



# AICPA Long Term Disability (LTD) Insurance Options and Rates

Learn more and apply online at [cpai.com/getstarted](http://cpai.com/getstarted). Questions? Call 800.223.7473.

Coverage is issued by **The Prudential Insurance Company of America**.

AICPA members can request a monthly income 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, 2022. 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.

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

- 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.

Ages under 30				
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
\$ 1,000	\$ 5.00	\$ 3.80	\$ 6.60	\$ 5.00
1,500	7.50	5.70	9.90	7.50
2,000	10.00	7.60	13.20	10.00
2,500	12.50	9.50	16.50	12.50
3,000	15.00	11.40	19.80	15.00
3,500	17.50	13.30	23.10	17.50
4,000	20.00	15.20	26.40	20.00
4,500	22.50	17.10	29.70	22.50
5,000	25.00	19.00	33.00	25.00
6,000	30.00	22.80	39.60	30.00
7,000	35.00	26.60	46.20	35.00
8,000	40.00	30.40	52.80	40.00
9,000	45.00	34.20	59.40	45.00
10,000	50.00	38.00	66.00	50.00
12,000	60.00	45.60	79.20	60.00

Ages 30-34				
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
\$ 1,000	\$ 6.80	\$ 5.10	\$ 9.00	\$ 6.90
1,500	10.20	7.65	13.50	10.35
2,000	13.60	10.20	18.00	13.80
2,500	17.00	12.75	22.50	17.25
3,000	20.40	15.30	27.00	20.70
3,500	23.80	17.85	31.50	24.15
4,000	27.20	20.40	36.00	27.60
4,500	30.60	22.95	40.50	31.05
5,000	34.00	25.50	45.00	34.50
6,000	40.80	30.60	54.00	41.40
7,000	47.60	35.70	63.00	48.30
8,000	54.40	40.80	72.00	55.20
9,000	61.20	45.90	81.00	62.10
10,000	68.00	51.00	90.00	69.00
12,000	81.60	61.20	108.00	82.80

Ages 35-39				
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
\$ 1,000	\$ 8.80	\$ 6.40	\$ 11.80	\$ 8.60
1,500	13.20	9.60	17.70	12.90
2,000	17.60	12.80	23.60	17.20
2,500	22.00	16.00	29.50	21.50
3,000	26.40	19.20	35.40	25.80
3,500	30.80	22.40	41.30	30.10
4,000	35.20	25.60	47.20	34.40
4,500	39.60	28.80	53.10	38.70
5,000	44.00	32.00	59.00	43.00
6,000	52.80	38.40	70.80	51.60
7,000	61.60	44.80	82.60	60.20
8,000	70.40	51.20	94.40	68.80
9,000	79.20	57.60	106.20	77.40
10,000	88.00	64.00	118.00	86.00
12,000	105.60	76.80	141.60	103.20

Ages 40-44				
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
\$ 1,000	\$ 11.20	\$ 8.30	\$ 15.20	\$ 11.10
1,500	16.80	12.45	22.80	16.65
2,000	22.40	16.60	30.40	22.20
2,500	28.00	20.75	38.00	27.75
3,000	33.60	24.90	45.60	33.30
3,500	39.20	29.05	53.20	38.85
4,000	44.80	33.20	60.80	44.40
4,500	50.40	37.35	68.40	49.95
5,000	56.00	41.50	76.00	55.50
6,000	67.20	49.80	91.20	66.60
7,000	78.40	58.10	106.40	77.70
8,000	89.60	66.40	121.60	88.80
9,000	100.80	74.70	136.80	99.90
10,000	112.00	83.00	152.00	111.00
12,000	134.40	99.60	182.40	133.20

Ages 45-69				
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
\$ 1,000	\$ 15.30	\$ 11.30	\$ 20.80	\$ 15.10
1,500	22.95	16.95	31.20	22.65
2,000	30.60	22.60	41.60	30.20
2,500	38.25	28.25	52.00	37.75
3,000	45.90	33.90	62.40	45.30
3,500	53.55	39.55	72.80	52.85
4,000	61.20	45.20	83.20	60.40
4,500	68.85	50.85	93.60	67.95
5,000	76.50	56.50	104.00	75.50
6,000	91.80	67.80	124.80	90.60
7,000	107.10	79.10	145.60	105.70
8,000	122.40	90.40	166.40	120.80
9,000	137.70	101.70	187.20	135.90
10,000	153.00	113.00	208.00	151.00
12,000	183.60	135.60	249.60	181.20

## Waiting Periods:

Choose the one that works best for you.

**13 weeks:** Receive benefits sooner.

**26 weeks:** Gives you lower rates.

## 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, for over three decades for each Disability Insurance Plan. In the 2021 Policy year, most Plan participants saved 4-14% on gross costs.\*\*

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

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

\*\*Annual Cash Refund distribution percentages are based on the participant's age, payment basis, whether the participant chooses the Total Disability Option or the Partial Disability Option, and length of waiting period. The percentages shown above are based on the 2021 Plan year, and 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 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.

**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.

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.