

AICPA Insurance Trust

Proposed Monthly Rates Effective October 1, 2022

CPA Life/Spouse

LIFE w/o AD&D and w/o waiver Rates/\$1000

Ages	MSD	MSE	MPR	FSD	FSE	FPR
	Male Std Rates	Male Select Rates	Male Pref Rates	Female Std Rates	Female Select Rates	Female Pref Rates
18	0.020			0.016		
19	0.020			0.016		
20	0.020			0.016		
21	0.020			0.016		
22	0.020			0.016		
23	0.020			0.016		
24	0.020			0.016		
25	0.020			0.016		
26	0.020			0.016		
27	0.020			0.016		
28	0.020			0.016		
29	0.020			0.016		
30	0.026			0.021		
31	0.026			0.021		
32	0.026			0.021		
33	0.026			0.021		
34	0.026			0.021		
35	0.034			0.027		
36	0.034			0.027		
37	0.034			0.027		
38	0.034			0.027		
39	0.034			0.027		
40	0.044			0.036		
41	0.044			0.036		
42	0.044			0.036		
43	0.044			0.036		
44	0.044			0.036		
45	0.158	0.080		0.132	0.064	
46	0.158	0.080		0.132	0.064	
47	0.158	0.080		0.132	0.064	
48	0.158	0.080		0.132	0.064	
49	0.158	0.080		0.132	0.064	
50	0.290	0.150	0.112	0.230	0.120	0.090
51	0.290	0.150	0.112	0.230	0.120	0.090
52	0.290	0.150	0.112	0.230	0.120	0.090
53	0.290	0.150	0.112	0.230	0.120	0.090
54	0.290	0.150	0.112	0.230	0.120	0.090
55	0.540	0.224	0.158	0.440	0.184	0.132
56	0.540	0.238	0.166	0.440	0.196	0.138
57	0.540	0.252	0.172	0.440	0.208	0.144
58	0.540	0.266	0.180	0.440	0.218	0.150
59	0.540	0.280	0.188	0.440	0.230	0.156
60	0.960	0.454	0.278	0.780	0.370	0.236
61	0.960	0.476	0.290	0.780	0.388	0.246
62	0.960	0.496	0.304	0.780	0.404	0.258
63	0.960	0.518	0.316	0.780	0.422	0.268
64	0.960	0.540	0.330	0.780	0.440	0.280
65	1.690	0.814	0.478	1.370	0.688	0.386
66	1.690	0.854	0.502	1.370	0.722	0.404
67	1.690	0.892	0.524	1.370	0.754	0.424
68	1.690	0.932	0.548	1.370	0.788	0.442
69	1.690	0.970	0.570	1.370	0.820	0.460
70	3.020	1.630	0.916	2.440	1.302	0.714
71	3.020	1.708	0.960	2.440	1.364	0.748
72	3.020	1.784	1.002	2.440	1.426	0.782
73	3.020	1.862	1.046	2.440	1.488	0.816
74	3.020	1.940	1.090	2.440	1.550	0.850
75	5.220	3.074	1.722	3.560	2.042	1.318
76	5.220	3.220	1.804	3.560	2.138	1.382

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77	5.220	3.368	1.886	3.560	2.236	1.444
78	5.220	3.514	1.968	3.560	2.332	1.508
79	5.220	3.660	2.050	3.560	2.430	1.570
E0001*	4.000	N/A	N/A	4.000	N/A	N/A

\* Ages 80 and older

Proposed Monthly Rates Effective October 1, 2022

CPA Life/Spouse  
**AD&D Rates/\$1,000**

ADD	
General	
Ages	Rates
18-64	0.020
65-74	0.030

Proposed Monthly Rates Effective October 1, 2022

CPA Life  
**WAIVER INCREMENT ONLY Rates/\$1,000**

WOC						
Only	Male Std	Male Select	Male Preferred	Female Std	Female Select	Female Pref
Ages	Rates	Rates	Rates	Rates	Rates	Rates
18	0.002			0.002		
19	0.002			0.002		
20	0.002			0.002		
21	0.002			0.002		
22	0.002			0.002		
23	0.002			0.002		
24	0.002			0.002		
25	0.002			0.002		
26	0.002			0.002		
27	0.002			0.002		
28	0.002			0.002		
29	0.002			0.002		
30	0.004			0.002		
31	0.004			0.002		
32	0.004			0.002		
33	0.004			0.002		
34	0.004			0.002		
35	0.006			0.004		
36	0.006			0.004		
37	0.006			0.004		
38	0.006			0.004		
39	0.006			0.004		
40	0.008			0.006		
41	0.008			0.006		
42	0.008			0.006		
43	0.008			0.006		
44	0.008			0.006		
45	0.022	0.010		0.018	0.008	
46	0.022	0.010		0.018	0.008	
47	0.022	0.010		0.018	0.008	
48	0.022	0.010		0.018	0.008	
49	0.022	0.010		0.018	0.008	
50	0.040	0.020	0.018	0.030	0.016	0.016
51	0.040	0.020	0.018	0.030	0.016	0.016
52	0.040	0.020	0.018	0.030	0.016	0.016
53	0.040	0.020	0.018	0.030	0.016	0.016
54	0.040	0.020	0.018	0.030	0.016	0.016
55	0.074	0.038	0.032	0.060	0.030	0.026
56	0.074	0.038	0.032	0.060	0.030	0.026
57	0.074	0.038	0.032	0.060	0.030	0.026
58	0.074	0.038	0.032	0.060	0.030	0.026
59	0.074	0.038	0.032	0.060	0.030	0.026