



ASSOCIATION LONG TERM DISABILITY

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

Expect peak protection and get a lot more.

Get the disability plan that goes beyond protection of member income ... choose Long Term Disability (LTD) Insurance issued by The Prudential Insurance Company of America (Prudential). Participation in our LTD plan helps achieve member affinity.

Flexible Plan Designs

Prudential's LTD product provides a variety of plan designs and benefit provisions to provide your members with both comprehensive as well as cost effective Long Term Disability coverage. Standard Plan Designs will include:

1. Maximum Benefit Period Options of two years, five years, or to age 65;
2. Waiting Period Options of 90 or 180 days;
3. Monthly Benefit amounts ranging up to \$10,000 depending upon the occupational class of the membership;
4. Three to six months Survivor Benefit payments to the claimant's eligible survivors;
5. 24-month benefit limitation for disabilities caused by drug, alcohol, mental or nervous disorders;
6. Rehabilitation and work site modification assistance.

Optional Benefits available include:

- COLA – Monthly claim benefits may be increased by up to 3% each year, for up to 10 years;
- ADL five year extended benefit period – this benefit will continue the monthly benefit for five years beyond the maximum benefit period if the claimant is disabled and unable to perform two or more ADLs (Activities of Daily Living);
- Catastrophic ADL Monthly Benefit of \$1,000; \$2,000; or \$3,000 – under this option, the claimant receives an additional benefit if they are unable to perform two of the six ADLs as defined by the contract.

Financial support for disabled members

Prudential's Association LTD coverage protects members and their families against income loss as a result of the member's inability to work due to a disabling injury or sickness.

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
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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 disability income insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Insurance Department.

North Carolina Residents: THIS IS NOT A MEDICARE SUPPLEMENT PLAN. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare, which is available from the company.

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

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