



ASSOCIATION GROUP TERM LIFE

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

Team up for an enhanced benefits package.

Get life insurance plans that offer peak protection to members at competitive group rates...choose Term Life Insurance plans for your members and their families issued by The Prudential Insurance Company of America (Prudential). Our plans are easy to administer and provide features that your membership will appreciate. We also provide superior marketing support and a competitive compensation schedule.

Maximize Member Affinity

You can help maximize member affinity when you include member benefit programs from Prudential's diverse selection of products and plans.

Term Life Insurance

Give your members the opportunity to purchase voluntary term life insurance so their families have even more protection.

Dependent Term Life Insurance

Allow members to provide term life insurance to their spouse (or domestic partner, where permissible) and dependent children.

Important Features for Members and Their Families

Your members and their families will appreciate these popular plan features:

Coverage Amounts

Benefit levels of \$50,000 to \$1,000,000 are available to your members.

Accelerated Benefit Option⁵

With our Accelerated Benefit Option, terminally ill members can receive a portion of their life insurance benefit while still living. Death benefit will be reduced by amount received under ABO.

Accidental Death and Dismemberment Coverage*

Optional AD&D is offered to supplement the life insurance coverage.

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

Online Technology At Your Service

- Forms Library
- Reporting
- Report Scheduler
- Document Center
- Evidence of Insurability

Waiver of Premium

This optional benefit allows qualifying disabled members to be exempt from paying life insurance premiums on member and dependent coverages.

Pricing Flexibility

Gender distinct, non-smoker rates are available under our term life plans (including Preferred and Select rates for Level Premium Plans).

Web-based Enrollment/EOI Process

In addition to the standard paper application process, Prudential also offers Administrators and their clients the ability to provide electronic enrollment via secure links to Prudential's website.

This website—customized for your association—also provides specific plan information, an insurance needs calculator, premium cost tool and more.

Simplified Issue Encourages Participation

With only a few short health questions, we can provide simplified issue amounts of life insurance. Generally, no medical exam is required for amounts up to \$250,000,⁶ however, acceptance maybe dependent on applicant's answers to health related questions and the availability of current medical information. Applying for coverage is fast and easy for your members—since most applications can be submitted online.

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.

⁵ Members must have a limited life expectancy (certified by a physician) to be eligible for the Accelerated Benefit Option.

⁶ Subject to underwriting discretion. Applicable for professionals under age 55 with no significant health history.

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. Group Term Life Insurance coverage is issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102. (Contract Series: 83500)

Prudential, the Prudential logo and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.

* Accidental Death and Dismemberment coverage 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 DOES NOT PROVIDE COVERAGE FOR SICKNESS.