



# AICPA-endorsed Level Premium Term and Spouse Level Premium Term Life Insurance Rates

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## These Rates Apply Only for Certificates Issued 06/01/2021 and Later

There are three different rate classes under the AICPA-endorsed Level Premium Term and Spouse Level Premium Term (LPT) Life Insurance Plans—Standard, Select, and Preferred. Based on your or your spouse's health, if approved for coverage you and your spouse will receive either Preferred, Select or Standard rates—Preferred rates are the lowest rates available. LPT coverage is issued by **The Prudential Insurance Company of America** and is available exclusively to AICPA members and their spouses. Rates and amounts available are based on your age when you apply for coverage: up to \$2.5 million if you are less than age 55, up to \$2 million if you are age 55-64, and up to \$1.5 million if you are age 65.<sup>1</sup>

**Please note:** Annual Cash Refunds are not reflected in the rates below. Annual Cash Refunds may help lower your cost of insurance. The AICPA Insurance Trust (Trust) reviews a number of factors in determining the amount, if any, of Annual Cash Refunds, such as premiums, claims, expenses, and other charges. These refunds vary year to year and are not guaranteed. The Trust has paid Annual Cash Refunds every year since each Life Insurance Plan's inception. However, the Trust may suspend the distribution of Annual Cash Refunds at any time. These refunds could vary based on the premium you pay, and when premiums are lowered, refunds may decrease as well.

