

# Group Variable Universal Life (GVUL) Insurance

Rates are based on your age as of October 1, 2024. When you enter a new age band, your rate will increase as shown. Otherwise, rates can only change on a class-wide basis. **Gender-based rates are not available in Montana; male rates apply.** Payment basis is offered monthly, semi-annually, or annually. The rates shown below do not reflect the opportunity for Annual Cash Refunds.

**Male Monthly Gross Rates per \$10,000**

**Female Monthly Gross Rates per \$10,000**

Age	Standard Rate	Select Rate	Preferred Rate
Under 30	\$0.20	-	-
30-34	0.26	-	-
35-39	0.34	-	-
40-44	0.44	-	-
45-49	1.10	\$0.66	\$0.58
50	2.50	0.84	0.68
51	2.60	0.99	0.72
52	2.70	1.15	0.77
53	2.80	1.32	0.84
54	2.90	1.50	0.92
55	3.51	1.68	1.02
56	3.81	1.88	1.14
57	4.16	2.08	1.28
58	4.56	2.38	1.44
59	5.03	2.80	1.72
60	5.55	4.50	2.29
61	6.16	4.72	2.52
62	6.85	4.94	2.78
63	7.61	5.16	3.04
64	8.44	5.40	3.30
65	9.31	8.08	3.94
66	10.25	8.46	4.37
67	11.25	8.86	4.80
68	12.35	9.28	5.24
69	13.61	9.70	5.70
70	15.09	15.08	7.52
71	16.83	16.82	8.35
72	18.85	17.68	9.18
73	21.15	18.54	10.04
74	23.70	19.40	10.90
75	26.46	26.46	14.14

Age	Standard Rate	Select Rate	Preferred Rate
Under 30	\$0.16	-	-
30-34	0.21	-	-
35-39	0.27	-	-
40-44	0.36	-	-
45-49	0.90	\$0.54	\$0.46
50	1.74	0.68	0.50
51	1.88	0.80	0.56
52	2.02	0.92	0.62
53	2.16	1.04	0.70
54	2.30	1.20	0.78
55	2.68	1.38	0.88
56	2.94	1.54	0.98
57	3.22	1.71	1.09
58	3.55	1.96	1.20
59	3.90	2.30	1.32
60	4.32	3.68	1.94
61	4.79	3.84	2.14
62	5.32	4.02	2.36
63	5.91	4.20	2.58
64	6.57	4.40	2.80
65	7.30	6.88	3.20
66	8.12	7.16	3.52
67	9.03	7.48	3.86
68	10.02	7.82	4.23
69	11.12	8.20	4.60
70	12.31	12.30	5.90
71	13.62	13.62	6.52
72	15.05	14.24	7.14
73	16.64	14.86	7.82
74	18.41	15.50	8.50
75	20.42	20.20	10.82

## Monthly Gross Rates and Annual Cash Refund Information

**Coverage is issued by The Prudential Insurance Company of America.**

Up to \$2.5 million in coverage is available, depending on your age and memberships. GVUL Insurance may reduce to 75% at age 75, to 50% at age 80. Reductions at ages 75+ do not affect Preferred eligibility as long as the reduced coverage amount is at least \$190,000. At age 100, the death benefit will be your Certificate Fund less any Certificate debt and past due monthly charges, if any.

**Please note: The maximum amount of GVUL coverage available is reduced by any AICPA Level Premium Term coverage you may have.**

### Maximum coverage amounts available

Memberships	AICPA & State Society	AICPA only	State Society only
Ages under 55	\$2.5 million	\$2 million	\$500,000
Ages 55-64	\$2 million	\$1.5 million	\$500,000
Ages 65-69	\$1.5 million	\$1 million	\$250,000
Ages 70-75	\$750,000	\$500,000	\$150,000

### Accidental Death & Dismemberment (AD&D)

Age	Male/Female
18-64	\$0.20
65-75	0.30

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

The information within this material reflects Plan details for certificates issued on or after September 1, 2022. If your certificate was issued prior to this date please refer to your Prospectus at [www.cpai.com/gvul](http://www.cpai.com/gvul) and certificate booklet for more details.



