



# CPA Life Insurance Monthly Gross Costs and Annual Cash Refund Information

Apply online at [cpai.com/lifeapply](http://cpai.com/lifeapply). To discuss your insurance needs, call us at 800.223.7473.

We're available 8:30am to 6pm EST, Mon-Fri. Coverage is issued by **The Prudential Insurance Company of America**.

Coverage amounts and rates are based on your age as of October 1, 2021. When you enter a new age band, your rate will increase as shown. Otherwise, rates can only change on a class-wide basis. A member's Life Insurance reduces at age 75 to 50% of the previous amount or \$500,000, whichever is less. The additional cost for Optional Accidental Death and Dismemberment (AD&D) coverage and Disability Waiver coverage (also known as Waiver of Contribution) are shown separately below. **Please note:** The maximum amount of CPA Life coverage available is reduced by any AICPA Level Premium Term coverage you may have. **Gender-based rates are prohibited in Montana; male rates apply.**

**Not an AICPA member? Want maximum coverage? Visit [aicpa.org](http://aicpa.org) for information!**

**AGES 18-44**  
See page 2 for ages 45-74

- 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

## Annual Cash Refunds may lower costs

The money not used for claims, expenses and other charges is distributed back to the Plan's participants as an Annual Cash Refund. These refunds vary year to year, and while not guaranteed, Plan participants have received Annual Cash Refunds from the AICPA Insurance Trust every year, without fail, since each Life Insurance Plan's inception. In the 2021 Policy year, most Plan participants saved 24-37% on gross costs.\*

Learn more at [cpai.com/cashrefunds](http://cpai.com/cashrefunds)

*Please note—The monthly gross costs shown below do not reflect the opportunity for Annual Cash Refunds.*

Ages under 30		Male	Female
Schedule	Amount	Standard	Standard
CA	\$2,500,000	\$50.00	\$40.00
CB	2,000,000	40.00	32.00
CC	1,500,000	30.00	24.00
CD	1,000,000	20.00	16.00
CE	750,000	15.00	12.00
CF	500,000	10.00	8.00
CG	400,000	8.00	6.40
CH	350,000	7.00	5.60
CI	300,000	6.00	4.80
CJ	200,000	4.00	3.20
CK	150,000	3.00	2.40
CL	100,000	2.00	1.60
CM	50,000	1.00	0.80

Ages 30-34		Male	Female
Schedule	Amount	Standard	Standard
CA	\$2,500,000	\$65.00	\$52.50
CB	2,000,000	52.00	42.00
CC	1,500,000	39.00	31.50
CD	1,000,000	26.00	21.00
CE	750,000	19.50	15.75
CF	500,000	13.00	10.50
CG	400,000	10.40	8.40
CH	350,000	9.10	7.35
CI	300,000	7.80	6.30
CJ	200,000	5.20	4.20
CK	150,000	3.90	3.15
CL	100,000	2.60	2.10
CM	50,000	1.30	1.05

Ages 35-39		Male	Female
Schedule	Amount	Standard	Standard
CA	\$2,500,000	\$ 85.00	\$67.50
CB	2,000,000	68.00	54.00
CC	1,500,000	51.00	40.50
CD	1,000,000	34.00	27.00
CE	750,000	25.50	20.25
CF	500,000	17.00	13.50
CG	400,000	13.60	10.80
CH	350,000	11.90	9.45
CI	300,000	10.20	8.10
CJ	200,000	6.80	5.40
CK	150,000	5.10	4.05
CL	100,000	3.40	2.70
CM	50,000	1.70	1.35

Ages 40-44		Male	Female
Schedule	Amount	Standard	Standard
CA	\$2,500,000	\$110.00	\$90.00
CB	2,000,000	88.00	72.00
CC	1,500,000	66.00	54.00
CD	1,000,000	44.00	36.00
CE	750,000	33.00	27.00
CF	500,000	22.00	18.00
CG	400,000	17.60	14.40
CH	350,000	15.40	12.60
CI	300,000	13.20	10.80
CJ	200,000	8.80	7.20
CK	150,000	6.60	5.40
CL	100,000	4.40	3.60
CM	50,000	2.20	1.80

**Optional Coverage:** Rates are shown per \$10,000 of the CPA Life coverage amount.

Disability Waiver			AD&D		
Ages	Male	Female	Ages	Male	Female
18-29	\$0.02	\$0.02	45-49	0.10 <sup>*</sup>	0.08 <sup>*</sup>
30-34	0.04	0.02	50-54	0.20 <sup>*</sup>	0.16 <sup>*</sup>
35-39	0.06	0.04		0.18 <sup>**</sup>	0.16 <sup>**</sup>
40-44	0.08	0.06	55-59	0.38 <sup>*</sup>	0.30 <sup>*</sup>
				0.32 <sup>**</sup>	0.26 <sup>**</sup>

AD&D	Rate
18-64	\$0.20
65-74	0.30

<sup>\*</sup>Based on Select rates.  
<sup>\*\*</sup>Based on Preferred rates.