## Level Period Monthly Contribution Premium Rates per \$10,000 of Term Coverage

| Male          |                     |        | 10-Year Rates without Waiver or AD&D |                     |        |          |                     |        |          |                         |        |          |
|---------------|---------------------|--------|--------------------------------------|---------------------|--------|----------|---------------------|--------|----------|-------------------------|--------|----------|
| Insured's Age | \$100,000-\$249,000 |        |                                      | \$250,000-\$499,000 |        |          | \$500,000-\$999,000 |        |          | \$1,000,000-\$2,500,000 |        |          |
|               | Preferred           | Select | Standard                             | Preferred           | Select | Standard | Preferred           | Select | Standard | Preferred               | Select | Standard |
| 18-25         | \$0.48              | \$0.62 | -                                    | \$0.34              | \$0.48 | \$1.72   | \$0.26              | \$0.40 | \$1.46   | \$0.24                  | \$0.36 | \$1.32   |
| 26-27         | 0.48                | 0.62   | -                                    | 0.36                | 0.48   | 1.72     | 0.26                | 0.40   | 1.46     | 0.24                    | 0.36   | 1.32     |
| 28-30         | 0.48                | 0.62   | -                                    | 0.36                | 0.50   | 1.72     | 0.28                | 0.40   | 1.46     | 0.24                    | 0.36   | 1.32     |
| 31            | 0.50                | 0.64   | -                                    | 0.38                | 0.52   | 1.74     | 0.30                | 0.42   | 1.48     | 0.26                    | 0.38   | 1.34     |
| 32            | 0.50                | 0.66   | -                                    | 0.38                | 0.54   | 1.76     | 0.30                | 0.44   | 1.50     | 0.26                    | 0.40   | 1.36     |
| 33            | 0.52                | 0.70   | -                                    | 0.40                | 0.58   | 1.78     | 0.32                | 0.48   | 1.52     | 0.28                    | 0.42   | 1.38     |
| 34            | 0.54                | 0.72   | -                                    | 0.42                | 0.60   | 1.78     | 0.34                | 0.50   | 1.52     | 0.30                    | 0.46   | 1.40     |
| 35            | 0.56                | 0.76   | -                                    | 0.44                | 0.64   | 1.80     | 0.36                | 0.54   | 1.54     | 0.32                    | 0.48   | 1.42     |
| 36            | 0.60                | 0.82   | -                                    | 0.46                | 0.70   | 1.94     | 0.38                | 0.58   | 1.70     | 0.36                    | 0.52   | 1.58     |
| 37            | 0.64                | 0.86   | -                                    | 0.52                | 0.76   | 2.08     | 0.42                | 0.64   | 1.84     | 0.38                    | 0.58   | 1.74     |
| 38            | 0.68                | 0.94   | -                                    | 0.56                | 0.82   | 2.24     | 0.46                | 0.70   | 2.02     | 0.42                    | 0.64   | 1.90     |
| 39            | 0.74                | 1.02   | -                                    | 0.60                | 0.90   | 2.38     | 0.50                | 0.76   | 2.18     | 0.46                    | 0.70   | 2.08     |
| 40            | 0.78                | 1.08   | -                                    | 0.66                | 0.96   | 2.50     | 0.54                | 0.82   | 2.30     | 0.52                    | 0.76   | 2.20     |
| 41            | 0.80                | 1.16   | -                                    | 0.70                | 1.04   | 2.68     | 0.58                | 0.88   | 2.48     | 0.56                    | 0.80   | 2.42     |
| 42            | 0.84                | 1.20   | -                                    | 0.74                | 1.08   | 2.90     | 0.60                | 0.94   | 2.74     | 0.58                    | 0.86   | 2.66     |
| 43            | 0.88                | 1.26   | -                                    | 0.76                | 1.12   | 3.14     | 0.64                | 0.96   | 3.00     | 0.60                    | 0.90   | 2.96     |
| 44            | 0.90                | 1.32   | -                                    | 0.80                | 1.20   | 3.44     | 0.66                | 1.02   | 3.34     | 0.62                    | 0.94   | 3.30     |
