

Group Variable Universal Life (GVUL) Insurance

Rates are based on your age as of October 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. **Gender-based rates are prohibited in Montana; male rates apply.** Payment basis is offered monthly, semi-annually, or annually. The rates shown below do not reflect the opportunity for Annual Cash Refunds.

Male Monthly Gross Rates per \$10,000 without Disability Waiver

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	1.10	\$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	3.51	1.68	1.02
56	3.81	1.88	1.14
57	4.16	2.08	1.28
58	4.56	2.38	1.44
59	5.03	2.80	1.72
60	5.55	4.50	2.29
61	6.16	4.72	2.52
62	6.85	4.94	2.78
63	7.61	5.16	3.04
64	8.44	5.40	3.30
65	9.31	8.08	3.94
66	10.25	8.46	4.37
67	11.25	8.86	4.80
68	12.35	9.28	5.24
69	13.61	9.70	5.70
70	15.09	15.08	7.52
71	16.83	16.82	8.35
72	18.85	17.68	9.18
73	21.15	18.54	10.04
74	23.70	19.40	10.90
75	26.46	26.46	14.14

Female Monthly Gross Rates per \$10,000 without Disability Waiver

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	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	2.68	1.38	0.88
56	2.94	1.54	0.98
57	3.22	1.71	1.09
58	3.55	1.96	1.20
59	3.90	2.30	1.32
60	4.32	3.68	1.94
61	4.79	3.84	2.14
62	5.32	4.02	2.36
63	5.91	4.20	2.58
64	6.57	4.40	2.80
65	7.30	6.88	3.20
66	8.12	7.16	3.52
67	9.03	7.48	3.86
68	10.02	7.82	4.23
69	11.12	8.20	4.60
70	12.31	12.30	5.90
71	13.62	13.62	6.52
72	15.05	14.24	7.14
73	16.64	14.86	7.82
74	18.41	15.50	8.50
75	20.42	20.20	10.82

Monthly Gross Rates & Annual Cash Refund Information

Coverage is issued by The Prudential Insurance Company of America.

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.

Maximum coverage amounts available

Memberships	AICPA & State Society	AICPA only	State Society only
Ages under 55	\$2.5 million	\$2 million	\$1.5 million
Ages 55-64	\$2 million	\$1.5 million	\$1 million
Ages 65-69	\$1.5 million	\$500,000	\$250,000
Ages 70-75	\$750,000	\$500,000	\$150,000

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

The information within this material reflects Plan details for certificates issued on or after September 1, 2022. If your certificate was issued prior to this date please refer to your Prospectus at www.cpai.com/gvul and certificate booklet for more details.



Not sure how much coverage you may need? Use our calculator to find out → cpai.com/lifecalc

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 for members ages 45–75 in good health: Just answer a few health questions to apply.

Preferred rates for members ages 45–75 in excellent health: A short health questionnaire, brief medical exam, and a minimum of \$250,000 in coverage are needed to get lower Preferred rates.

For more information on rates for ages 76+, please contact Aon at 800.223.7473.



Annual Cash Refunds may lower your 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, since each Life Insurance Plan's inception. In the 2021 policy year, most Plan participants saved 22–35% on gross costs.* → cpai.com/cashrefunds

Optional benefits

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. 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
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	\$0.10 ⁱ \$0.08 ⁱⁱ	\$0.08 ⁱ \$0.07 ⁱⁱ
50–54	0.20 ⁱ 0.18 ⁱⁱ	0.16 ⁱ 0.16 ⁱⁱ
55–59	0.38 ⁱ 0.32 ⁱⁱ	0.30 ⁱ 0.26 ⁱⁱ

ⁱBased on Select rates.
ⁱⁱBased on Preferred rates.

Waiver rates are not guaranteed and may be subject to change. These rates cannot exceed \$1.50 per \$10,000 net amount risk per month.

GVUL Group Variable Universal Life

Questions? Call 800.223.7473.

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

*Annual Cash Refund distribution percentages are based on the participant's age, rate class, and any Annual Cash Refund enhancement they are eligible for. 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 refund may also be reduced by \$6.00 for insureds with Dependent Child coverage.

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

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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. Visit cpai.com/gvul 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 (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 0694493), 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.

Group Insurance coverage is issued by The Prudential Insurance Company of America, and Group Variable Universal Life is distributed through Prudential Investment Management Services LLC ("PIMS"). 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 and 89759.