

# Long Term Disability (LTD) Insurance Plan

## Insurance options and monthly gross rates

AICPA members can request a monthly benefit amount up to \$12,000—up to \$5,000 without proof of earnings.\* State Society members can request up to \$3,000 per month. Rates are based on your age as of January 1, 2026. When you enter a new age band, your rate will increase as shown. Otherwise, rates can only change on a class-wide basis. Payment basis is offered monthly, semi-annually, or annually.

Ages under 30					Ages 30–34					Ages 35–39				
Monthly Income Benefit	Total Disability Option		Total & Partial Disability Option		Monthly Income Benefit	Total Disability Option		Total & Partial Disability Option		Monthly Income Benefit	Total Disability Option		Total & Partial Disability Option	
	13-week waiting period	26-week waiting period	13-week waiting period	26-week waiting period		13-week waiting period	26-week waiting period	13-week waiting period	26-week waiting period		13-week waiting period	26-week waiting period	13-week waiting period	26-week waiting period
\$ 1,000	\$ 5.00	\$ 3.80	\$ 6.60	\$ 5.00	\$ 1,000	\$ 6.80	\$ 5.10	\$ 9.00	\$ 6.90	\$ 1,000	\$ 8.80	\$ 6.40	\$ 11.80	\$ 8.60
1,500	7.50	5.70	9.90	7.50	1,500	10.20	7.65	13.50	10.35	1,500	13.20	9.60	17.70	12.90
2,000	10.00	7.60	13.20	10.00	2,000	13.60	10.20	18.00	13.80	2,000	17.60	12.80	23.60	17.20
2,500	12.50	9.50	16.50	12.50	2,500	17.00	12.75	22.50	17.25	2,500	22.00	16.00	29.50	21.50
3,000	15.00	11.40	19.80	15.00	3,000	20.40	15.30	27.00	20.70	3,000	26.40	19.20	35.40	25.80
3,500	17.50	13.30	23.10	17.50	3,500	23.80	17.85	31.50	24.15	3,500	30.80	22.40	41.30	30.10
4,000	20.00	15.20	26.40	20.00	4,000	27.20	20.40	36.00	27.60	4,000	35.20	25.60	47.20	34.40
4,500	22.50	17.10	29.70	22.50	4,500	30.60	22.95	40.50	31.05	4,500	39.60	28.80	53.10	38.70
5,000	25.00	19.00	33.00	25.00	5,000	34.00	25.50	45.00	34.50	5,000	44.00	32.00	59.00	43.00
6,000	30.00	22.80	39.60	30.00	6,000	40.80	30.60	54.00	41.40	6,000	52.80	38.40	70.80	51.60
7,000	35.00	26.60	46.20	35.00	7,000	47.60	35.70	63.00	48.30	7,000	61.60	44.80	82.60	60.20
8,000	40.00	30.40	52.80	40.00	8,000	54.40	40.80	72.00	55.20	8,000	70.40	51.20	94.40	68.80
9,000	45.00	34.20	59.40	45.00	9,000	61.20	45.90	81.00	62.10	9,000	79.20	57.60	106.20	77.40
10,000	50.00	38.00	66.00	50.00	10,000	68.00	51.00	90.00	69.00	10,000	88.00	64.00	118.00	86.00
12,000	60.00	45.60	79.20	60.00	12,000	81.60	61.20	108.00	82.80	12,000	105.60	76.80	141.60	103.20

  

Ages 40–44					Ages 45–69				
Monthly Income Benefit	Total Disability Option		Total & Partial Disability Option		Monthly Income Benefit	Total Disability Option		Total & Partial Disability Option	
	13-week waiting period	26-week waiting period	13-week waiting period	26-week waiting period		13-week waiting period	26-week waiting period	13-week waiting period	26-week waiting period
\$ 1,000	\$ 11.20	\$ 8.30	\$ 15.20	\$ 11.10	\$ 1,000	\$ 15.30	\$ 11.30	\$ 20.80	\$ 15.10
1,500	16.80	12.45	22.80	16.65	1,500	22.95	16.95	31.20	22.65
2,000	22.40	16.60	30.40	22.20	2,000	30.60	22.60	41.60	30.20
2,500	28.00	20.75	38.00	27.75	2,500	38.25	28.25	52.00	37.75
3,000	33.60	24.90	45.60	33.30	3,000	45.90	33.90	62.40	45.30
3,500	39.20	29.05	53.20	38.85	3,500	53.55	39.55	72.80	52.85
4,000	44.80	33.20	60.80	44.40	4,000	61.20	45.20	83.20	60.40
4,500	50.40	37.35	68.40	49.95	4,500	68.85	50.85	93.60	67.95
5,000	56.00	41.50	76.00	55.50	5,000	76.50	56.50	104.00	75.50
6,000	67.20	49.80	91.20	66.60	6,000	91.80	67.80	124.80	90.60
7,000	78.40	58.10	106.40	77.70	7,000	107.10	79.10	145.60	105.70
8,000	89.60	66.40	121.60	88.80	8,000	122.40	90.40	166.40	120.80
9,000	100.80	74.70	136.80	99.90	9,000	137.70	101.70	187.20	135.90
10,000	112.00	83.00	152.00	111.00	10,000	153.00	113.00	208.00	151.00
12,000	134.40	99.60	182.40	133.20	12,000	183.60	135.60	249.60	181.20

- Available to AICPA and State Society members, regardless of earnings or other disability coverage.
- Available only to AICPA members, regardless of earnings or other disability coverage.
- Available only to AICPA members; coverage may be limited based on earnings and other disability coverage.

→ [cpai.com/getstarted](https://cpai.com/getstarted)



**Not sure how much income protection you may need?**  
Use our calculator to find out → [cpai.com/ltdneeds](https://cpai.com/ltdneeds)

## Plan options

### **Total & Partial Disability:**

Pays benefits if you're completely disabled or while working, you become disabled and experience a 20% or more loss of monthly earnings.

### **Total Disability:**

Pays benefits if you're disabled and unable to perform the duties of your occupation.

## Waiting periods

Choose the one that works best for you and receive benefits if approved when your waiting period ends.

### **13 weeks:**

Offers benefits sooner

### **26 weeks:**

Offers lower rates



## Annual Cash Refunds may help lower your cost of insurance.

The AICPA Insurance Trust (Trust) reviews a number of factors in determining the amount, if any, of Annual Cash Refunds, such as premiums, claims, expenses, and other charges. These refunds vary year to year and are not guaranteed. The Trust has paid Annual Cash Refunds every year since 1984 for each Disability Insurance Plan. However, the Trust may suspend the distribution of Annual Cash Refunds at any time. These refunds could vary based on a number of factors, such as your rate class, payment mode, engagement in certain wellness programs, and the premium you pay. Please note, when premiums are lowered, refunds may decrease as well.

Please note: The monthly gross cost shown does not reflect the opportunity for Annual Cash Refunds.

**LTD** Long Term Disability

**Want to discuss your insurance needs? Call 800.223.7473.**

**We're available 8:30am–6pm ET, Monday–Friday.**

\*If you go out on claim and are working part-time, you will need to verify your earnings.

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.

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Not for residents of New Mexico.

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**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 Department of Financial Services.

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