

Group Variable Universal Life (GVUL) Insurance

Monthly Gross Rates

Questions? Call 800.223.7473 8:30am to 6:00pm ET, Mon–Fri. Coverage is issued by **The Prudential Insurance Company of America.**

Rates are based on your age as of October 1, 2024. When you enter a new age band, your rate will increase as shown. Otherwise, rates can only change on a class-wide basis. **Gender-based rates are not available in Montana; male rates apply.** Payment basis is offered monthly, semi-annually, or annually.

Up to \$2.5 million in coverage is available, depending on your age and memberships. GVUL Insurance may reduce to 75% at age 75, to 50% at age 80. Reductions at ages 75+ do not affect Preferred eligibility as long as the reduced coverage amount is at least \$190,000. At age 100, the death benefit will be your Certificate Fund less any Certificate debt and past due monthly charges, if any. **Please note:** The maximum amount of GVUL coverage available is reduced by any AICPA Level Premium Term coverage you may have.

Male Monthly Gross Rates per \$10,000

without Disability Waiver and AD&D

| Male Age | Standard Rate | Select Rate | Preferred Rate |
|----------|---------------|-------------|----------------|
| Under 30 | \$0.20 | n/a | n/a |
| 30–34 | 0.26 | n/a | n/a |
| 35–39 | 0.34 | n/a | n/a |
| 40–44 | 0.44 | n/a | n/a |
| 45–49 | 1.10 | \$0.66 | \$0.58 |
| 50 | 2.50 | 0.84 | 0.68 |
| 51 | 2.60 | 0.99 | 0.72 |
| 52 | 2.70 | 1.15 | 0.77 |
| 53 | 2.80 | 1.32 | 0.84 |
| 54 | 2.90 | 1.50 | 0.92 |
| 55 | 4.60 | 1.68 | 1.02 |
| 56 | 4.80 | 1.88 | 1.14 |
| 57 | 5.00 | 2.08 | 1.28 |
| 58 | 5.20 | 2.38 | 1.44 |
| 59 | 5.40 | 2.80 | 1.72 |
| 60 | 8.66 | 4.50 | 2.29 |
| 61 | 8.88 | 4.72 | 2.52 |
| 62 | 9.12 | 4.94 | 2.78 |
| 63 | 9.36 | 5.16 | 3.04 |
| 64 | 9.60 | 5.40 | 3.30 |
| 65 | 14.70 | 8.08 | 3.94 |
| 66 | 16.05 | 8.46 | 4.37 |
| 67 | 16.30 | 8.86 | 4.80 |
| 68 | 16.60 | 9.28 | 5.24 |
| 69 | 16.90 | 9.70 | 5.70 |
| 70 | 22.45 | 15.08 | 7.52 |
| 71 | 24.75 | 16.82 | 8.35 |
| 72 | 27.45 | 17.68 | 9.18 |
| 73 | 28.70 | 18.54 | 10.04 |
| 74 | 30.20 | 19.40 | 10.90 |

