

NOTICE REGARDING PRODUCER COMPENSATION

This notice applies only if your producer is receiving commission and/or supplemental compensation.

Producers who place business with The Prudential Insurance Company of America (Prudential) may be eligible to receive commissions and supplemental compensation unless you advise us otherwise.

Commissions are payable as a percentage of paid premiums or a fixed dollar amount for as long as the producer is recognized as the Producer of Record on your policy.

Under Prudential's Supplemental Commission Program (SCP), supplemental compensation ranges from 0% to 7% of group insurance premium. The actual percentage payable under Prudential's SCP is determined based on the aggregate annual premium due on eligible cases that your producer has in force with Prudential. The cost of supplemental compensation is not charged directly to policies. As a result, your rates are unaffected whether or not your producer receives supplemental compensation. You or your producer can elect to opt out of Prudential's SCP.

More information about eligibility criteria and payment calculation under Prudential's SCP can be found on Prudential's website at www.prudential.com/SCP. Questions regarding producer compensation can be e-mailed to GrpIns@prudential.com. Or, if you would like to speak to someone about producer compensation, contact your Prudential representative or call 888-778-6639 from 8:00 a.m. to 5:00 p.m. Eastern time.