| 45            | 0.96                | 1.38   | -                                    | 0.84                | 1.26   | 3.80     | 0.70                | 1.08   | 3.72     | 0.66                    | 1.00   | 3.70     |
| 46            | 1.02                | 1.48   | -                                    | 0.90                | 1.38   | 4.04     | 0.76                | 1.18   | 3.96     | 0.72                    | 1.08   | 3.96     |
| 47            | 1.12                | 1.62   | -                                    | 1.00                | 1.52   | 4.32     | 0.84                | 1.30   | 4.24     | 0.78                    | 1.20   | 4.22     |
| 48            | 1.22                | 1.80   | -                                    | 1.10                | 1.68   | 4.62     | 0.92                | 1.44   | 4.54     | 0.88                    | 1.34   | 4.54     |
| 49            | 1.34                | 1.96   | -                                    | 1.22                | 1.84   | 4.98     | 1.02                | 1.58   | 4.90     | 0.96                    | 1.50   | 4.88     |
| 50            | 1.48                | 2.14   | -                                    | 1.36                | 2.04   | 5.36     | 1.14                | 1.74   | 5.28     | 1.08                    | 1.64   | 5.26     |
| 51            | 1.60                | 2.34   | -                                    | 1.48                | 2.22   | 5.80     | 1.26                | 1.90   | 5.72     | 1.16                    | 1.80   | 5.70     |
| 52            | 1.72                | 2.52   | -                                    | 1.58                | 2.40   | 6.32     | 1.34                | 2.06   | 6.24     | 1.26                    | 1.96   | 6.22     |
| 53            | 1.82                | 2.68   | -                                    | 1.70                | 2.56   | 7.02     | 1.44                | 2.18   | 6.94     | 1.34                    | 2.08   | 6.92     |
| 54            | 1.94                | 2.86   | -                                    | 1.82                | 2.74   | 7.82     | 1.56                | 2.34   | 7.74     | 1.44                    | 2.22   | 7.72     |
| 55            | 2.04                | 3.04   | -                                    | 1.92                | 2.92   | 8.60     | 1.64                | 2.50   | 8.52     | 1.54                    | 2.36   | 8.48     |
| 56            | 2.20                | 3.26   | -                                    | 2.04                | 3.14   | 9.84     | 1.74                | 2.70   | 9.76     | 1.64                    | 2.54   | 9.72     |
| 57            | 2.38                | 3.52   | -                                    | 2.22                | 3.42   | 11.18    | 1.90                | 2.94   | 11.10    | 1.78                    | 2.78   | 11.08    |
| 58            | 2.54                | 3.80   | -                                    | 2.42                | 3.68   | 12.58    | 2.06                | 3.16   | 12.50    | 1.94                    | 3.00   | 12.48    |
| 59            | 2.74                | 4.10   | -                                    | 2.60                | 3.96   | 14.02    | 2.22                | 3.42   | 13.94    | 2.10                    | 3.22   | 13.92    |
| 60            | 2.96                | 4.44   | -                                    | 2.84                | 4.34   | 15.48    | 2.44                | 3.74   | 15.40    | 2.30                    | 3.54   | 15.36    |
| 61            | 3.24                | 4.88   | -                                    | 3.10                | 4.76   | 16.90    | 2.68                | 4.10   | 16.82    | 2.52                    | 3.88   | 16.78    |
| 62            | 3.54                | 5.36   | -                                    | 3.40                | 5.20   | 18.28    | 2.94                | 4.50   | 18.20    | 2.76                    | 4.26   | 18.18    |
| 63            | 3.88                | 5.88   | -                                    | 3.76                | 5.76   | 19.70    | 3.24                | 4.98   | 19.64    | 3.06                    | 4.70   | 19.58    |
| 64            | 4.28                | 6.50   | -                                    | 4.14                | 6.36   | 21.00    | 3.58                | 5.50   | 20.94    | 3.38                    | 5.20   | 20.90    |
| 65            | 4.72                | 7.16   | -                                    | 4.58                | 7.02   | 22.48    | 3.96                | 6.08   | 22.42    | 3.74                    | 5.76   | 22.38    |

Please note: Gender-based rates are not available in Montana, male rates apply.

<sup>1</sup> Rates are based on your spouse's age when they apply for coverage. The amount of Spouse coverage cannot exceed the amount you are eligible for as a member.

