



# Long Term Disability Gross Contribution Rates

effective January 1, 2014



**Rates for members age 50-69 have been reduced by over 10%.** Now rates for participants age 45-69 remain level for the duration of coverage. Monthly gross contribution rates are shown. Your rate will change as you enter a higher age category. Otherwise, rates may be changed on a classwide basis only. Insurance terminates when the member reaches age 70.

- Available to AICPA and State Society members, regardless of earnings or other disability coverage.
- Available only to AICPA members, regardless of earnings or other disability coverage.
- Available only to AICPA members; coverage may be limited based on earnings and other disability coverage.

**Not an AICPA member?  
Want maximum coverage?  
Visit [www.aicpa.org](http://www.aicpa.org)  
for information!**

### Age less than 30\*

| Monthly Income Benefit | LTD Total              |                        | LTD Total & Partial    |                        |
|------------------------|------------------------|------------------------|------------------------|------------------------|
|                        | 13-week waiting period | 26-week waiting period | 13-week waiting period | 26-week waiting period |
| \$ 1,000               | \$ 4.50                | \$ 3.60                | \$ 6.00                | \$ 4.80                |
| 1,500                  | 6.75                   | 5.40                   | 9.00                   | 7.20                   |
| 2,000                  | 9.00                   | 7.20                   | 12.00                  | 9.60                   |
| 2,500                  | 11.25                  | 9.00                   | 15.00                  | 12.00                  |
| 3,000                  | 13.50                  | 10.80                  | 18.00                  | 14.40                  |
| 3,500                  | 15.75                  | 12.60                  | 21.00                  | 16.80                  |
| 4,000                  | 18.00                  | 14.40                  | 24.00                  | 19.20                  |
| 4,500                  | 20.25                  | 16.20                  | 27.00                  | 21.60                  |
| 5,000                  | 22.50                  | 18.00                  | 30.00                  | 24.00                  |
| 6,000                  | 27.00                  | 21.60                  | 36.00                  | 28.80                  |
| 7,000                  | 31.50                  | 25.20                  | 42.00                  | 33.60                  |
| 8,000                  | 36.00                  | 28.80                  | 48.00                  | 38.40                  |
| 9,000                  | 40.50                  | 32.40                  | 54.00                  | 43.20                  |
| 10,000                 | 45.00                  | 36.00                  | 60.00                  | 48.00                  |
| 12,000                 | 54.00                  | 43.20                  | 72.00                  | 57.60                  |

### Ages 30-34\*

| Monthly Income Benefit | LTD Total              |                        | LTD Total & Partial    |                        |
|------------------------|------------------------|------------------------|------------------------|------------------------|
|                        | 13-week waiting period | 26-week waiting period | 13-week waiting period | 26-week waiting period |
| \$ 1,000               | \$ 6.20                | \$ 4.90                | \$ 8.30                | \$ 6.60                |
| 1,500                  | 9.30                   | 7.35                   | 12.45                  | 9.90                   |
| 2,000                  | 12.40                  | 9.80                   | 16.60                  | 13.20                  |
| 2,500                  | 15.50                  | 12.25                  | 20.75                  | 16.50                  |
| 3,000                  | 18.60                  | 14.70                  | 24.90                  | 19.80                  |
| 3,500                  | 21.70                  | 17.15                  | 29.05                  | 23.10                  |
| 4,000                  | 24.80                  | 19.60                  | 33.20                  | 26.40                  |
| 4,500                  | 27.90                  | 22.05                  | 37.35                  | 29.70                  |
| 5,000                  | 31.00                  | 24.50                  | 41.50                  | 33.00                  |
| 6,000                  | 37.20                  | 29.40                  | 49.80                  | 39.60                  |
| 7,000                  | 43.40                  | 34.30                  | 58.10                  | 46.20                  |
| 8,000                  | 49.60                  | 39.20                  | 66.40                  | 52.80                  |
| 9,000                  | 55.80                  | 44.10                  | 74.70                  | 59.40                  |
| 10,000                 | 62.00                  | 49.00                  | 83.00                  | 66.00                  |
| 12,000                 | 74.40                  | 58.80                  | 99.60                  | 79.20                  |

### Ages 35-39\*

| Monthly Income Benefit | LTD Total              |                        | LTD Total & Partial    |                        |
|------------------------|------------------------|------------------------|------------------------|------------------------|
|                        | 13-week waiting period | 26-week waiting period | 13-week waiting period | 26-week waiting period |
| \$ 1,000               | \$ 8.00                | \$ 6.10                | \$ 10.80               | \$ 8.20                |
| 1,500                  | 12.00                  | 9.15                   | 16.20                  | 12.30                  |
| 2,000                  | 16.00                  | 12.20                  | 21.60                  | 16.40                  |
| 2,500                  | 20.00                  | 15.25                  | 27.00                  | 20.50                  |
| 3,000                  | 24.00                  | 18.30                  | 32.40                  | 24.60                  |
| 3,500                  | 28.00                  | 21.35                  | 37.80                  | 28.70                  |
| 4,000                  | 32.00                  | 24.40                  | 43.20                  | 32.80                  |
| 4,500                  | 36.00                  | 27.45                  | 48.60                  | 36.90                  |
| 5,000                  | 40.00                  | 30.50                  | 54.00                  | 41.00                  |
| 6,000                  | 48.00                  | 36.60                  | 64.80                  | 49.20                  |
| 7,000                  | 56.00                  | 42.70                  | 75.60                  | 57.40                  |
| 8,000                  | 64.00                  | 48.80                  | 86.40                  | 65.60                  |
| 9,000                  | 72.00                  | 54.90                  | 97.20                  | 73.80                  |
| 10,000                 | 80.00                  | 61.00                  | 108.00                 | 82.00                  |
| 12,000                 | 96.00                  | 73.20                  | 129.60                 | 98.40                  |

