



## ASSOCIATION MARKETING SERVICES

### Performance At Its Peak

FROM A NAME YOU KNOW AND TRUST

- More than \$200 billion in association group life insurance coverage<sup>1</sup>
- Over \$500 million of association group insurance in force net premium<sup>1</sup>
- Solid financial strength ratings:<sup>2</sup>

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 carrier<sup>3</sup>
- Over 750,000 association lives insured for life insurance coverages<sup>1</sup>
- Over 125,000 association lives insured for disability insurance coverages<sup>1</sup>
- 98% overall client satisfaction rate<sup>4</sup>
- Over 95 years group life, 60 years disability, and 25 years long-term care insurance experience

For the latest statistics:  
[www.investor.prudential.com](http://www.investor.prudential.com)

### Our coaches help you get maximum performance.

**Your goal is to provide your members with the plans and prices they need. But getting your message to them can be a challenge. Let the team of marketing professionals at The Prudential Insurance Company of America (Prudential) help you create a successful marketing campaign. Our “modular” approach to marketing is designed to integrate with your capabilities. And, unlike marketing firms, we share the cost with you.**

### Our Experience

With an average of over 12 years of experience each, our staff and marketing professionals have extensive product knowledge and expertise in marketing association and affinity plans. Plus, we are well versed in regulatory issues, ensuring special requirements and products are compliant with state regulations.

### Our Game Plan

First, we work with your marketing team to determine the demographic composition of your association. Then we construct a marketing plan with you that will deliver a clear, compelling message to your members. This process includes:

- Recommending and developing a comprehensive marketing strategy
- Budget forecasting, analysis, and management
- Managing print production and delivery of materials
- Data management
- Copywriting
- Results analysis to improve future marketing efforts

We also develop a variety of customer contact vehicles—direct mail and e-mail campaigns, publication advertising, press releases, and trade show materials—utilizing leading-edge marketing techniques, including:

- Branding
- Database marketing
- Profiling and modeling
- Segmentation marketing

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

- Targeted messaging
- Data processing and lettershop
- Personalization (digital and lasering)
- One-to-one variable digital imaging

### Successful Teamwork

Our marketing team provides modularized services to complement and supplement your existing administrative strengths—maximizing our combined teams' capabilities. It's truly teamwork at its best. We'll work with you to:

- Develop program enhancements
- Increase membership participation
- Upsell existing customers
- Develop cross-sell marketing programs of other Prudential products.

### Shared Costs

Most marketing firms offer packages that can be costly to your members—with Prudential, hard costs are passed through directly. Prudential provides detailed expense reporting and does not charge agency markups or commissions. And our compensation structure helps provide start-up and takeover costs to help get things going.

<sup>1</sup> 2010 Statutory Annual Statement of Prudential (Blue Book). Association statistics are accounted for respectively in our Group Life and Group Disability data. <sup>2</sup> 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. <sup>3</sup> LIMRA, 2011 Annual Surveys of U.S. Group Life, Group Disability, and Group Long-Term Care Insurance. <sup>4</sup> The Prudential Insurance Company of America, 2009 Group Insurance Client Satisfaction Study.

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