## Level Period Monthly Contribution Premium Rates per \$10,000 of Term Coverage

| Male          |                     |        | 20-Year Rates without Waiver or AD&D |                     |        |          |                     |        |          |                         |        |          |
|---------------|---------------------|--------|--------------------------------------|---------------------|--------|----------|---------------------|--------|----------|-------------------------|--------|----------|
| Insured's Age | \$100,000-\$249,000 |        |                                      | \$250,000-\$499,000 |        |          | \$500,000-\$999,000 |        |          | \$1,000,000-\$2,500,000 |        |          |
|               | Preferred           | Select | Standard                             | Preferred           | Select | Standard | Preferred           | Select | Standard | Preferred               | Select | Standard |
| 18-25         | \$0.70              | \$1.00 | -                                    | \$0.54              | \$0.86 | \$2.54   | \$0.48              | \$0.78 | \$2.44   | \$0.46                  | \$0.74 | \$2.34   |
| 26-30         | 0.70                | 1.00   | -                                    | 0.54                | 0.86   | 2.66     | 0.48                | 0.78   | 2.44     | 0.46                    | 0.74   | 2.34     |
| 31            | 0.70                | 1.02   | -                                    | 0.58                | 0.88   | 2.66     | 0.50                | 0.80   | 2.44     | 0.48                    | 0.76   | 2.34     |
| 32            | 0.72                | 1.04   | -                                    | 0.62                | 0.94   | 2.66     | 0.54                | 0.82   | 2.44     | 0.50                    | 0.78   | 2.34     |
| 33            | 0.74                | 1.06   | -                                    | 0.66                | 0.98   | 2.66     | 0.56                | 0.86   | 2.44     | 0.52                    | 0.80   | 2.34     |
| 34            | 0.76                | 1.08   | -                                    | 0.70                | 1.04   | 2.66     | 0.58                | 0.88   | 2.44     | 0.54                    | 0.84   | 2.34     |
| 35            | 0.76                | 1.12   | -                                    | 0.72                | 1.08   | 2.66     | 0.60                | 0.92   | 2.44     | 0.56                    | 0.86   | 2.34     |
| 36            | 0.80                | 1.22   | -                                    | 0.76                | 1.18   | 2.86     | 0.64                | 1.00   | 2.66     | 0.58                    | 0.94   | 2.56     |
| 37            | 0.86                | 1.32   | -                                    | 0.82                | 1.30   | 3.04     | 0.68                | 1.10   | 2.86     | 0.64                    | 1.04   | 2.78     |
| 38            | 0.92                | 1.46   | -                                    | 0.88                | 1.42   | 3.28     | 0.74                | 1.22   | 3.10     | 0.68                    | 1.14   | 3.02     |
| 39            | 1.00                | 1.60   | -                                    | 0.94                | 1.58   | 3.48     | 0.80                | 1.34   | 3.32     | 0.74                    | 1.24   | 3.26     |
| 40            | 1.08                | 1.74   | -                                    | 1.02                | 1.68   | 3.64     | 0.86                | 1.42   | 3.50     | 0.80                    | 1.36   | 3.42     |
| 41            | 1.18                | 1.86   | -                                    | 1.10                | 1.82   | 3.90     | 0.94                | 1.54   | 3.78     | 0.88                    | 1.44   | 3.72     |
| 42            | 1.26                | 1.96   | -                                    | 1.18                | 1.92   | 4.22     | 1.00                | 1.62   | 4.12     | 0.94                    | 1.54   | 4.06     |
| 43            | 1.34                | 2.06   | -                                    | 1.28                | 2.00   | 4.56     | 1.08                | 1.70   | 4.48     | 1.00                    | 1.60   | 4.48     |
| 44            | 1.42                | 2.16   | -                                    | 1.36                | 2.12   | 5.00     | 1.16                | 1.80   | 4.96     | 1.08                    | 1.68   | 4.94     |
| 45            | 1.52                | 2.30   | -                                    | 1.46                | 2.24   | 5.50     | 1.24                | 1.90   | 5.50     | 1.16                    | 1.78   | 5.50     |
| 46            | 1.64                | 2.52   | -                                    | 1.58                | 2.46   | 5.80     | 1.34                | 2.08   | 5.80     | 1.24                    | 1.94   | 5.78     |
| 47            | 1.78                | 2.78   | -                                    | 1.72                | 2.74   | 6.12     | 1.46                | 2.32   | 6.10     | 1.36                    | 2.18   | 6.04     |
| 48            | 1.96                | 3.12   | -                                    | 1.90                | 3.06   | 6.48     | 1.60                | 2.60   | 6.48     | 1.50                    | 2.42   | 6.38     |
| 49            | 2.16                | 3.44   | -                                    | 2.08                | 3.38   | 6.90     | 1.78                | 2.88   | 6.88     | 1.66                    | 2.74   | 6.74     |
| 50            | 2.38                | 3.80   | -                                    | 2.30                | 3.76   | 7.34     | 1.96                | 3.20   | 7.32     | 1.82                    | 3.00   | 7.14     |
| 51            | 2.60                | 4.18   | -                                    | 2.54                | 4.12   | 7.88     | 2.16                | 3.50   | 7.84     | 2.02                    | 3.32   | 7.60     |
| 52            | 2.84                | 4.52   | -                                    | 2.76                | 4.48   | 8.50     | 2.34                | 3.80   | 8.44     | 2.20                    | 3.62   | 8.16     |
| 53            | 3.08                | 4.84   | -                                    | 3.00                | 4.78   | 9.32     | 2.54                | 4.06   | 9.28     | 2.38                    | 3.86   | 8.90     |
| 54            | 3.34                | 5.20   | -                                    | 3.26                | 5.12   | 10.28    | 2.76                | 4.36   | 10.20    | 2.58                    | 4.12   | 9.72     |
| 55            | 3.64                | 5.54   | -                                    | 3.56                | 5.48   | 11.20    | 3.02                | 4.66   | 11.12    | 2.84                    | 4.40   | 10.54    |

Please note: Gender-based rates are not available in Montana, male rates apply.