### Ages 40-44\*

| Monthly Income Benefit | LTD Total              |                        | LTD Total & Partial    |                        |
|------------------------|------------------------|------------------------|------------------------|------------------------|
|                        | 13-week waiting period | 26-week waiting period | 13-week waiting period | 26-week waiting period |
| \$ 1,000               | \$ 10.50               | \$ 7.90                | \$ 14.00               | \$ 10.60               |
| 1,500                  | 15.75                  | 11.85                  | 21.00                  | 15.90                  |
| 2,000                  | 21.00                  | 15.80                  | 28.00                  | 21.20                  |
| 2,500                  | 26.25                  | 19.75                  | 35.00                  | 26.50                  |
| 3,000                  | 31.50                  | 23.70                  | 42.00                  | 31.80                  |
| 3,500                  | 36.75                  | 27.65                  | 49.00                  | 37.10                  |
| 4,000                  | 42.00                  | 31.60                  | 56.00                  | 42.40                  |
| 4,500                  | 47.25                  | 35.55                  | 63.00                  | 47.70                  |
| 5,000                  | 52.50                  | 39.50                  | 70.00                  | 53.00                  |
| 6,000                  | 63.00                  | 47.40                  | 84.00                  | 63.60                  |
| 7,000                  | 73.50                  | 55.30                  | 98.00                  | 74.20                  |
| 8,000                  | 84.00                  | 63.20                  | 112.00                 | 84.80                  |
| 9,000                  | 94.50                  | 71.10                  | 126.00                 | 95.40                  |
| 10,000                 | 105.00                 | 79.00                  | 140.00                 | 106.00                 |
| 12,000                 | 126.00                 | 94.80                  | 168.00                 | 127.20                 |



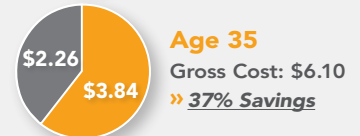
### Ages 45-69\*

| Monthly Income Benefit | LTD Total              |                        | LTD Total & Partial    |                        |
|------------------------|------------------------|------------------------|------------------------|------------------------|
|                        | 13-week waiting period | 26-week waiting period | 13-week waiting period | 26-week waiting period |
| \$ 1,000               | \$ 14.00               | \$ 10.80               | \$ 19.00               | \$ 14.50               |
| 1,500                  | 21.00                  | 16.20                  | 28.50                  | 21.75                  |
| 2,000                  | 28.00                  | 21.60                  | 38.00                  | 29.00                  |
| 2,500                  | 35.00                  | 27.00                  | 47.50                  | 36.25                  |
| 3,000                  | 42.00                  | 32.40                  | 57.00                  | 43.50                  |
| 3,500                  | 49.00                  | 37.80                  | 66.50                  | 50.75                  |
| 4,000                  | 56.00                  | 43.20                  | 76.00                  | 58.00                  |
| 4,500                  | 63.00                  | 48.60                  | 85.50                  | 65.25                  |
| 5,000                  | 70.00                  | 54.00                  | 95.00                  | 72.50                  |
| 6,000                  | 84.00                  | 64.80                  | 114.00                 | 87.00                  |
| 7,000                  | 98.00                  | 75.60                  | 133.00                 | 101.50                 |
| 8,000                  | 112.00                 | 86.40                  | 152.00                 | 116.00                 |
| 9,000                  | 126.00                 | 97.20                  | 171.00                 | 130.50                 |
| 10,000                 | 140.00                 | 108.00                 | 190.00                 | 145.00                 |
| 12,000                 | 168.00                 | 129.60                 | 228.00                 | 174.00                 |

## Cash Refunds can lower costs—

Cash refunds significantly reduced gross costs by 16%-40% for eligible participants who were covered under the Plan at the end of 2012. Although not guaranteed, participants under the AICPA Insurance Trust Disability insurance plan have received cash refunds every year since the Plan's inception.

● Net Cost ● Cash Refund



Examples of the savings are shown above for participants with \$1,000 of Total Disability coverage and a 26-week waiting period, utilizing the annual payment basis. Refunds for the 13-week waiting period are 20 percentage points lower. Refunds are typically distributed in February of the following policy year.

\*your age as of January 1, 2014

This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. **North Carolina Residents: THIS IS NOT A MEDICARE SUPPLEMENT PLAN. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare, which is available from the company.** Long Term Disability coverage is issued by The Prudential Insurance Company of America, 751 Broad St., Newark, NJ 07102. Contract Series 83500. Please refer to your Booklet-Certificate for all plan details, including any exclusions, limitations and restrictions which may apply.  
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