



available to eligible members of
the AICPA or a State Society of CPAs

**The AICPA Long Term
Disability Income Plan—
helping you
ensure your future
financial security.**



“We’re making progress paying off our loans and credit cards. That’s why I got LTD coverage—I don’t want to be in this situation again if I ever become disabled and can’t earn the money we need to pay our bills.”

American Institute of Certified
Public Accountants Insurance Trust





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Like many Americans—especially in these tough times—you’re probably working extra hard to maintain the lifestyle you’re accustomed to. But while many people are alert to the threat the economic situation may have on the ability to pay their mortgage, many overlook what could be even more damaging to their financial plans: a total disability.

In addition to the loss of your income, a disability often means medical bills and other expenses. Added to your existing financial obligations like mortgage or rent, car payments, credit card bills and groceries, the cost of a disability can very quickly eat away at your savings. Without coverage, you may find yourself struggling to make ends meet, and situations that had previously been worst-case scenarios—like being forced to sell your home—can quickly become a startling reality.

Help protect your independence

The AICPA Long Term Disability (LTD) Income Plan, with coverage issued by The Prudential Insurance Company of America, can help protect the life you’re building. It helps ensure that if you become disabled and can no longer work, you have money to help maintain your independence. Unlike *long term care* insurance, which pays for care needs a disability may cause, your monthly LTD benefit can be used for whatever expenses you encounter—those everyday costs that pile up.

Features you can rely on

The AICPA LTD Plan was developed to include features not found in many other plans, including basic plans your employer may offer. For instance, the LTD Plan offers coverage with:

- A favorable “Your Occupation” definition of disability which means you receive benefits if you can’t perform the duties of your job. This means you won’t be forced into another line of work.
- Cash refunds distributed to eligible participants, which can lower the cost of coverage. And while never guaranteed, cash refunds have been paid every year since 1984. Cash refunds are paid by the AICPA Insurance Trust from premium refunds received from Prudential.
- Tax-free benefits. Unlike many employer-sponsored LTD plans and even Social Security disability benefits, the AICPA LTD Plan is generally free from income tax under current Federal Income Tax rules (IRC Section 104), and
- Benefits for mental and nervous disorders.

“Like just about everybody else, I’m struggling financially. It’s so bad I even thought about canceling my LTD insurance to try to save some money. But I realized that if I became disabled without the coverage, I may have to choose between getting treatment for my disability or buying groceries.”

What if...

A disability kept you from earning an income? Would you be able to pay for:

- your rent or mortgage?
- credit card payments?
- your student loans?
- your medical co-pays?
- everyday expenses that continue to accumulate, even when you’re disabled?

Remember, you can use your monthly LTD benefit for whatever expense you choose. It’s money that can help you continue to meet your financial responsibilities.

Coverage that meets your income needs

Coverage amounts up to \$10,000 are available for AICPA members, based on their earnings and other disability coverage they may have. AICPA members may request a monthly coverage amount up to \$4,000 without providing evidence of earnings. For State Society membership only the monthly maximum benefit amount remains \$3,000.

Not sure how much to request? Think about all of the things you do in your everyday life. Would you need to pay someone to do simple chores such as mowing the grass or doing laundry if you became disabled? Tasks that you do now may become costly in the aftermath of a disability. LTD helps by providing you with money to put toward those types of expenses, among others.

Benefits that grow with the cost of living

Participants who become disabled and receive a monthly benefit of \$4,500 or more are eligible for a Cost of Living Adjustment (COLA). This feature increases the monthly benefit by the lesser of 6% or 50% of the increase in the Consumer Price Index. With COLA, disability benefits keep pace with the ever-increasing cost of living by adding each year to the benefit amount you receive while disabled.

This benefit can be especially important to someone your age, who may live decades beyond their disability. The COLA can help make sure your monthly benefit amount doesn't become inadequate.

You decide when your benefits begin

A "waiting period" (sometimes called an "elimination period") is the length of time between the day you are determined to be totally disabled and the day your benefits begin. You may have short term disability or "sick days" that cover you during this time.

Under the AICPA Plan, you have a choice:

- a 13-week waiting period that lets benefits begin sooner, or
- a 26-week period that carries substantially lower rates.

In either case, benefits begin for total and continuous disability when your waiting period ends.

There when you need it most

The duration of benefits depends on when the disability occurs:

- benefits for life if your disability begins before age 50;
- to age 65 if your disability begins between age 50-62;
- for two years if your disability occurs at age 63-69.

For a disability caused by a mental or nervous disorder, benefits will be limited to five years or the time limits listed above, whichever is less.

Assistance if you wish to return to work

Part of your recovery from a disability may be returning to work. If you are receiving Plan benefits and wish to resume earning income, simply send a written request to Prudential to be placed on rehabilitation status.



"In this economy, the cost of living is on the rise. If I suffered a disability, the LTD coverage my job offers wouldn't provide enough money to cover my bills, once taxes were deducted. I'd still come up short. That's why I purchased additional LTD coverage."

Ready to apply?

Visit our website to apply online at www.cpai.com/ltd or use the enclosed Request Form.



Eligibility—Any member of the AICPA or a State Society of CPAs who is actively working full-time (at least 17 1/2 hours per week), less than age 65 and resides in the United States, Guam, Puerto Rico or the United States Virgin Islands.

Termination—Coverage terminates when you reach age 70, unless you are disabled and receiving benefits. Benefits are paid in accordance with the terms of the Certificate. Earlier termination will occur if you are no longer a member of the AICPA and any State Society of CPAs, the group policy with the Trust terminates, or you fail to make timely payments of the required contributions to the Trust.

The Prudential Insurance Company of America
751 Broad Street, Newark, NJ 07102

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 application/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 19176.

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.

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

GL.2008.194

Ed. 11/08

The cost of insurance is met from contributions to the Trust by Plan participants. The current contribution rates are set forth in the enclosed material.

This brochure is intended to be a summary of your benefits and does not include all plan provisions, exclusions and limitations. A Booklet-Certificate, with complete plan information, including limitations and exclusions, will be provided to participants. If there is a discrepancy between this document and the Booklet-Certificate issued by the issuing company, the terms of the Booklet-Certificate will govern.

Contract Series 83500.

Exclusions—The insurance does not cover a disability caused by or contributed by any war or act of war (including undeclared war and resistance to armed aggression), intentionally self-inflicted bodily injury or attempted suicide.

The Long Term Disability Income Plan policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department.

North Carolina Residents: THIS IS NOT A MEDICARE SUPPLEMENT PLAN. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare, which is available from the company.

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Coverage under the AICPA Long Term Disability Income Plan is issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102-3777, (973) 802-6000. The Plan Agent is Aon Insurance Services, 159 East County Line Road, Hatboro, PA 19040-1218. 1-800-223-7473.

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The scenarios provided in this brochure are for illustrative purposes only and do not depict actual plan participants or actual events.