

# Spouse Life Insurance

Monthly gross rates for coverage issued on or after November 1, 2022

Rates are based on your spouse's age as of October 1, 2025. When your spouse enters a new age band, their rate will increase as shows; otherwise, rates can only change on a class-wide basis. Your spouse's Life Insurance reduces at age 75 to 50% of the previous amount or \$500,000, whichever is less.

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

Age	Standard Rate	Select Rate	Preferred Rate
Under 30	–	\$0.20	–
30–34	–	0.24	–
35–39	–	0.30	–
40–44	\$0.80	0.40	\$0.36
45–49	1.58	0.54	0.44
50	2.90	0.84	0.62
51	2.90	0.90	0.66
52	2.90	0.98	0.70
53	2.90	1.06	0.74
54	2.90	1.14	0.78
55	5.40	1.44	0.98
56	5.40	1.56	1.06
57	5.40	1.70	1.14
58	5.40	1.84	1.22
59	5.40	2.00	1.28
60	9.60	2.88	1.78
61	9.60	3.12	1.92
62	9.60	3.38	2.06
63	9.60	3.66	2.22
64	9.60	3.96	2.38
65	16.90	5.14	3.00
66	16.90	5.56	3.24
67	16.90	6.02	3.50
68	16.90	6.52	3.78
69	16.90	7.06	4.10
70	30.20	10.26	5.64
71	30.20	11.10	6.10
72	30.20	12.00	6.60
73	30.20	12.96	7.14
74	30.20	14.00	7.72

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

Age	Standard Rate	Select Rate	Preferred Rate
Under 30	–	\$0.16	–
30–34	–	0.20	–
35–39	–	0.24	–
40–44	\$0.64	0.32	\$0.30
45–49	1.32	0.44	0.36
50	2.30	0.68	0.50
51	2.30	0.72	0.54
52	2.30	0.78	0.56
53	2.30	0.84	0.60
54	2.30	0.90	0.62
55	4.40	1.16	0.80
56	4.40	1.24	0.86
57	4.40	1.34	0.92
58	4.40	1.44	1.00
59	4.40	1.56	1.08
60	7.80	2.32	1.50
61	7.80	2.52	1.62
62	7.80	2.74	1.74
63	7.80	2.94	1.88
64	7.80	3.18	2.02
65	13.70	4.34	2.44
66	13.70	4.70	2.64
67	13.70	5.08	2.86
68	13.70	5.50	3.10
69	13.70	5.94	3.36
70	24.40	8.12	4.44
71	24.40	8.78	4.80
72	24.40	9.50	5.20
73	24.40	10.26	5.62
74	24.40	11.10	6.08

## Monthly Gross Rates & Annual Cash Refund Information

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

The amount of Spouse coverage cannot exceed the amount you are eligible for as a member. The maximum amount of Spouse Life coverage available is reduced by any Spouse Level Premium Term coverage you may have. Please note: The additional cost for Optional Accidental Death and Dismemberment (AD&D) coverage is shown separately below. **Gender based rates are not available in Montana, male rates apply.**

## 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 70–74	\$750,000	\$500,000	\$150,000

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



# Not sure how much coverage your spouse may need?

Use our calculator to find out → [cpai.com/spouseneeds](https://cpai.com/spouseneeds)

## Your spouse\* is eligible to apply for Select or Preferred rates.

**Preferred Rates** offer the lowest rates available for those that are in excellent health ages 40-74. A minimum of \$300,000 in coverage is required for ages 40-69 and \$250,000 for ages 70-74. Ages 40-44 could be approved without a medical exam. Ages 45-74 must undergo a medical exam to qualify.

To qualify for **Select rates** your spouse must be between the ages of 18-74, in good health, and answer a few health questions. There is no minimum amount of required coverage, and they could be approved without a medical exam.

For ages 40+, if your spouse doesn't qualify for Preferred or Select, they may be offered **Standard rates** based on their insurability.

**For information on rates for ages 75+, please contact Aon at 800.223.7473.**

### Optional Coverage

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

### AD&D

Age	Male/Female
18-64	\$0.20
65-74	0.30



## Annual Cash Refunds may help lower your cost of insurance.

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.

Please note: The monthly gross cost shown do not reflect the opportunity for Annual Cash Refunds.



**Want to discuss your insurance needs? Call 800.223.7473.**  
We're available 8:30am-6pm ET, Monday-Friday.

If your or your spouse's coverage was issued prior to November 1, 2022, some of your current Plan details will differ and may be impacted if you apply to make changes. For example, certain impacted details could include but are not limited to rates, rate classes, and rate class expiration. Refer to your Certificate of Coverage and policy booklet and or contact Aon for Plan details.

\*Spouse includes domestic partner. Please refer to your policy booklet or visit [cpai.com/spouse](https://cpai.com/spouse) for more details.

**THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.**

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.

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

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.

Group Insurance coverage is issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the Group Contract will govern. In Washington, the controlling document is the Certificate, not the Contract. Contract Series: 83500.