting from war, act of war, suicide, attempt at suicide,

bodily or mental infirmity or disease or treatment thereof, any bacterial or viral infection (unless the infection was the result of an accidental injury or bacterial infection which results from the accidental ingestion of contaminated substances), or travel in an aircraft except as a passenger without duties aboard.

*This limit does not apply to Pennsylvania residents. The limit for Oregon residents is 180 days.

Prudential cannot give legal or tax advice. Please consult your tax or financial advisor. Coverage under the Spouse Life Insurance Plan is issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102.

Group Variable Universal Life (contract series 89759) and Group Term Life Insurance (contract series 83500) are issued by: The Prudential Insurance Company of America (Prudential), 751 Broad Street, Newark, NJ 07102-3714. Distributed by: Prudential Investment Management Services LLC ("PIMS"), Three Gateway Center, 14th Floor, Newark, NJ 07102-4077, each being a Prudential Financial Company.

Offered and administered through: Aon Benfield Securities, Inc., Member FINRA/SIPC: 159 East County Line Road, Hatboro, PA 19040-1218. 1-800-223-7473.

Aon Insurance Services is a division of Affinity Insurance Services, Inc.: in CA, MN, & OK, (CA Insurance License # 0795465) Aon Insurance Services is a division of AIS Affinity Insurance Agency, Inc.; and in NY is a Division of AIS Affinity Insurance Agency.

The Plan Agent of the AICPA Insurance Trust is Aon Insurance Services. Aon Benfield Securities and Aon Insurance Services are not affiliated with any Prudential Financial companies.

Aon Benfield Securities offers the GVUL product by prospectus only. The prospectus, which contains more complete information, should be carefully read before investing or forwarding premiums or applying for coverage. Investors should consider the investment objectives, risks and charges and expenses of the investment company carefully before investing. Contact Aon Benfield Securities for a copy of the prospectuses.

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This brochure is intended to be a summary of your benefits and may not include all policy provisions, exclusions and limitations. A certificate, with complete policy information, including limitations and exclusions, will be provided. If there is a discrepancy between this document and the certificate issued by Prudential, the terms of the certificate will govern. Governing provisions and details are contained in the Amended Agreement and Declaration of Trust and the CPA Life and Group Variable Universal Life Insurance Plans established according to its terms. The extent of the insurance for each individual is governed at all times by the complete terms of the master group insurance policy issued by Prudential.

An annual fee is paid by the Trust to the AICPA for administrative services and sponsorship.

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