



Aon Benfield Securities, Inc.
 159 East County Line Road
 Hatboro, PA 19040-1218

Group Variable Universal Life Insurance
**Face Amount Decrease
 Request Form**

Please print using blue or black ink.

1 Instructions

Use this form to request a decrease in the Face Amount of Insurance under your Group Variable Universal Life Certificate. Complete all sections then sign and date the form and send it to the above address. You may also fax it to (800) 242-7248. If you have any questions, please call our Customer Service Representatives toll-free at 1-800-223-7473, weekdays between 8:30 a.m. and 6:00 p.m. Eastern time.

2 Participant Information

First name of participant _____ MI _____ Last name _____
 Street _____ Apt. _____
 City _____ State _____ Zip Code _____
 Group control number _____ Social Security Number _____ Daytime Telephone Number _____
1 4 2 7 3 _____ - _____ - _____ - _____
 Has insurance been assigned? Yes No Account Number _____ - _____

3 Face Amount Decrease Information

You may decrease to a scheduled amount shown on the attached page based on your attained age. It will be effective on the first of the month following receipt.
 If the face amount decrease affects the tax treatment of your Certificate, we will not process your request. A letter explaining your options will be provided to you.

4 Face Amount Decrease Request

I request to decrease my Face Amount of Insurance to \$ _____
Any future requests to increase coverage will be subject to underwriting requirements.

5 Signature

Participant's signature **X** _____ month _____ day _____ year
 Assignee's signature **X** _____ month _____ day _____ year
 (if applicable)

Group Variable Universal Life Insurance (contract series 89759) is issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102 and is distributed by Prudential Investment Management Services LLC (PIMS) located at Three Gateway Center 14th Floor, Newark, NJ 07102-4077, and is offered and administered through Aon Benfield Securities, Inc., Member FINRA/SIPC, 159 East County Line Road, Hatboro, PA 19040-1218, 1-800-223-7473. The Plan Agent of the AICPA Insurance Trust is Aon Insurance Services. Aon Benfield Securities and Aon Insurance Services are not affiliated with either Prudential or PIMS.

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.



Group Variable Universal Life Insurance Amounts and Monthly Gross Costs

Costs and amounts available are based on your age as of October 1, 2008.

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.

GVUL insurance may reduce to 75% at age 75; to 50% at age 80. At age 100, the benefit to be paid at your death will be your Certificate Fund less any Certificate debt and past due monthly charges, if any. **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.

Aon Benfield Securities, Inc., and Prudential offer 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. You may contact Aon Benfield Securities for a copy of the prospectus.

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

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

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

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

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

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Ages 50-54 [†]		MALE		FEMALE	
Schedule	Amount	Without Waiver	With Waiver	Without Waiver	With Waiver
BA	\$2,000,000	\$316.00	\$360.00	\$264.00	\$300.00
BB	1,500,000	237.00	270.00	198.00	225.00
BC	1,000,000	158.00	180.00	132.00	150.00
BD	750,000	118.50	135.00	99.00	112.50
BE	500,000	79.00	90.00	66.00	75.00
BF	400,000	63.20	72.00	52.80	60.00
BG	350,000	55.30	63.00	46.20	52.50
BH	300,000	47.40	54.00	39.60	45.00
BM	250,000	39.50	45.00	33.00	37.50
BI	200,000	31.60	36.00	26.40	30.00
BJ	150,000	23.70	27.00	19.80	22.50
BK	100,000	15.80	18.00	13.20	15.00
BL	50,000	7.90	9.00	6.60	7.50

Ages 60-64 [†]		MALE		FEMALE	
Schedule	Amount	Without Waiver	With Waiver	Without Waiver	With Waiver
BA	\$1,500,000	\$870.00	n/a	\$735.00	n/a
BB	1,000,000	580.00	n/a	490.00	n/a
BC	750,000	435.00	n/a	367.50	n/a
BD	500,000	290.00	n/a	245.00	n/a
BE	400,000	232.00	n/a	196.00	n/a
BF	300,000	174.00	n/a	147.00	n/a
BG	250,000	145.00	n/a	122.50	n/a
BH	200,000	116.00	n/a	98.00	n/a
BI	150,000	87.00	n/a	73.50	n/a
BJ	100,000	58.00	n/a	49.00	n/a
BK	50,000	29.00	n/a	24.50	n/a
BL	25,000	14.50	n/a	12.25	n/a

Ages 70-74 [†]		MALE		FEMALE	
Schedule	Amount	Without Waiver	With Waiver	Without Waiver	With Waiver
BA	\$500,000	\$1,035.00	n/a	\$885.00	n/a
BB	250,000	517.50	n/a	442.50	n/a
BC	200,000	414.00	n/a	354.00	n/a
BD	150,000	310.50	n/a	265.50	n/a
BE	100,000	207.00	n/a	177.00	n/a
BF	75,000	155.25	n/a	132.75	n/a
BG	50,000	103.50	n/a	88.50	n/a
BH	35,000	72.45	n/a	61.95	n/a
BI	25,000	51.75	n/a	44.25	n/a
BJ	10,000	20.70	n/a	17.70	n/a

Ages 55-59 [†]		MALE		FEMALE	
Schedule	Amount	Without Waiver	With Waiver	Without Waiver	With Waiver
BA	\$1,500,000	\$474.00	\$540.00	\$396.00	\$450.00
BB	1,000,000	316.00	360.00	264.00	300.00
BC	750,000	237.00	270.00	198.00	225.00
BD	500,000	158.00	180.00	132.00	150.00
BE	400,000	126.40	144.00	105.60	120.00
BF	300,000	94.80	108.00	79.20	90.00
BG	250,000	79.00	90.00	66.00	75.00
BH	200,000	63.20	72.00	52.80	60.00
BI	150,000	47.40	54.00	39.60	45.00
BJ	100,000	31.60	36.00	26.40	30.00
BK	50,000	15.80	18.00	13.20	15.00
BL	25,000	7.90	9.00	6.60	7.50

Ages 65-69 [†]		MALE		FEMALE	
Schedule	Amount	Without Waiver	With Waiver	Without Waiver	With Waiver
BA	\$1,000,000	\$1,020.00	n/a	\$870.00	n/a
BB	500,000	510.00	n/a	435.00	n/a
BC	350,000	357.00	n/a	304.50	n/a
BD	300,000	306.00	n/a	261.00	n/a
BE	250,000	255.00	n/a	217.50	n/a
BF	200,000	204.00	n/a	174.00	n/a
BG	150,000	153.00	n/a	130.50	n/a
BH	100,000	102.00	n/a	87.00	n/a
BI	50,000	51.00	n/a	43.50	n/a
BJ	25,000	25.50	n/a	21.75	n/a