



AICPA®

Member Insurance Programs

Spouse Life Insurance

Monthly gross rates for coverage issued prior to November 1, 2022

Rates are based on your spouse's age as of October 1, 2022. When your spouse enters a new age band, your spouse's rate will increase as shown. Otherwise, rates can only change on a class-wide basis.

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

Male Monthly Gross Rates per \$10,000

Age	Standard Rate	Select Rate	Preferred Rate
Under 30	\$0.20	-	-
30-34	0.26	-	-
35-39	0.34	-	-
40-44	0.44	-	-
45-49	1.58	\$0.80	-
50	2.90	1.50	\$1.12
51	2.90	1.50	1.12
52	2.90	1.50	1.12
53	2.90	1.50	1.12
54	2.90	1.50	1.12
55	5.40	2.24	1.58
56	5.40	2.38	1.66
57	5.40	2.52	1.72
58	5.40	2.66	1.80
59	5.40	2.80	1.88
60	9.60	4.54	2.78
61	9.60	4.76	2.90
62	9.60	4.96	3.04
63	9.60	5.18	3.16
64	9.60	5.40	3.30
65	16.90	8.14	4.78
66	16.90	8.54	5.02
67	16.90	8.92	5.24
68	16.90	9.32	5.48
69	16.90	9.70	5.70
70	30.20	16.30	9.16
71	30.20	17.08	9.60
72	30.20	17.84	10.02
73	30.20	18.62	10.46
74	30.20	19.40	10.90

Female Monthly Gross Rates per \$10,000

Age	Standard Rate	Select Rate	Preferred Rate
Under 30	\$0.16	-	-
30-34	0.21	-	-
35-39	0.27	-	-
40-44	0.36	-	-
45-49	1.32	\$0.64	-
50	2.30	1.20	\$0.90
51	2.30	1.20	0.90
52	2.30	1.20	0.90
53	2.30	1.20	0.90
54	2.30	1.20	0.90
55	4.40	1.84	1.32
56	4.40	1.96	1.38
57	4.40	2.08	1.44
58	4.40	2.18	1.50
59	4.40	2.30	1.56
60	7.80	3.70	2.36
61	7.80	3.88	2.46
62	7.80	4.04	2.58
63	7.80	4.22	2.68
64	7.80	4.40	2.80
65	13.70	6.88	3.86
66	13.70	7.22	4.04
67	13.70	7.54	4.24
68	13.70	7.88	4.42
69	13.70	8.20	4.60
70	24.40	13.02	7.14
71	24.40	13.64	7.48
72	24.40	14.26	7.82
73	24.40	14.88	8.16
74	24.40	15.50	8.50

Optional Coverage

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

AD&D

Age	Male/Female
18-64	\$0.20
65-74	0.30



If you have any questions please call 800.223.7473.

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

If your coverage was issued prior to November 1, 2022, some of your current Plan details will differ and may be impacted if you apply to make changes. For example, certain impacted details could include but are not limited to rates, rate classes, and rate class expiration. Refer to your Certificate of Coverage and policy booklet and or contact Aon for Plan details.

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.

For AD&D: This policy provides ACCIDENT 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.

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

The products issued by The Prudential Insurance Company of America may not be available in all states.

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.