



Have a question regarding your 2024 Annual Cash Refund?

Find answers below and visit our website at cpai.com



Q. What is my Annual Cash Refund amount based on?

A. Your Annual Cash Refund amount is based on your insurance contribution in the Plan for the specified policy year noted on the Annual Cash Refund statement. To receive an Annual Cash Refund for the Plan, you must be an active Participant through the end of the specified policy year and current on all contributions due for the specified policy year.

Q. How is my Annual Cash Refund affected by changes in coverage?

A. If you changed your coverage during the Plan year, your Annual Cash Refund amount will have increased or decreased according to the coverage changes you made.

Q. Why is my Annual Cash Refund percentage different from what is presented in the committee report?

A. The following could impact your Annual Cash Refund percentage:

- The committee report reflects a base percentage and does not include Optional coverages. Annual Cash 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 2023 renewal were not remitted by December 31, 2023.
- Monthly Annual Cash Refund percentages apply 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 by the AICPA Insurance Trust and AICPA Group Insurance Trust. Earnings from each Trust are redistributed back to the Participant of the applicable Trust as part of the Annual Cash Refund. The K-1 statement specifies your portion of the taxable interest earned by the AICPA Insurance Trust or AICPA Group Insurance Trust which is included as part of your refund.

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

A. Log on to the Online Self-Service Center to access Annual Cash Refund information, including how to print a duplicate copy of your K-1. For individual accounts go to cpai.com/myaccount and for firms go to myfirm.cpai.com.

If you need a replacement of your Annual Cash 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 Cash Refund checks are valid for 120 days from the 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 do I get my Annual Cash Refund by ACH?

A. You may sign up for Automated Clearing House (ACH) to receive your Annual Cash Refund and have funds deposited directly

to your savings or checking account. The cut-off for the 2024 Annual Cash Refund was December 31, 2023. You may sign up at any time for ACH for next year's Annual Cash Refund. For individual accounts go to cpai.com/myaccount and for firms go to myfirm.cpai.com; click on "Annual Cash Refund;" select "View/Update Preferences" in the drop-down; click "Update Preference;" select "Electronic Bank Deposit/ACH."

Q. Why did I not receive an Annual Cash Refund check?

A. If you are a Group Variable Universal Life (GVUL) Participant, your Annual Cash Refund may have been directly deposited into your Certificate Fund. Confirmation of the GVUL deposit will be sent under separate cover. If you elect to receive your Annual Cash Refund as a credit to your account, your Annual Cash Refund will be deducted from the next invoice due on your account.

Q. May I request to receive future Annual Cash Refunds as a credit?

A. Although Annual Cash Refunds are never guaranteed, you may change your preference for future Annual Cash Refunds by accessing your account on the Online Self-Service Center at cpai.com/myaccount. 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 may 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 cpai.com/myaccount. Monthly payment modes must be paid through EFT only. Semi-annual or annual modes may be made either by direct bill or EFT. If you prefer EFT, please include a voided blank personal check with your written request. All changes must be submitted in writing or online by accessing the Trust Online Self-Service Center at cpai.com/myaccount. When logged into trustmyaccount.cpai.com, on the left side under "My Account," select "Payments" drop-down and select "Change Mode/Frequency."

Q. How do I make changes to my Individual Life policy such as removing or adding Dependent Child Coverage or removing Disability Waiver?

A. You may 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 cpai.com/myaccount.

Important note: When submitting a change in writing, 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. To add a Disability Waiver or increase coverage, you must submit your request through the application process. Apply online at cpai.com/myaccount.

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

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

AICPA Insurance Trust or AICPA Group Insurance Trust

Aon Insurance Services
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Fort Washington, PA 19034-3278
Fax 1.800.242.7248

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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., a licensed producer in all states (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.

The present definition of eligibility and treatment of a class of subscribers should not be construed as an indication of the basis for qualification for any future Annual Cash Refund distribution. Please note that Annual Cash Refunds under the AICPA Insurance Plans are never guaranteed.