\*The Annual Cash Refund distribution percentages are based on the participant's age, rate class, payment basis, and any Annual Cash Refund enhancement they are eligible for. These refunds were distributed in 2022.

A participant's Annual Cash Refund may be increased by \$25.00 if the participant has more than one Trust product. For those making monthly Electronic Fund Transfer payments, their refund may be increased by \$25.00.

This refund may also be reduced by \$6.00 for insureds with Dependent Child coverage.

**AGES  
45-74**

See page 1  
for ages 18-44




# When you apply for coverage, you will get the best rate possible based on your insurability:



**Standard rates** are only available to members who apply before age 45.


**Select rates** are available for members who are age 45-74 and in good health when approved for coverage.

**Preferred rates** are available for members who are age 50-74 and in excellent health when approved for coverage. A brief in-home or in-office medical exam, questionnaire, and a minimum of \$250,000 in coverage is required.

Current participants can request lower Select or Preferred rates at any time without any risk to their current coverage at [cpai.com/lifeapply](http://cpai.com/lifeapply). For more information on rates for ages 75+, please contact Aon at 800.223.7473.

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Please note—The monthly gross costs shown below do not reflect the opportunity for Annual Cash Refunds.

Ages 45-49		Male		Female	
Schedule	Amount	Standard	Select	Standard	Select
CA	\$2,500,000	\$395.00	\$200.00	\$330.00	\$160.00
CB	2,000,000	316.00	160.00	264.00	128.00
CC	1,500,000	237.00	120.00	198.00	96.00
CD	1,000,000	158.00	80.00	132.00	64.00
CE	750,000	118.50	60.00	99.00	48.00
CF	500,000	79.00	40.00	66.00	32.00
CG	400,000	63.20	32.00	52.80	25.60
CH	350,000	55.30	28.00	46.20	22.40
CI	300,000	47.40	24.00	39.60	19.20
CJ	200,000	31.60	16.00	26.40	12.80
CK	150,000	23.70	12.00	19.80	9.60
CL	100,000	15.80	8.00	13.20	6.40
CM	50,000	7.90	4.00	6.60	3.20

Ages 50-54		Male			Female		
Schedule	Amount	Standard	Select	Preferred	Standard	Select	Preferred
CA	\$2,500,000	\$725.00	\$375.00	\$280.00	\$575.00	\$300.00	\$225.00
CB	2,000,000	580.00	300.00	224.00	460.00	240.00	180.00
CC	1,500,000	435.00	225.00	168.00	345.00	180.00	135.00
CD	1,000,000	290.00	150.00	112.00	230.00	120.00	90.00
CE	750,000	217.50	112.50	84.00	172.50	90.00	67.50
CF	500,000	145.00	75.00	56.00	115.00	60.00	45.00
CG	400,000	116.00	60.00	44.80	92.00	48.00	36.00
CH	350,000	101.50	52.50	39.20	80.50	42.00	31.50
CI	300,000	87.00	45.00	33.60	69.00	36.00	27.00
CJ	250,000	72.50	37.50	28.00	57.50	30.00	22.50
CK	200,000	58.00	30.00	n/a	46.00	24.00	n/a
CL	150,000	43.50	22.50	n/a	34.50	18.00	n/a
CM	100,000	29.00	15.00	n/a	23.00	12.00	n/a
CN	50,000	14.50	7.50	n/a	11.50	6.00	n/a