## Level Period Monthly Contribution Premium Rates per \$10,000 of Term Coverage

| Female        |                     |        | 10-Year Rates without Waiver or AD&D |                     |        |          |                     |        |          |                         |        |          |
|---------------|---------------------|--------|--------------------------------------|---------------------|--------|----------|---------------------|--------|----------|-------------------------|--------|----------|
| Insured's Age | \$100,000-\$249,000 |        |                                      | \$250,000-\$499,000 |        |          | \$500,000-\$999,000 |        |          | \$1,000,000-\$2,500,000 |        |          |
|               | Preferred           | Select | Standard                             | Preferred           | Select | Standard | Preferred           | Select | Standard | Preferred               | Select | Standard |
| 18-25         | \$0.42              | \$0.50 | -                                    | \$0.28              | \$0.38 | \$1.32   | \$0.22              | \$0.30 | \$1.10   | \$0.18                  | \$0.26 | \$0.98   |
| 26-28         | 0.42                | 0.52   | -                                    | 0.28                | 0.40   | 1.32     | 0.22                | 0.32   | 1.10     | 0.18                    | 0.28   | 0.98     |
| 29            | 0.42                | 0.54   | -                                    | 0.28                | 0.42   | 1.32     | 0.22                | 0.34   | 1.10     | 0.18                    | 0.30   | 0.98     |
| 30            | 0.42                | 0.56   | -                                    | 0.28                | 0.44   | 1.32     | 0.22                | 0.36   | 1.10     | 0.18                    | 0.32   | 0.98     |
| 31            | 0.44                | 0.58   | -                                    | 0.30                | 0.46   | 1.32     | 0.24                | 0.38   | 1.10     | 0.20                    | 0.34   | 0.98     |
| 32            | 0.44                | 0.62   | -                                    | 0.32                | 0.50   | 1.32     | 0.24                | 0.40   | 1.10     | 0.20                    | 0.36   | 0.98     |
| 33            | 0.46                | 0.64   | -                                    | 0.34                | 0.54   | 1.32     | 0.26                | 0.44   | 1.10     | 0.22                    | 0.40   | 0.98     |
| 34            | 0.48                | 0.68   | -                                    | 0.36                | 0.56   | 1.32     | 0.28                | 0.46   | 1.10     | 0.24                    | 0.44   | 0.98     |
| 35            | 0.50                | 0.72   | -                                    | 0.38                | 0.60   | 1.32     | 0.30                | 0.50   | 1.10     | 0.26                    | 0.46   | 0.98     |
| 36            | 0.52                | 0.76   | -                                    | 0.40                | 0.66   | 1.44     | 0.32                | 0.56   | 1.22     | 0.28                    | 0.52   | 1.10     |
| 37            | 0.54                | 0.82   | -                                    | 0.44                | 0.70   | 1.54     | 0.36                | 0.60   | 1.34     | 0.32                    | 0.56   | 1.24     |
| 38            | 0.58                | 0.86   | -                                    | 0.46                | 0.74   | 1.60     | 0.38                | 0.62   | 1.42     | 0.34                    | 0.58   | 1.32     |
| 39            | 0.60                | 0.90   | -                                    | 0.48                | 0.78   | 1.72     | 0.38                | 0.66   | 1.54     | 0.36                    | 0.62   | 1.42     |
| 40            | 0.62                | 0.92   | -                                    | 0.48                | 0.82   | 1.84     | 0.40                | 0.68   | 1.66     | 0.36                    | 0.64   | 1.58     |
| 41            | 0.64                | 0.98   | -                                    | 0.52                | 0.86   | 2.00     | 0.42                | 0.72   | 1.84     | 0.38                    | 0.68   | 1.76     |
| 42            | 0.68                | 1.04   | -                                    | 0.54                | 0.92   | 2.18     | 0.46                | 0.78   | 2.04     | 0.42                    | 0.72   | 1.98     |
| 43            | 0.70                | 1.08   | -                                    | 0.58                | 0.94   | 2.40     | 0.48                | 0.80   | 2.28     | 0.44                    | 0.76   | 2.20     |
| 44            | 0.74                | 1.16   | -                                    | 0.60                | 1.02   | 2.62     | 0.52                | 0.86   | 2.50     | 0.48                    | 0.80   | 2.48     |
| 45            | 0.76                | 1.22   | -                                    | 0.64                | 1.08   | 2.88     | 0.54                | 0.92   | 2.80     | 0.50                    | 0.86   | 2.76     |
| 46            | 0.80                | 1.30   | -                                    | 0.68                | 1.14   | 3.04     | 0.58                | 0.98   | 2.96     | 0.52                    | 0.92   | 2.92     |
| 47            | 0.86                | 1.38   | -                                    | 0.72                | 1.26   | 3.22     | 0.60                | 1.08   | 3.14     | 0.56                    | 1.00   | 3.12     |
| 48            | 0.94                | 1.52   | -                                    | 0.80                | 1.40   | 3.46     | 0.68                | 1.20   | 3.38     | 0.62                    | 1.12   | 3.34     |
| 49            | 1.00                | 1.62   | -                                    | 0.86                | 1.52   | 3.70     | 0.74                | 1.30   | 3.62     | 0.68                    | 1.22   | 3.60     |
| 50            | 1.08                | 1.78   | -                                    | 0.96                | 1.66   | 3.96     | 0.82                | 1.42   | 3.88     | 0.76                    | 1.34   | 3.86     |
| 51            | 1.18                | 1.90   | -                                    | 1.04                | 1.80   | 4.26     | 0.88                | 1.54   | 4.18     | 0.84                    | 1.46   | 4.14     |
| 52            | 1.26                | 2.04   | -                                    | 1.12                | 1.94   | 4.58     | 0.96                | 1.68   | 4.50     | 0.90                    | 1.56   | 4.46     |
| 53            | 1.34                | 2.20   | -                                    | 1.22                | 2.10   | 4.94     | 1.04                | 1.82   | 4.86     | 0.96                    | 1.70   | 4.84     |
| 54            | 1.44                | 2.40   | -                                    | 1.32                | 2.28   | 5.38     | 1.12                | 1.96   | 5.30     | 1.06                    | 1.84   | 5.26     |
| 55            | 1.58                | 2.62   | -                                    | 1.46                | 2.50   | 5.84     | 1.24                | 2.16   | 5.76     | 1.16                    | 2.02   | 5.72     |
| 56            | 1.78                | 2.94   | -                                    | 1.64                | 2.86   | 6.28     | 1.40                | 2.46   | 6.16     | 1.34                    | 2.30   | 6.16     |
| 57            | 1.98                | 3.34   | -                                    | 1.90                | 3.24   | 6.76     | 1.62                | 2.80   | 6.58     | 1.50                    | 2.64   | 6.64     |
| 58            | 2.26                | 3.80   | -                                    | 2.12                | 3.70   | 7.30     | 1.82                | 3.18   | 7.08     | 1.70                    | 3.00   | 7.20     |
| 59            | 2.52                | 4.26   | -                                    | 2.40                | 4.16   | 7.90     | 2.06                | 3.58   | 7.64     | 1.92                    | 3.38   | 7.78     |
| 60            | 2.78                | 4.68   | -                                    | 2.64                | 4.58   | 8.58     | 2.26                | 3.96   | 8.26     | 2.14                    | 3.72   | 8.48     |
| 61            | 2.96                | 5.02   | -                                    | 2.84                | 4.92   | 9.34     | 2.44                | 4.24   | 8.94     | 2.28                    | 4.00   | 9.24     |
| 62            | 3.08                | 5.28   | -                                    | 2.98                | 5.14   | 10.16    | 2.56                | 4.44   | 9.70     | 2.40                    | 4.18   | 10.04    |
| 63            | 3.16                | 5.38   | -                                    | 3.04                | 5.28   | 11.04    | 2.62                | 4.54   | 10.48    | 2.48                    | 4.30   | 10.92    |
| 64            | 3.26                | 5.56   | -                                    | 3.14                | 5.46   | 11.98    | 2.70                | 4.72   | 11.34    | 2.54                    | 4.44   | 11.84    |
| 65            | 3.42                | 5.82   | -                                    | 3.28                | 5.70   | 12.94    | 2.82                | 4.92   | 12.22    | 2.66                    | 4.66   | 12.82    |

