



ASSOCIATION ACCIDENT INSURANCE

Performance At Its Peak

FROM A NAME YOU KNOW AND TRUST

- More than \$200 billion in association group life insurance coverage¹
- Over \$500 million of association group insurance in force net premium¹
- Solid financial strength ratings:²

A.M. Best	A+
Standard & Poor's	AA-
Moody's	A2
Fitch	A+
- 2nd largest carrier of group life insurance and a leading disability and long-term care insurance carrier³
- Over 750,000 association lives insured for life insurance coverages¹
- Over 125,000 association lives insured for disability insurance coverages¹
- 98% overall client satisfaction rate⁴
- Over 95 years group life, 60 years disability, and 25 years long-term care insurance experience

For the latest statistics:
www.investor.prudential.com

Go for another layer of protection.

Get the plans that give members another layer of financial security and peace of mind...choose Accidental Death & Dismemberment (AD&D) Insurance issued by The Prudential Insurance Company of America (Prudential). Our plans help members better manage the financial challenges that result from accidental injuries or death.

Peak Support for Members

Adding these plans to your association's benefits portfolio enables members to supplement their life and disability insurance coverages at competitive group rates. These plans pay benefits based on a member's elected coverage amount and injury as a result of a covered accident. Our association group plans can be offered independently or in combination, giving your association optimal coverage flexibility.

Voluntary AD&D (AD&D)

Give your members the opportunity to purchase AD&D protection, tailored to your association. It can cover members only or members, their spouses (or domestic partners, where permissible), and dependent children.

Top-Notch Optional Features

Select from these valuable options:

- Seat belt and airbag benefits
- Loss due to coma
- Exposure and disappearance
- Return of remains
- Felonious assault
- Spouse or child tuition reimbursement
- Day care expenses
- Member/spouse joint death
- Surviving spouse.

For more information, contact John Kelly
today at (985) 624-5224 or e-mail John at
john.w.kelly@prudential.com.



¹ 2010 Statutory Annual Statement of Prudential (Blue Book). Association statistics are accounted for respectively in our Group Life and Group Disability data. ² As of February 2012. 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. ³ LIMRA, 2010 Annual Surveys of U.S. Group Life, Group Disability, and Group Long-Term Care Insurance. ⁴ The Prudential Insurance Company of America, 2009 Group Insurance Client Satisfaction Study.

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 Insurance Department.

IMPORTANT NOTICE—THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

This flyer is a summary of benefits. It does not include all plan provisions, exclusions, and limitations. Availability of provisions and services may vary. A Group Contract with complete plan information will be provided. If there is a discrepancy between this document and the Group Contract issued by Prudential, the terms of the Group Contract will govern. Accidental Death & Dismemberment Insurance is issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102. (Contract Series: 83500)

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