Female Monthly Gross Rates per \$10,000

without Disability Waiver and AD&D

| Female Age | Standard Rate | Select Rate | Preferred Rate |
|------------|---------------|-------------|----------------|
| Under 30 | \$0.16 | n/a | n/a |
| 30–34 | 0.21 | n/a | n/a |
| 35–39 | 0.27 | n/a | n/a |
| 40–44 | 0.36 | n/a | n/a |
| 45–49 | 0.90 | \$0.54 | \$0.46 |
| 50 | 1.74 | 0.68 | 0.50 |
| 51 | 1.88 | 0.80 | 0.56 |
| 52 | 2.02 | 0.92 | 0.62 |
| 53 | 2.16 | 1.04 | 0.70 |
| 54 | 2.30 | 1.20 | 0.78 |
| 55 | 3.76 | 1.38 | 0.88 |
| 56 | 3.92 | 1.54 | 0.98 |
| 57 | 4.08 | 1.71 | 1.09 |
| 58 | 4.24 | 1.96 | 1.20 |
| 59 | 4.40 | 2.30 | 1.32 |
| 60 | 6.94 | 3.68 | 1.94 |
| 61 | 7.16 | 3.84 | 2.14 |
| 62 | 7.38 | 4.02 | 2.36 |
| 63 | 7.60 | 4.20 | 2.58 |
| 64 | 7.80 | 4.40 | 2.80 |
| 65 | 10.27 | 6.88 | 3.20 |
| 66 | 11.12 | 7.16 | 3.52 |
| 67 | 12.06 | 7.48 | 3.86 |
| 68 | 13.09 | 7.82 | 4.23 |
| 69 | 13.70 | 8.20 | 4.60 |
| 70 | 15.52 | 12.30 | 5.90 |
| 71 | 16.98 | 13.62 | 6.52 |
| 72 | 18.57 | 14.24 | 7.14 |
| 73 | 20.32 | 14.86 | 7.82 |
| 74 | 22.23 | 15.50 | 8.50 |

Maximum Coverage Amounts Available

| Memberships | Ages under 55 | Ages 55–64 | Ages 65–69 | Ages 70–74 |
|-------------------------|---------------|---------------|---------------|------------|
| AICPA and State Society | \$2.5 million | \$2 million | \$1.5 million | \$750,000 |
| AICPA only | \$2 million | \$1.5 million | \$1 million | \$500,000 |
| State Society only | \$500,000 | \$500,000 | \$250,000 | \$150,000 |

Not an AICPA member?
Want maximum coverage?
 Visit aicpa.org for information!

AD&D

| Ages | Male/Female |
|-------|-------------|
| 18–64 | \$0.20 |
| 65–74 | 0.30 |

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: Just answer a few health questions to apply.

Preferred rates are available for members who are age 45-74 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 by downloading a request form at cpai.com/gvulform. For more information on rates for ages 75+, please contact Aon at 800.223.7473.

Optional benefits

Accidental Death & Dismemberment Coverage (AD&D) doubles your benefit amount if you die by accident before age 75.

Disability Waiver, also known as Waiver of Monthly Insurance Charges, is Optional coverage that allows your GVUL Plan coverage to continue at no cost to you if you become totally disabled before age 60. With periodic proof of your disability, you'll be covered until age 80 and until age 75 for Optional AD&D coverage you may have. The Optional AD&D continues with periodic proof of your disability only if you had AD&D in force prior to your disability and your certificate was issued after January 1, 2009. Additionally, for Certificates issued prior to January 1, 2009, Disability Waiver ends earlier. Please refer to your Certificate for more information.

Dependent Child Coverage is \$6 per year deducted from your Annual Cash Refund and insures all of your eligible dependent children. Each dependent child is covered with \$10,000 in coverage if he or she is unmarried and under age 25.

Optional Coverage

Rates are shown per \$10,000 of the GVUL coverage amount.

Disability Waiver

| Age | Male | | | Female | | |
|----------|----------|--------|-----------|----------|--------|-----------|
| | Standard | Select | Preferred | Standard | Select | Preferred |
| Under 30 | \$ 0.02 | - | - | \$ 0.02 | - | - |
| 30-34 | 0.04 | - | - | 0.02 | - | - |
| 35-39 | 0.06 | - | - | 0.04 | - | - |
| 40-44 | 0.08 | - | - | 0.06 | - | - |
| 45-49 | 0.22 | \$0.10 | \$0.08 | 0.18 | \$0.08 | \$0.07 |
| 50-54 | 0.40 | 0.20 | 0.18 | 0.30 | 0.16 | 0.16 |
| 55-59 | 0.74 | 0.38 | 0.32 | 0.60 | 0.30 | 0.26 |

Rates are shown per \$10,000 of the GVUL coverage amount.

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

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