



# Group Variable Universal Life Insurance Amounts and Monthly Gross Costs

**Ages 18-44**  
Ages 45-74 on reverse



Costs and amounts available are based on your age as of October 1, 2013

GVUL insurance may reduce to 75% at age 75; to 50% at age 80. At age 100, the benefit to be paid at your death will be your Certificate Fund less any Certificate debt and past due monthly charges, if any. The additional cost for the optional Accidental Death and Dismemberment coverage and Disability Waiver Feature are shown to the right. **Please note: Gender based rates are prohibited in Montana; male rates apply.**

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

- 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 under 30		Male	Female
Schedule	Amount	Standard	Standard
CA	\$2,500,000	\$70.00	\$45.00
CB	2,000,000	56.00	36.00
CC	1,500,000	42.00	27.00
CD	1,000,000	28.00	18.00
CE	750,000	21.00	13.50
CF	500,000	14.00	9.00
CG	400,000	11.20	7.20
CH	350,000	9.80	6.30
CI	300,000	8.40	5.40
CJ	200,000	5.60	3.60
CK	150,000	4.20	2.70
CL	100,000	2.80	1.80
CM	50,000	1.40	0.90

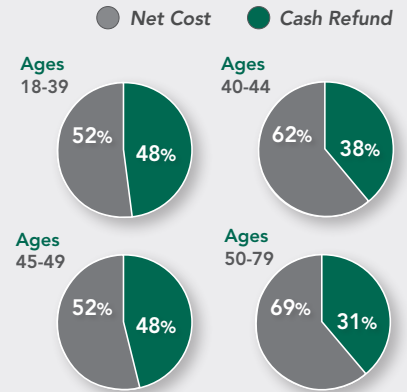
Ages 30-34		Male	Female
Schedule	Amount	Standard	Standard
CA	\$2,500,000	\$90.00	\$70.00
CB	2,000,000	72.00	56.00
CC	1,500,000	54.00	42.00
CD	1,000,000	36.00	28.00
CE	750,000	27.00	21.00
CF	500,000	18.00	14.00
CG	400,000	14.40	11.20
CH	350,000	12.60	9.80
CI	300,000	10.80	8.40
CJ	200,000	7.20	5.60
CK	150,000	5.40	4.20
CL	100,000	3.60	2.80
CM	50,000	1.80	1.40

Ages 35-39		Male	Female
Schedule	Amount	Standard	Standard
CA	\$2,500,000	\$110.00	\$90.00
CB	2,000,000	88.00	72.00
CC	1,500,000	66.00	54.00
CD	1,000,000	44.00	36.00
CE	750,000	33.00	27.00
CF	500,000	22.00	18.00
CG	400,000	17.60	14.40
CH	350,000	15.40	12.60
CI	300,000	13.20	10.80
CJ	200,000	8.80	7.20
CK	150,000	6.60	5.40
CL	100,000	4.40	3.60
CM	50,000	2.20	1.80

Ages 40-44		Male	Female
Schedule	Amount	Standard	Standard
CA	\$2,500,000	\$150.00	\$125.00
CB	2,000,000	120.00	100.00
CC	1,500,000	90.00	75.00
CD	1,000,000	60.00	50.00
CE	750,000	45.00	37.50
CF	500,000	30.00	25.00
CG	400,000	24.00	20.00
CH	350,000	21.00	17.50
CI	300,000	18.00	15.00
CJ	200,000	12.00	10.00
CK	150,000	9.00	7.50
CL	100,000	6.00	5.00
CM	50,000	3.00	2.50

## Cash Refunds can lower costs—

The charts below show the percentage of gross costs returned to individual members as a cash refund, as well as the net cost percentage.



A member's refund is increased by \$25.00 if both the member and spouse are insured. For participants making monthly Electronic Fund Transfer payments, the annual refund is increased by \$25.00. The refund is reduced by \$6.00 for insureds with Dependent Child Coverage.

NOTES: Costs shown are for the policy year ended 9/30/12. Charts for ages 45 through 79 reflect reduced costs under Select Status participation and assume Disability Waiver feature chosen. Cash refunds for Preferred Status rates were 29%. Refunds are typically distributed in February of the following policy year. It is anticipated that any refunds earned under GVUL will be distributed on a basis consistent with the CPA Life Insurance Plan. Although never guaranteed refunds have been paid by The AICPA Insurance Trust since the plans inception.

## Optional Coverage

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

Disability Waiver Feature			AD&D	
Age	Male	Female	Ages	Rate
18-29	\$ 0.02	\$ 0.02	18-64	\$0.20
30-34	0.04	0.02	65-74	0.30
35-39	0.06	0.04		
40-44	0.10	0.08		
45-49†	0.12	0.10		
50-54†	0.20	0.16		
55-59†	0.38	0.30		

†Contributions determined using Select Status rates. Standard rates will apply to non-Select and non-Preferred Status participants.

Group Variable Universal Life (contract series 89759) is issued by The Prudential Insurance Company of America (Prudential), 751 Broad Street, Newark, NJ 07102, and is distributed by Prudential Investment Management Services LLC (PIMS), Three Gateway Center, 14th Floor, Newark, NJ 07102-4077, each being a Prudential Financial company and each being solely responsible for its financial condition and contractual obligations. Coverage is offered and administered through Aon Benfield Securities, Inc., Member FINRA/SIPC, 159 East County Line Road, Hatboro, PA 19040-1218, 1-800-223-7473. The Plan Agent of the AICPA Insurance Trust is Aon Insurance Services. Aon Benfield Securities, Inc. and Aon Insurance Services are not affiliated with either Prudential or PIMS. 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.**