

Frequently Asked Questions



Q. What is my refund amount based on?

A. The refund amount listed is based on your insurance contribution in the Plan for the specified policy year noted on the annual refund statement. In order to receive a refund for the Plan, you must be an active participant through the end of the specified policy year.

Q. I have Select rates and received a Contribution rate credit against my contributions due for the 2018-2019 plan year. How does that affect my annual refund?

A. It is important to recognize that a Select Contribution rate credit was provided to insureds ages 55 and over for the policy year ended September 30, 2019. As a result, their refund is based on the contribution amount paid (not billed).

Q. How is my refund affected by changes in coverage?

A. If you changed your coverage during the plan year, your refund amount will have increased or decreased according to the coverage changes you made.

Q. Why is my refund percentage different from what is presented in the committee report?

A. The committee report reflects a base percentage and does not include optional coverages. Your refund could be different due to your rate class status or payment mode. The following could impact your refund percentage:

- Refund percentages for the Member and Spouse plans are decreased by 1% for the semi-annual payment basis, or by 2% for the annual payment basis if contribution payments for the October 2019 renewal were not remitted by December 31, 2019.
- Monthly refund percentages are applicable to participants in the Group Variable Universal Life (GVUL) Plan.

Q. Why am I receiving a K-1 statement?

A. The AICPA Insurance Plan contribution payments are held in the AICPA Insurance Trust and AICPA Group Insurance Trust. Earnings by each Trust are redistributed back to the participant of the applicable Trust as part of the Annual Refund. The K-1 statement specifies your portion of the taxable interest earned by the AICPA Insurance Trust or AICPA Group Insurance Trust.

Q. I misplaced my K-1 and/or lost my annual refund check; how do I request a replacement?

A. Log on to the Online Self-Service Center to access Refund information, including printing a duplicate copy of your K-1. For individual accounts go to trustmyaccount.cpai.com and for firms go to myfirm.cpai.com. It's easy and secure.

If you need a replacement of your refund check, call Aon at 1.800.223.7473, or submit a written request to AICPA Insurance Trust or AICPA Group Insurance Trust, Aon Insurance Services, 1100 Virginia Drive, Suite 250, Fort Washington, PA 19034.

Annual refund checks are valid for 180 days from date of issuance. Any checks that are still outstanding after that time are deemed null and void. A credit will be posted to your account and will be applied to the next invoice due on your account.

Q. How can I get my refund by ACH?

A. You can sign up for Automated Clearing House (ACH) to receive your Annual refund and have funds deposited directly to your savings or checking account. The cut-off for the 2020 annual refund was December 31, 2019. You can sign up at any time for ACH for next year's refund. For individual accounts go to trustmyaccount.cpai.com and for firms go to myfirm.cpai.com; click on "Annual Refund"; select "View/Update Preferences" in dropdown; click "Update Preference"; select "Electronic Bank Deposit/ACH."

Q. Why did I not receive an actual, live refund check?

A. You either signed up for ACH, or if you did not sign up for ACH and your method of payment is Electronic Funds Transfer (EFT), your annual refund has been directly deposited into your bank account on file. This deposit is reflected by the advice in your annual refund package. If you are a GVUL participant, your annual refund may have been directly deposited into your Certificate Fund. Confirmation of the GVUL deposit will be sent under a separate cover. If you elected to receive your annual refund as a credit to your account, your refund will be deducted from the next invoice due on your account.

Q. Can I request to receive future refunds as a credit?

A. Although refunds are never guaranteed, you can change your preference for future annual refunds by accessing your account on the Online Self-Service Center at trustmyaccount.cpai.com. Account credits are deducted from the next invoice due on your account (this option is not available for customers paying by EFT and GVUL customers). Certain other limitations may apply as noted on the Self-Service center.

Q. When and how can I change my billing cycle to be billed Monthly, Semi-Annually or Annually?

A. For Individual Policies, you may request a billing cycle change at renewal time. All changes must be submitted in writing or online by accessing the Trust Online Self-Service Center at trustmyaccount.cpai.com. Monthly payment modes must be paid through EFT only. Semi-annual or annual modes can be either direct bill or EFT.

If you prefer EFT, please include a voided blank personal check with your written request.

Q. How can I make changes to my individual life policy such as removing or adding Dependent Child Coverage or removing Disability Waiver?

A. You can make coverage changes at any time throughout the year. All changes must be submitted in writing or online by accessing the Trust Online Self-Service Center at trustmyaccount.cpai.com. Important – if submitting a change in writing, please include your name, telephone number, account number, specific change and owner signature/signature date. Send or fax your written request to the address on the back.

Please note: To add Disability Waiver or increase coverage, you must submit your request through the application process. Apply online at trustmyaccount.cpai.com

Manage your accounts online with our convenient, easy and secure self-service portals. Individuals go to trustmyaccount.cpai.com. Firms go to myfirm.cpai.com.

Visit cpai.com to view more information about the Annual Refund or learn more about how the AICPA Member Insurance Programs can help you meet your personal and business insurance needs.

www.cpai.com • 1.800.223.7473

AICPA Insurance Trust or AICPA Group Insurance Trust

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You should consider the coverage and the underlying funds' investment objectives, risks, charges and expenses carefully before investing. Both the GVUL prospectus and the underlying fund prospectuses contain this and other important information. Contact Aon Securities LLC for the prospectuses. You should read them carefully before purchasing coverage.

Aon Insurance Services is the brand name for the brokerage and program administration operations of Affinity Insurance Services, Inc. (TX 13695) (AR 100106022); in CA & MN, AIS. Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services Inc.; in CA, Aon Affinity Insurance Services, Inc. (CA 0G94493), Aon Direct Insurance Administrators, and Berkely Insurance Agency; and in NY, AIS Affinity Insurance Agency. Securities offered through Aon Securities LLC, Member FINRA/SIPC, 1100 Virginia Drive, Suite 250, Fort Washington, PA 19034-3278, 1.800.223.7473. The Plan Agent of the AICPA Insurance Trust is Aon Insurance Services. Aon Securities LLC and Aon Insurance Services are not affiliated with either Prudential or PIMS.

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.

This 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 Department of Financial Services.

Group Insurance coverages and Group Variable Universal Life (GVUL) coverage are issued by The Prudential Insurance Company of America; and, GVUL is distributed through Prudential Investment Management Services, LLC. Both are Prudential Financial companies, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series 83500 & 89759.

S-13974-0220 IA