Please note: Gender-based rates are not available in Montana, male rates apply.

## Level Period Monthly Contribution Premium Rates per \$10,000 of Term Coverage

| Female        |                     |        | 20-Year Rates without Waiver or AD&D |                     |        |          |                     |        |          |                         |        |          |
|---------------|---------------------|--------|--------------------------------------|---------------------|--------|----------|---------------------|--------|----------|-------------------------|--------|----------|
| Insured's Age | \$100,000-\$249,000 |        |                                      | \$250,000-\$499,000 |        |          | \$500,000-\$999,000 |        |          | \$1,000,000-\$2,500,000 |        |          |
|               | Preferred           | Select | Standard                             | Preferred           | Select | Standard | Preferred           | Select | Standard | Preferred               | Select | Standard |
| 18-25         | \$0.60              | \$0.86 | -                                    | \$0.42              | \$0.64 | \$1.74   | \$0.36              | \$0.56 | \$1.74   | \$0.34                  | \$0.52 | \$1.70   |
| 26-27         | 0.60                | 0.86   | -                                    | 0.42                | 0.66   | 2.02     | 0.36                | 0.56   | 1.80     | 0.34                    | 0.52   | 1.70     |
| 28            | 0.60                | 0.86   | -                                    | 0.42                | 0.66   | 2.02     | 0.36                | 0.58   | 1.80     | 0.34                    | 0.54   | 1.70     |
| 29            | 0.60                | 0.86   | -                                    | 0.42                | 0.68   | 2.02     | 0.36                | 0.58   | 1.80     | 0.34                    | 0.54   | 1.70     |
| 30            | 0.60                | 0.86   | -                                    | 0.42                | 0.68   | 2.02     | 0.36                | 0.58   | 1.80     | 0.34                    | 0.54   | 1.70     |
| 31            | 0.60                | 0.88   | -                                    | 0.44                | 0.74   | 2.04     | 0.38                | 0.62   | 1.84     | 0.36                    | 0.56   | 1.72     |
| 32            | 0.60                | 0.92   | -                                    | 0.44                | 0.82   | 2.10     | 0.38                | 0.68   | 1.88     | 0.40                    | 0.66   | 1.78     |
| 33            | 0.62                | 0.96   | -                                    | 0.50                | 0.88   | 2.14     | 0.42                | 0.74   | 1.94     | 0.40                    | 0.70   | 1.82     |
| 34            | 0.62                | 0.98   | -                                    | 0.52                | 0.92   | 2.18     | 0.44                | 0.78   | 1.98     | 0.40                    | 0.74   | 1.86     |
| 35            | 0.62                | 1.02   | -                                    | 0.56                | 0.98   | 2.22     | 0.48                | 0.82   | 2.02     | 0.44                    | 0.78   | 1.90     |
| 36            | 0.64                | 1.08   | -                                    | 0.60                | 1.04   | 2.38     | 0.50                | 0.86   | 2.18     | 0.46                    | 0.82   | 2.08     |
| 37            | 0.68                | 1.14   | -                                    | 0.64                | 1.10   | 2.56     | 0.54                | 0.92   | 2.38     | 0.50                    | 0.88   | 2.28     |
| 38            | 0.72                | 1.24   | -                                    | 0.68                | 1.20   | 2.70     | 0.58                | 1.00   | 2.52     | 0.52                    | 0.94   | 2.44     |
| 39            | 0.78                | 1.34   | -                                    | 0.74                | 1.30   | 2.86     | 0.62                | 1.08   | 2.70     | 0.56                    | 1.00   | 2.62     |
| 40            | 0.84                | 1.44   | -                                    | 0.78                | 1.40   | 3.04     | 0.64                | 1.18   | 2.88     | 0.60                    | 1.10   | 2.80     |
| 41            | 0.90                | 1.56   | -                                    | 0.84                | 1.50   | 3.26     | 0.70                | 1.26   | 3.12     | 0.64                    | 1.18   | 3.04     |
| 42            | 0.94                | 1.66   | -                                    | 0.90                | 1.60   | 3.48     | 0.76                | 1.34   | 3.36     | 0.70                    | 1.26   | 3.30     |
| 43            | 1.00                | 1.74   | -                                    | 0.96                | 1.72   | 3.74     | 0.80                | 1.44   | 3.62     | 0.74                    | 1.34   | 3.56     |
| 44            | 1.06                | 1.84   | -                                    | 1.00                | 1.80   | 4.00     | 0.84                | 1.50   | 3.90     | 0.78                    | 1.40   | 3.84     |
| 45            | 1.12                | 1.94   | -                                    | 1.06                | 1.88   | 4.30     | 0.88                | 1.58   | 4.22     | 0.82                    | 1.48   | 4.18     |
| 46            | 1.20                | 2.06   | -                                    | 1.14                | 2.02   | 4.52     | 0.96                | 1.70   | 4.44     | 0.88                    | 1.58   | 4.42     |
| 47            | 1.30                | 2.22   | -                                    | 1.24                | 2.16   | 4.80     | 1.04                | 1.82   | 4.72     | 0.96                    | 1.70   | 4.68     |
| 48            | 1.42                | 2.40   | -                                    | 1.32                | 2.34   | 5.12     | 1.10                | 1.96   | 5.04     | 1.02                    | 1.86   | 5.00     |
| 49            | 1.56                | 2.62   | -                                    | 1.44                | 2.54   | 5.48     | 1.22                | 2.16   | 5.40     | 1.12                    | 2.00   | 5.36     |
| 50            | 1.70                | 2.84   | -                                    | 1.58                | 2.78   | 5.88     | 1.32                | 2.36   | 5.80     | 1.24                    | 2.22   | 5.76     |
| 51            | 1.84                | 3.12   | -                                    | 1.74                | 3.06   | 6.34     | 1.46                | 2.58   | 6.26     | 1.36                    | 2.44   | 6.22     |
| 52            | 1.98                | 3.42   | -                                    | 1.90                | 3.38   | 6.82     | 1.60                | 2.88   | 6.74     | 1.50                    | 2.70   | 6.72     |
| 53            | 2.12                | 3.80   | -                                    | 2.10                | 3.72   | 7.38     | 1.78                | 3.16   | 7.30     | 1.66                    | 2.96   | 7.28     |
| 54            | 2.32                | 4.14   | -                                    | 2.32                | 4.10   | 7.98     | 1.96                | 3.48   | 7.90     | 1.82                    | 3.28   | 7.88     |
| 55            | 2.56                | 4.50   | -                                    | 2.50                | 4.44   | 8.64     | 2.12                | 3.78   | 8.56     | 1.98                    | 3.56   | 8.54     |

Please note: Gender-based rates are not available in Montana, male rates apply.

### Additional Coverage Options

The cost for the Optional Accidental Death & Dismemberment (AD&D) coverage and Disability Waiver, also known as Waiver of Contribution, is in addition to the cost of your LPT coverage. Rates are shown per \$10,000 of the LPT coverage amount you choose. The Waiver option is not available for Spouse coverage.

