

The CPA Life Insurance Plan
 Endorsed by the AICPA Insurance Trust

Life

Designed with you in mind

Additional Features

Eligibility—You are eligible to request coverage under this Plan if you are a Certified Public Accountant or less than age 75, a member of the AICPA, a State Society of CPAs or other eligible organization and living in the United States, Puerto Rico, the U.S. Virgin Islands or Guam.

Evidence of Insurability—It is expected that most members will be accepted for coverage based on answers to health questions and without further medical evidence. In most cases, no medical examination is required. Members not accepted may be required to furnish additional medical evidence.

Accidental Death and Dismemberment (AD&D) Insurance—AD&D Insurance is 24-hour, around-the-world accident coverage. AD&D coverage is in addition to the amount of life insurance payable for the covered loss of life, both hands and/or sight in both eyes, one hand and one foot, one hand and sight in one eye, or one foot and sight in one eye. One-half the amount payable for the covered loss of one hand or one foot or sight in one eye is payable to the beneficiary if the member dies from an accident while engaged in a hobby or sport. The total payment for any accident will not be more than the amount of the AD&D insurance. Proceeds for loss of life are payable to the beneficiary. Proceeds for other losses are payable to the insured member if living, or otherwise to the beneficiary. The AD&D insurance proceeds are payable in addition to the life insurance benefit payable under the Plan. The exclusions listed on the back of this brochure apply to the accidental death and dismemberment insurance certificate.

Beneficiary—The life insurance proceeds are paid to the designated beneficiary. If the insured member is a beneficiary proceeds may be paid to the designated beneficiary. The proceeds are usually paid in a single sum, but an alternate method of payment, periodic payments, may be elected, without monthly installments or for part of the proceeds with interest paid over a fixed period of time. Several other modes of settlement also are available. One of these may be selected by mutual agreement with Prudential.

Prudential

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CPA Life Plan Features—

Help keep your family's future on track

No intrusive tests. Just answer a few simple health questions.

Coverage you can keep. Coverage in full to age 75, even if you change jobs.

Cash Refunds. Can replace your costs, even more.

Prudential

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Peace of mind for your family—protection for their future

Who wants to think about death, but if you avoid planning for it now, could you be forcing your family to attempt the plans you've dreamed of for years?

The CPA Life Insurance Plan—endorsed by the AICPA with coverage issued by The Prudential Insurance Company of America—is designed for a simple purpose: to provide money to help keep your family's hopes and dreams for the future on track following your death. Its money to pay the mortgage, so they can continue to live in the family home or the college education they deserve. It can be used for a wedding that'll remember all her life, or to help ensure your spouse can retire in comfort.

Because rates for CPA Life are highly competitive, the decision to apply for coverage should be an easy one. The CPA Life coverage you choose is yours in full up to age 75, as long as you continue to pay your contributions. Available rates and coverage amounts can be found in the chart to the right.

As a CPA between the ages of 45 and 75, the best value for you is available for coverage, you'll automatically receive Select Status rates—25-43% lower than Standard rates. CPA Life offers up to \$2 million of coverage, depending on your age and membership. And under current IRS rules (section code 101(a)), the benefits paid is generally free from income tax.

Benefits for CPAs, delivered direct
 Because the AICPA offers CPA Life directly to our members, our rates don't have to include agents' commissions or salaries. In fact, each year, the money

Life Insurance Amounts and Monthly Gross Costs

Age	100000	200000	300000	400000	500000
45	1,000.00	2,000.00	3,000.00	4,000.00	5,000.00
50	1,000.00	2,000.00	3,000.00	4,000.00	5,000.00
55	1,000.00	2,000.00	3,000.00	4,000.00	5,000.00
60	1,000.00	2,000.00	3,000.00	4,000.00	5,000.00
65	1,000.00	2,000.00	3,000.00	4,000.00	5,000.00
70	1,000.00	2,000.00	3,000.00	4,000.00	5,000.00
75	1,000.00	2,000.00	3,000.00	4,000.00	5,000.00

Other Provisions

Cost of the Insurance—The cost of insurance will be based on the member's age, sex, and health status. The cost of insurance will be based on the member's age, sex, and health status. The cost of insurance will be based on the member's age, sex, and health status.

Barbara Jacobson

PRUDENTIAL
 Role Die-line set up, type/page layout and print ready files. Utilized Adobe Photoshop and Adobe InDesign.

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