GVUL

Group Variable Universal Life (GVUL) Insurance Monthly Gross Rates

Rates for coverage issued prior to January 1, 2020.

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, 2026. 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	0.24	n/a	n/a
35-39	0.30	n/a	n/a
40-44	0.40	n/a	n/a
45-49	1.10	$0.54	$0.44
50	2.50	0.84	0.62
51	2.60	0.90	0.66
52	2.70	0.98	0.70
53	2.80	1.06	0.74
54	2.90	1.14	0.78
55	4.60	1.44	0.98
56	4.80	1.56	1.06
57	5.00	1.70	1.14
58	5.20	1.84	1.22
59	5.40	2.00	1.28
60	8.66	2.88	1.78
61	8.88	3.12	1.92
62	9.12	3.38	2.06
63	9.36	3.66	2.22
64	9.60	3.96	2.38
65	14.70	5.14	3.00
66	16.04	5.56	3.24
67	16.30	6.02	3.50
68	16.60	6.52	3.78
69	16.90	7.06	4.10
70	22.44	10.26	5.64
71	24.74	11.10	6.10
72	27.44	12.00	6.60
73	28.70	12.96	7.14
74	30.20	14.00	7.72

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	0.20	n/a	n/a
35-39	0.24	n/a	n/a
40-44	0.32	n/a	n/a
45-49	0.90	$0.44	$0.36
50	1.74	0.68	0.50
51	1.88	0.72	0.54
52	2.02	0.78	0.56
53	2.16	0.84	0.60
54	2.30	0.90	0.62
55	3.76	1.16	0.80
56	3.92	1.24	0.86
57	4.08	1.34	0.92
58	4.24	1.44	1.00
59	4.40	1.56	1.08
60	6.94	2.32	1.50
61	7.16	2.52	1.62
62	7.38	2.74	1.74
63	7.60	2.94	1.88
64	7.80	3.18	2.02
65	10.26	4.34	2.44
66	11.12	4.70	2.64
67	12.06	5.08	2.86
68	13.08	5.50	3.10
69	13.70	5.94	3.36
70	15.52	8.12	4.44
71	16.98	8.78	4.80
72	18.56	9.50	5.20
73	20.32	10.26	5.62
74	22.22	11.10	6.08

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. An 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/gvul**. 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 Cost of 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 inforce 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	$0.08	$0.06	0.18	$0.06	$0.06
50-54	0.40	0.20	0.16	0.30	0.16	0.12
55-59	0.74	0.38	0.28	0.60	0.30	0.22

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

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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.

THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.

IMPORTANT NOTICE — Please visit www.cpai.com/mib

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/gvulprospectus for the prospectuses. You should read them carefully before purchasing coverage.

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