Dependent Child Coverage includes all eligible dependent children; cost deducted from any future Annual Cash Refunds.....\$6.00/year.

| Optional AD&D Rate per \$10,000†   |                      |                      |               |                      |                      |
|--|----------------------|----------------------|---------------|----------------------|----------------------|
| AD&D amount is equal to Term Life Insurance. Cost is based on the Insured's Age and Term Period elected. |                      |                      |               |                      |                      |
| Insured's Age  | 10-Year Level Period | 20-Year Level Period | Insured's Age | 10-Year Level Period | 20-Year Level Period |
| 18-46  | \$0.20               | \$0.20               | 59            | \$0.24               | -                    |
| 47-50  | 0.20                 | 0.22                 | 60            | 0.26                 | -                    |
| 51-54  | 0.20                 | 0.24                 | 61            | 0.26                 | -                    |
| 55   | 0.20                 | 0.26                 | 62            | 0.28                 | -                    |
| 56   | 0.22                 | -                    | 63            | 0.28                 | -                    |
| 57   | 0.22                 | -                    | 64            | 0.30                 | -                    |
| 58   | 0.24                 | -                    | 65            | 0.30                 | -                    |

†Optional AD&D coverage ends at attained age 75

## Optional Disability Waiver

Premium contributions are waived if you become totally disabled.\* Not available for age 60 or over.  
 Cost is based on the Member's Age, Gender, Term Period, and LPT coverage amount elected.

| Male         | 10-Year Rate per \$10,000 |                   |                   |                  |
|--------------|---------------------------|-------------------|-------------------|------------------|
| Member's Age | \$100,000-249,000         | \$250,000-499,000 | \$500,000-999,000 | \$1,000,000 & up |
| 18-36        | \$0.08                    | \$0.06            | \$0.04            | \$0.04           |
| 37           | 0.08                      | 0.06              | 0.04              | 0.04             |
| 38           | 0.10                      | 0.06              | 0.06              | 0.04             |
| 39           | 0.10                      | 0.06              | 0.06              | 0.06             |
| 40           | 0.10                      | 0.08              | 0.06              | 0.06             |
| 41           | 0.12                      | 0.08              | 0.06              | 0.06             |
| 42           | 0.12                      | 0.10              | 0.08              | 0.08             |
| 43           | 0.14                      | 0.10              | 0.10              | 0.08             |
| 44           | 0.16                      | 0.12              | 0.10              | 0.10             |
| 45           | 0.18                      | 0.14              | 0.12              | 0.12             |
| 46           | 0.18                      | 0.16              | 0.14              | 0.14             |
| 47           | 0.22                      | 0.18              | 0.16              | 0.16             |
| 48           | 0.24                      | 0.20              | 0.18              | 0.18             |
| 49           | 0.26                      | 0.22              | 0.20              | 0.20             |
| 50           | 0.30                      | 0.24              | 0.24              | 0.22             |
| 51           | 0.32                      | 0.28              | 0.26              | 0.26             |
| 52           | 0.36                      | 0.30              | 0.30              | 0.28             |
| 53           | 0.38                      | 0.34              | 0.32              | 0.32             |
| 54           | 0.44                      | 0.40              | 0.38              | 0.36             |
| 55           | 0.48                      | 0.44              | 0.42              | 0.42             |
| 56           | 0.54                      | 0.48              | 0.48              | 0.46             |
| 57           | 0.58                      | 0.54              | 0.52              | 0.52             |
| 58           | 0.66                      | 0.60              | 0.58              | 0.58             |
| 59           | 0.72                      | 0.68              | 0.66              | 0.64             |

| Female       | 10-Year Rate per \$10,000 |                   |                   |                  |
|--------------|---------------------------|-------------------|-------------------|------------------|
| Member's Age | \$100,000-249,000         | \$250,000-499,000 | \$500,000-999,000 | \$1,000,000 & up |
| 18-36        | \$0.08                    | \$0.04            | \$0.04            | 0.04             |
| 37           | 0.08                      | 0.06              | 0.04              | 0.04             |
| 38           | 0.08                      | 0.06              | 0.04              | 0.04             |
| 39           | 0.08                      | 0.06              | 0.06              | 0.04             |
| 40           | 0.10                      | 0.06              | 0.06              | 0.06             |
| 41           | 0.10                      | 0.08              | 0.06              | 0.06             |
| 42           | 0.12                      | 0.08              | 0.08              | 0.06             |
| 43           | 0.12                      | 0.10              | 0.08              | 0.08             |
| 44           | 0.14                      | 0.10              | 0.10              | 0.08             |
| 45           | 0.16                      | 0.12              | 0.10              | 0.10             |
| 46           | 0.18                      | 0.14              | 0.12              | 0.12             |
| 47           | 0.18                      | 0.14              | 0.14              | 0.14             |
| 48           | 0.20                      | 0.16              | 0.14              | 0.14             |
| 49           | 0.22                      | 0.18              | 0.16              | 0.16             |
| 50           | 0.24                      | 0.20              | 0.18              | 0.18             |
| 51           | 0.26                      | 0.22              | 0.20              | 0.20             |
| 52           | 0.28                      | 0.24              | 0.22              | 0.22             |
| 53           | 0.30                      | 0.26              | 0.24              | 0.24             |
| 54           | 0.34                      | 0.28              | 0.28              | 0.26             |
| 55           | 0.36                      | 0.32              | 0.30              | 0.30             |
| 56           | 0.38                      | 0.34              | 0.32              | 0.32             |
| 57           | 0.42                      | 0.38              | 0.36              | 0.34             |
| 58           | 0.44                      | 0.40              | 0.38              | 0.38             |
| 59           | 0.48                      | 0.44              | 0.42              | 0.40             |