Ages 55-59		Male			Female		
Schedule	Amount	Standard	Select	Preferred	Standard	Select	Preferred
CA	\$2,000,000	\$1,080.00	\$560.00	\$376.00	\$880.00	\$460.00	\$312.00
CB	1,500,000	810.00	420.00	282.00	660.00	345.00	234.00
CC	1,000,000	540.00	280.00	188.00	440.00	230.00	156.00
CD	750,000	405.00	210.00	141.00	330.00	172.50	117.00
CE	500,000	270.00	140.00	94.00	220.00	115.00	78.00
CF	400,000	216.00	112.00	75.20	176.00	92.00	62.40
CG	300,000	162.00	84.00	56.40	132.00	69.00	46.80
CH	250,000	135.00	70.00	47.00	110.00	57.50	39.00
CI	200,000	108.00	56.00	n/a	88.00	46.00	n/a
CJ	150,000	81.00	42.00	n/a	66.00	34.50	n/a
CK	100,000	54.00	28.00	n/a	44.00	23.00	n/a
CL	50,000	27.00	14.00	n/a	22.00	11.50	n/a
CM	25,000	13.50	7.00	n/a	11.00	5.75	n/a

Ages 60-64		Male			Female		
Schedule	Amount	Standard	Select	Preferred	Standard	Select	Preferred
CA	\$2,000,000	\$1,920.00	\$1,080.00	\$660.00	\$1,560.00	\$880.00	\$560.00
CB	1,500,000	1,440.00	810.00	495.00	1,170.00	660.00	420.00
CC	1,000,000	960.00	540.00	330.00	780.00	440.00	280.00
CD	750,000	720.00	405.00	247.50	585.00	330.00	210.00
CE	500,000	480.00	270.00	165.00	390.00	220.00	140.00
CF	400,000	384.00	216.00	132.00	312.00	176.00	112.00
CG	300,000	288.00	162.00	99.00	234.00	132.00	84.00
CH	250,000	240.00	135.00	82.50	195.00	110.00	70.00
CI	200,000	192.00	108.00	n/a	156.00	88.00	n/a
CJ	150,000	144.00	81.00	n/a	117.00	66.00	n/a
CK	100,000	96.00	54.00	n/a	78.00	44.00	n/a
CL	50,000	48.00	27.00	n/a	39.00	22.00	n/a
CM	25,000	24.00	13.50	n/a	19.50	11.00	n/a

Ages 65-69		Male			Female		
Schedule	Amount	Standard	Select	Preferred	Standard	Select	Preferred
CA	\$1,500,000	\$2,535.00	\$1,455.00	\$855.00	\$2,055.00	\$1,230.00	\$690.00
CB	1,000,000	1,690.00	970.00	570.00	1,370.00	820.00	460.00
CC	500,000	845.00	485.00	285.00	685.00	410.00	230.00
CD	350,000	591.50	339.50	199.50	479.50	287.00	161.00
CE	300,000	507.00	291.00	171.00	411.00	246.00	138.00
CF	250,000	422.50	242.50	142.50	342.50	205.00	115.00
CG	200,000	338.00	194.00	n/a	274.00	164.00	n/a
CH	150,000	253.50	145.50	n/a	205.50	123.00	n/a
CI	100,000	169.00	97.00	n/a	137.00	82.00	n/a
CJ	50,000	84.50	48.50	n/a	68.50	41.00	n/a
CK	25,000	42.25	24.25	n/a	34.25	20.50	n/a

Ages 70-74		Male			Female		
Schedule	Amount	Standard	Select	Preferred	Standard	Select	Preferred
CA	\$750,000	\$2,265.00	\$1,455.00	\$817.50	\$1,830.00	\$1,162.50	\$637.50
CB	500,000	1,510.00	970.00	545.00	1,220.00	775.00	425.00
CC	250,000	755.00	485.00	272.50	610.00	387.50	212.50
CD	200,000	604.00	388.00	n/a	488.00	310.00	n/a
CE	150,000	453.00	291.00	n/a	366.00	232.50	n/a
CF	100,000	302.00	194.00	n/a	244.00	155.00	n/a
CG	75,000	226.50	145.50	n/a	183.00	116.25	n/a
CH	50,000	151.00	97.00	n/a	122.00	77.50	n/a
CI	35,000	105.70	67.90	n/a	85.40	54.25	n/a
CJ	25,000	75.50	48.50	n/a	61.00	38.75	n/a
CK	10,000	30.20	19.40	n/a	24.40	15.50	n/a

This site may contain marketing language, on products issued by The Prudential Insurance Company of America, that has not yet been approved in all states.

The products issued by The Prudential Insurance Company of America may not be available in all states.

This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York Department of Financial Services.

**IMPORTANT NOTICE—THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.**

Group Insurance coverage is issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series: 83500. CA COA# 1179, NAIC 68241.