



The AICPA Level Premium Term Life Insurance Plan



Spouse Level Premium Term Life Insurance Plan

AICPA-endorsed coverage available on your spouse at a level rate—for the length of the term.

Your AICPA membership gives you the opportunity to request coverage on your spouse under the Spouse Level Premium Term (LPT) Plan, with coverage issued by The Prudential Insurance Company of America (Prudential). This Plan provides term life insurance on your spouse, available in 10- and 20-year periods, that maintain your monthly cost during the entire length of your term—no matter how old your spouse is when you apply or how your spouse’s health may change. Although Prudential reserves the right to change rates during the 10- or 20-year term, no rate increases have occurred in the past on any AICPA-sponsored life insurance coverages and it is not Prudential’s intention to change rates during the term of coverage.

Coverage for your lifestyle

The length of the term that you choose for your loved one may reflect the stage of life you’ve both reached. For instance, if you have elementary-school age children now, you may choose a 20-year term that continues life coverage protection on your spouse until your kids graduate from college. Similarly, you may choose a 10-year

term if you are close to paying off your mortgage, or want enough coverage to see you through until you reach retirement.

Your Spouse LPT coverage can help provide your family with important protection during the time when you need it most.

Up to \$2.5 million available

You must submit an application and be approved for coverage. If, after you enroll in the Spouse LPT Plan, you decide you need even more coverage, you don’t have to go without—you can request additional coverage on your loved one under another certificate.

And like participants in other AICPA life plans, Spouse LPT Plan participants are eligible to receive cash refunds. Refunds, paid by the Trust out of premium refunds received from Prudential, aren’t guaranteed, but have been paid every year since the AICPA life plans have been offered.

Spouse LPT offers reliable, affordable coverage—request yours today. Don’t delay! Go to www.cpai.com/lpt to request coverage online.

The Spouse Level Premium Term Plan offers:

- Up to \$2.5 million of coverage available, based on the coverage amount you’re eligible for, any other existing AICPA spouse coverage and your spouse’s age.
- Term periods of 10 or 20 years: AICPA members with spouses up to age 55 may request a 10- or 20-year term and those with spouses age 56 to 65 may request a 10-year term.
- Optional Accidental Death & Dismemberment coverage that doubles the benefit if your spouse dies by accident.

Learn more about the AICPA Spouse LPT Plan.

Visit: www.cpai.com/lpt or call 1-800-223-7473.

Imagine your monthly costs the same for the entire length of your term...

Coverage under the LPT Plan is issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102. (973) 802-6000. Plan details, limitations and exclusions are described in your certificate. Contract Series 83500.



AICPA Insurance Trust
Member Insurance Programs