| Male         | 20-Year Rate per \$10,000 |                   |                   |                  |
|--------------|---------------------------|-------------------|-------------------|------------------|
| Member's Age | \$100,000-249,000         | \$250,000-499,000 | \$500,000-999,000 | \$1,000,000 & up |
| 18-31        | \$0.12                    | \$0.10            | \$0.08            | \$0.08           |
| 32           | 0.12                      | 0.10              | 0.08              | 0.08             |
| 33           | 0.14                      | 0.10              | 0.08              | 0.08             |
| 34           | 0.14                      | 0.10              | 0.10              | 0.08             |
| 35           | 0.14                      | 0.10              | 0.10              | 0.08             |
| 36           | 0.14                      | 0.10              | 0.10              | 0.10             |
| 37           | 0.16                      | 0.12              | 0.10              | 0.10             |
| 38           | 0.16                      | 0.12              | 0.12              | 0.10             |
| 39           | 0.18                      | 0.14              | 0.12              | 0.12             |
| 40           | 0.20                      | 0.14              | 0.14              | 0.12             |
| 41           | 0.22                      | 0.16              | 0.16              | 0.14             |
| 42           | 0.24                      | 0.18              | 0.18              | 0.16             |
| 43           | 0.28                      | 0.20              | 0.20              | 0.18             |
| 44           | 0.30                      | 0.24              | 0.22              | 0.22             |
| 45           | 0.34                      | 0.26              | 0.24              | 0.24             |
| 46           | 0.36                      | 0.28              | 0.26              | 0.26             |
| 47           | 0.40                      | 0.30              | 0.28              | 0.28             |
| 48           | 0.44                      | 0.34              | 0.32              | 0.32             |
| 49           | 0.46                      | 0.38              | 0.36              | 0.36             |
| 50           | 0.52                      | 0.40              | 0.40              | 0.38             |
| 51           | 0.58                      | 0.44              | 0.42              | 0.42             |
| 52           | 0.64                      | 0.48              | 0.46              | 0.46             |
| 53           | 0.72                      | 0.52              | 0.52              | 0.50             |
| 54           | 0.80                      | 0.58              | 0.56              | 0.56             |
| 55           | 0.90                      | 0.64              | 0.62              | 0.62             |

| Female       | 20-Year Rate per \$10,000 |                   |                   |                  |
|--------------|---------------------------|-------------------|-------------------|------------------|
| Member's Age | \$100,000-249,000         | \$250,000-499,000 | \$500,000-999,000 | \$1,000,000 & up |
| 18-31        | \$0.10                    | \$0.08            | \$0.06            | \$0.06           |
| 32           | 0.12                      | 0.08              | 0.06              | 0.06             |
| 33           | 0.12                      | 0.08              | 0.08              | 0.06             |
| 34           | 0.12                      | 0.08              | 0.08              | 0.06             |
| 35           | 0.12                      | 0.10              | 0.08              | 0.08             |
| 36           | 0.14                      | 0.10              | 0.08              | 0.08             |
| 37           | 0.14                      | 0.10              | 0.08              | 0.08             |
| 38           | 0.14                      | 0.10              | 0.10              | 0.10             |
| 39           | 0.16                      | 0.12              | 0.10              | 0.10             |
| 40           | 0.16                      | 0.12              | 0.12              | 0.10             |
| 41           | 0.18                      | 0.14              | 0.12              | 0.12             |
| 42           | 0.18                      | 0.14              | 0.14              | 0.12             |
| 43           | 0.20                      | 0.16              | 0.14              | 0.14             |
| 44           | 0.22                      | 0.18              | 0.16              | 0.16             |
| 45           | 0.24                      | 0.20              | 0.18              | 0.18             |
| 46           | 0.26                      | 0.22              | 0.20              | 0.20             |
| 47           | 0.28                      | 0.24              | 0.22              | 0.22             |
| 48           | 0.32                      | 0.26              | 0.26              | 0.24             |
| 49           | 0.34                      | 0.30              | 0.28              | 0.28             |
| 50           | 0.36                      | 0.32              | 0.32              | 0.30             |
| 51           | 0.40                      | 0.36              | 0.34              | 0.34             |
| 52           | 0.44                      | 0.40              | 0.38              | 0.36             |
| 53           | 0.48                      | 0.42              | 0.42              | 0.40             |
| 54           | 0.52                      | 0.46              | 0.46              | 0.44             |
| 55           | 0.58                      | 0.52              | 0.50              | 0.50             |

\*Optional Disability Waiver is not available under the Spouse LPT Plan. Please note: Gender-based rates are not available in Montana, male rates apply.

**Preferred rates are reflected above. For more information regarding Standard and Select Waiver rates, please call 800.223.7473.**

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