

GROUP TERM LIFE INSURANCE

CURRENT COVERAGE - UNDER AGE 65 & WORKING

PRUDENTIAL

	Basic Life Insurance	*Optional Term Life	+ *Spouse/ Domestic Partner Life	*Dependent Child(ren) Life	AD & D	Optional Seatbelt with Basic AD & D	@Optional AD & D	Additional Seatbelt with Optional AD & D
	• 1 X Annual Salary Rounded Upward to Nearest \$1,000	• 1, 2, 3, 4, or 5 X Annual Salary, Rounded Upward to Nearest \$1,000	• \$10,000 Increments to a Maximum of \$50,000 (Guaranteed Issue)	• \$5,000 or \$10,000 Per Child (Guaranteed Issue)	• Same as Basic	• 10% of Principal Amount (Up to \$50,000)	• Employee Only or Family Coverage, \$10,000 Increments to a Maximum of \$350,000	• 10% of Principal Amount (Up to \$10,000)
<u>COVERAGE - 65 OR OVER & WORKING</u>	• Reduced by 35%	• Reduced by 35%			• Reduced by 35% at Age 70**		• Reduced by 35% at Age 70**	
<u>COVERAGE AT RETIREMENT</u>	• Option to Convert	• Option to Convert						
	• -0-	• -0-	• -0-	• -0-	• -0-	• -0-	• -0-	• -0-
	• Option to Convert to Individual Policy	• Option to Convert to Individual Policy	• Option to Convert to Individual Policy	• Option to Convert to Individual Policy				

*Coverage ceases when employee reaches age 70 (spouse/domestic partner coverage ends upon attainment of their 70th birthday).

**Reduced to a minimum of 15% by age 85.

+Not to exceed 1/2 of Employee Elected Amount.

@Not to exceed 10 times salary if in excess of \$350,000.

NOTE: Combination of Basic & Optional Term Life (OTL) may not exceed \$1,000,000.

For information about conversion to an individual life policy, contact:

The Prudential Insurance Company of America
Group Life Conversion Unit
290 West Mount Pleasant Avenue
Mail Stop NJ-11-01-03
Livingston, NJ 07039-2729

Telephone: 1-877-889-2070

Fax: 1-973-548-6081

Sample Rate (Rates are subject to change and vary with age and amount converted. Minimum that can be converted -- \$1,000.)

Status

Gender Neutral

Annual Premium Per \$1,000

Age 65

\$50.45

Guaranteed Life