

When you apply for coverage, you will get the best rate possible based on the insurability of your spouse:

- **Standard rates** are only available to spouses who apply before age 45.
- **Select Status rates** are available for spouses who are age 45-74 and in good health when approved for coverage. In most cases no medical exam is required.
- **Preferred Status rates** are available for spouses who are age 50-74 and in excellent health when approved for coverage. In order to qualify for Preferred Status, a brief in-home or in-office medical exam, questionnaire and a minimum of \$250,000 in coverage is required.

Available to members of both the AICPA and a State Society of CPAs or other eligible organization

Available to members of the AICPA only

Available to members of a State Society of CPAs only or other eligible organization

Ages 45-49		Male		Female	
Schedule	Amount	Standard	Select	Standard	Select
CA	\$2,500,000	\$395.00	\$220.00	\$330.00	\$175.00
CB	2,000,000	316.00	176.00	264.00	140.00
CC	1,500,000	237.00	132.00	198.00	105.00
CD	1,000,000	158.00	88.00	132.00	70.00
CE	750,000	118.50	66.00	99.00	52.50
CF	500,000	79.00	44.00	66.00	35.00
CG	400,000	63.20	35.20	52.80	28.00
CH	350,000	55.30	30.80	46.20	24.50
CI	300,000	47.40	26.40	39.60	21.00
CJ	200,000	31.60	17.60	26.40	14.00
CK	150,000	23.70	13.20	19.80	10.50
CL	100,000	15.80	8.80	13.20	7.00
CM	50,000	7.90	4.40	6.60	3.50

Ages 50-54		Male			Female		
Schedule	Amount	Standard	Select	Preferred	Standard	Select	Preferred
CA	\$2,500,000	\$725.00	\$375.00	\$310.00	\$575.00	\$300.00	\$250.00
CB	2,000,000	580.00	300.00	248.00	460.00	240.00	200.00
CC	1,500,000	435.00	225.00	186.00	345.00	180.00	150.00
CD	1,000,000	290.00	150.00	124.00	230.00	120.00	100.00
CE	750,000	217.50	112.50	93.00	172.50	90.00	75.00
CF	500,000	145.00	75.00	62.00	115.00	60.00	50.00
CG	400,000	116.00	60.00	49.60	92.00	48.00	40.00
CH	350,000	101.50	52.50	43.40	80.50	42.00	35.00
CI	300,000	87.00	45.00	37.20	69.00	36.00	30.00
CJ	250,000	72.50	37.50	31.00	57.50	30.00	25.00
CK	200,000	58.00	30.00	24.80	46.00	24.00	20.00
CL	150,000	43.50	22.50	18.60	34.50	18.00	15.00
CM	100,000	29.00	15.00	12.40	23.00	12.00	10.00
CN	50,000	14.50	7.50	6.20	11.50	6.00	5.00

Ages 55-59		Male			Female		
Schedule	Amount	Standard	Select	Preferred	Standard	Select	Preferred
CA	\$2,000,000	\$1,080.00	\$560.00	\$388.00	\$880.00	\$460.00	\$320.00
CB	1,500,000	810.00	420.00	291.00	660.00	345.00	240.00
CC	1,000,000	540.00	280.00	194.00	440.00	230.00	160.00
CD	750,000	405.00	210.00	145.50	330.00	172.50	120.00
CE	500,000	270.00	140.00	97.00	220.00	115.00	80.00
CF	400,000	216.00	112.00	77.60	176.00	92.00	64.00
CG	300,000	162.00	84.00	58.20	132.00	69.00	48.00
CH	250,000	135.00	70.00	48.50	110.00	57.50	40.00
CI	200,000	108.00	56.00	38.80	88.00	46.00	32.00
CJ	150,000	81.00	42.00	29.10	66.00	34.50	24.00
CK	100,000	54.00	28.00	19.40	44.00	23.00	16.00
CL	50,000	27.00	14.00	9.70	22.00	11.50	8.00
CM	25,000	13.50	7.00	4.85	11.00	5.75	4.00

Ages 60-64		Male			Female		
Schedule	Amount	Standard	Select	Preferred	Standard	Select	Preferred
CA	\$2,000,000	\$1,920.00	\$1,080.00	\$660.00	\$1,560.00	\$880.00	\$560.00
CB	1,500,000	1,440.00	810.00	495.00	1,170.00	660.00	420.00
CC	1,000,000	960.00	540.00	330.00	780.00	440.00	280.00
CD	750,000	720.00	405.00	247.50	585.00	330.00	210.00
CE	500,000	480.00	270.00	165.00	390.00	220.00	140.00
CF	400,000	384.00	216.00	132.00	312.00	176.00	112.00
CG	300,000	288.00	162.00	99.00	234.00	132.00	84.00
CH	250,000	240.00	135.00	82.50	195.00	110.00	70.00
CI	200,000	192.00	108.00	66.00	156.00	88.00	56.00
CJ	150,000	144.00	81.00	49.50	117.00	66.00	42.00
CK	100,000	96.00	54.00	33.00	78.00	44.00	28.00
CL	50,000	48.00	27.00	16.50	39.00	22.00	14.00
CM	25,000	24.00	13.50	8.25	19.50	11.00	7.00

Ages 65-69		Male			Female		
Schedule	Amount	Standard	Select	Preferred	Standard	Select	Preferred
CA	\$1,500,000	\$2,535.00	\$1,455.00	\$855.00	\$2,055.00	\$1,230.00	\$690.00
CB	1,000,000	1,690.00	970.00	570.00	1,370.00	820.00	460.00
CC	500,000	845.00	485.00	285.00	685.00	410.00	230.00
CD	350,000	591.50	339.50	199.50	479.50	287.00	161.00
CE	300,000	507.00	291.00	171.00	411.00	246.00	138.00
CF	250,000	422.50	242.50	142.50	342.50	205.00	115.00
CG	200,000	338.00	194.00	114.00	274.00	164.00	92.00
CH	150,000	253.50	145.50	85.50	205.50	123.00	69.00
CI	100,000	169.00	97.00	57.00	137.00	82.00	46.00
CJ	50,000	84.50	48.50	28.50	68.50	41.00	23.00
CK	25,000	42.25	24.25	14.25	34.25	20.50	11.50

Ages 70-74		Male			Female		
Schedule	Amount	Standard	Select	Preferred	Standard	Select	Preferred
CA	\$750,000	\$2,265.00	\$1,455.00	\$817.50	\$1,830.00	\$1,162.50	\$637.50
CB	500,000	1,510.00	970.00	545.00	1,220.00	775.00	425.00
CC	250,000	755.00	485.00	272.50	610.00	387.50	212.50
CD	200,000	604.00	388.00	218.00	488.00	310.00	170.00
CE	150,000	453.00	291.00	163.50	366.00	232.50	127.50
CF	100,000	302.00	194.00	109.00	244.00	155.00	85.00
CG	75,000	226.50	145.50	81.75	183.00	116.25	63.75
CH	50,000	151.00	97.00	54.50	122.00	77.50	42.50
CI	35,000	105.70	67.90	38.15	85.40	54.25	29.75
CJ	25,000	75.50	48.50	27.25	61.00	38.75	21.25
CK	10,000	30.20	19.40	10.90	24.40	15.50	8.50