**When you apply for coverage, you will get the best rate possible based on your insurability.**

**Standard rates** are only available to members who apply before age 45.

**Select rates** for members ages 45-75 in good health: Just answer a few health questions to apply.

**Preferred rates** for members ages 45-75 in excellent health: A short health questionnaire, brief medical exam, and a minimum of \$250,000 in coverage are needed to get lower Preferred rates.

**For more information on rates for ages 76+, please contact Aon at 800.223.7473.**

**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 a number of factors, such as your rate class, payment mode, engagement in certain wellness programs, and the premium you pay. Please note, when premiums are lowered, refunds may decrease as well. In the 2024 policy year, most Plan participants saved 28-49% on gross costs.\* → [cpai.com/cashrefunds](https://cpai.com/cashrefunds)

**Optional benefits:**

**Accidental Death & Dismemberment Coverage (AD&D)** doubles your benefit amount if you die by accident before age 75.

**Disability Waiver, also known as Waiver of Monthly Insurance Charges,** is Optional coverage that allows your GVUL Plan coverage to continue at no cost to you if you become totally disabled before age 60. With periodic proof of your disability, you'll be covered until age 80 and until age 75 for Optional AD&D coverage you may have. The Optional AD&D continues with periodic proof of your disability only if you had AD&D inforce prior to your disability.

**Dependent Child Coverage** is \$6 per year deducted from your Annual Cash Refund and insures all of your eligible dependent children. Each dependent child is covered with \$10,000 in coverage if he or she is unmarried and under age 25.

**Disability Waiver**

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

Age	Male			Female		
	Standard	Select	Preferred	Standard	Select	Preferred
Under 30	\$ 0.02	-	-	\$ 0.02	-	-
30-34	0.04	-	-	0.02	-	-
35-39	0.06	-	-	0.04	-	-
40-44	0.08	-	-	0.06	-	-
45-49	0.22	\$0.10	\$0.08	0.18	\$0.08	\$0.07
50-54	0.40	0.20	0.18	0.30	0.16	0.16
55-59	0.74	0.38	0.32	0.60	0.30	0.26

**GVUL Group Variable Universal Life**

**Questions? Call 800.223.7473.**

**We're available 8:30am-6pm ET, Monday-Friday.**

\*Annual Cash Refund distribution percentages are based on the participant's age, rate class, and any Annual Cash Refund enhancement they are eligible for. The percentages shown above are based on the 2024 Plan year, and these refunds were distributed in 2024. A participant's Annual Cash Refund may be increased by \$25.00 if the participant has more than one Trust product. For those making monthly Electronic Fund Transfer payments, their refund may be increased by \$25.00. This refund may also be reduced by \$6.00 for insureds with Dependent Child coverage.

IMPORTANT NOTICE – Please visit [www.cpai.com/mib](https://www.cpai.com/mib).

The products issued by The Prudential Insurance Company of America may not be available in all states.

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.

These materials are for informational or educational purposes. In providing these materials, Prudential (i) is not acting as your fiduciary as defined by the Employee Retirement Income Security Act of 1974, as amended and the guidance and regulations issued by the Department of Labor and is not giving advice in a fiduciary capacity and (ii) is not undertaking to provide impartial investment advice as Prudential will receive compensation for its services/products.

**You should consider the coverage and the underlying funds' investment objectives, risks, charges and expenses carefully before investing. Both the GVUL prospectus and the underlying fund prospectuses contain this and other important information. Visit [cpai.com/gvul](https://cpai.com/gvul) for the prospectuses. You should read them carefully before purchasing coverage.**

Aon Insurance Services is the brand name for the brokerage and program administration operations of Affinity Insurance Services, Inc (TX 13695) (AR 100106022); in CA & MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services Inc.; in CA, Aon Affinity Insurance Services, Inc. (CA 0694493), Aon Direct Insurance Administrators, and Berkely Insurance Agency; and in NY, AIS Affinity Insurance Agency. Securities offered through Aon Securities LLC, Member FINRA/SIPC, 1100 Virginia Drive, Suite 250, Fort Washington, PA 19034-3278, 1-800-223-7473. The Plan Agent of the AICPA Insurance Trust is Aon Insurance Services. Aon Securities LLC and Aon Insurance Services are not affiliated with either Prudential or PIMS.

Group Insurance coverage is issued by The Prudential Insurance Company of America, and Group Variable Universal Life is distributed through Prudential Investment Management Services LLC ("PIMS"). Both are Prudential Financial companies, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series: 83500 and 89759.