

# Prudential's Group Insurance at a Glance



Whether providing your employees with coverage they can count on, easing your administrative burden, or powering your benefits program with industry-leading technology, Prudential's Group Insurance has the solutions that bring real results—all backed by years of experience, from a name you know and trust.

For 92 years, Prudential has been protecting millions of employees and their loved ones. Today, our Group Insurance business unit is the nation's second-largest group life carrier, with more than \$1.5 trillion in group life insurance coverage.<sup>1</sup> We are also a leading disability and long-term care insurance carrier, serving 5,100 long-term disability, and 3,500 short-term disability customers.<sup>2</sup>

You and your employees can rest easy knowing we will be there when you need us. Everything we do is built on a rock-solid foundation, as demonstrated by these key financial ratings:<sup>3</sup>

- **A.M. Best: A+** (2nd category of 15)
- **Fitch: A+** (5th category of 21)
- **Standard & Poor's: AA-** (4th category of 21)
- **Moody's: A2** (6th category of 21)

For the latest ratings and statistics, please visit [www.investor.prudential.com](http://www.investor.prudential.com)

Prudential is committed to helping your employees get the valuable benefits they need quickly and effortlessly—without creating more work for you and your staff. We offer a variety of services as well as time-saving technology to make enrollment, record-keeping, and claims management as simple and seamless as possible. We're proud that 98% of our clients said they were satisfied with the value of Prudential's products and services.<sup>4</sup>

Our combination of financial strength, proven experience, innovative products, and excellent service allows us to help satisfy the cost and value requirements of your employee benefits programs. Let us help you as we have helped thousands of other employers across the United States.

**1** 2008 Statutory Annual Statement of Prudential (Blue Book). **2** LIMRA, 2008 Annual U.S. Group Disability Sales and Inforce Survey. Based on number of contracts and certificates inforce. **3** As of October 2009. AAA (Extremely Strong) is the highest of 24 ratings that Standard & Poor's extends, the lowest being R (has experienced regulatory action), and is a measure of claims-paying ability. Aaa (offers exceptional financial security) is the highest of 21 ratings that Moody's extends, the lowest being C (having extremely poor prospects of ever offering financial security) and is a measure of financial security. A++ (Superior) is the highest of 15 ratings that A.M. Best extends, the lowest being F (In Liquidation), and is a measure of claims-paying ability. AAA (Exceptionally Strong) is the highest of 21 ratings that Fitch Ratings extends, the lowest being D (Distressed) and is a measure of insurer financial strength. Ratings are not an indication of any variable portfolios' performance, which fluctuates with market conditions. Ratings are not a guarantee of future financial strength and/or claims-paying ability. **4** The Prudential Insurance Company of America, 2009 Group Insurance Client Satisfaction Study.

Group Insurance coverages are issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102.

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**Real Challenges. Real Solutions. Real Results.**

## Choose Results-Driven Solutions from Prudential

With our robust portfolio of group insurance offerings, we make it easier for you to help provide employees with the benefits they value.

### Life Insurance

- Basic, Optional, and Dependent Term Life Insurance
- Basic and Optional Accidental Death & Dismemberment Insurance
- Business Travel Accident Insurance

### Disability Insurance and Services

- Short Term Disability Insurance and Services
- Long Term Disability Insurance and Services
- Integrated Short & Long Term Disability Insurance
- State Mandated Disability
- Absence Management Services

### Long Term Care Insurance

- Group Long Term Care Insurance
- Individual Long Term Care Insurance
- Multi-Life Long Term Care Insurance

### Advanced Products and Services

- Captive Reinsurance
- Multinational Pooling
- Retiree Benefits Funding Solutions
- Group Universal Life Insurance
- Group Variable Universal Life Insurance

### Dental Insurance and Services

- PPO and Indemnity Dental Insurance and Services