



ADMINISTRATIVE SERVICES ONLY LONG TERM DISABILITY

Performance At Its Peak

FROM A NAME YOU KNOW AND TRUST

- More than \$1 trillion in group life insurance coverage¹
- Over \$3.5 billion of group insurance reported premiums, policy charges, and fee income²
- Over \$131 million in long-term care premiums³
- Solid financial strength ratings:⁴

A.M. Best	A+
Standard & Poor's	AA-
Moody's	Aa3
Fitch	AA
- 2nd largest carrier of group life insurance and a leading disability and long-term care insurance carrier⁵
- Over 12,000 group life clients insuring more than 15 million lives¹
- Over 4,000 long-term disability clients covering more than 2 million lives⁶
- Over 2,800 short-term disability clients covering almost 1 million lives⁶
- 98% overall client satisfaction rate⁷
- 90 years group life, 55 years disability, and 20 years long-term care insurance experience

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

The right choice for superior administrative services.

Get the administrative services program customized to meet your needs... choose Administrative Services Only (ASO) Long Term Disability (LTD) from The Prudential Insurance Company of America. Our ASO LTD program goes beyond the services offered by third-party administrators—it lets large employers capture the benefits of a flexible self-funding arrangement while receiving peak administrative and disability management support from Prudential.

More Options For Employers

With Prudential's ASO LTD, you choose the administrative services program that best suits your needs and budget. Select from:

ASO Essential Services

The core of our ASO LTD program is a suite of standard ASO LTD claim services, from intake to claim management to reporting. Employers can build on these core offerings by selecting from a menu of ASO Advanced Services.

Essential Services include account management, standard online reports, electronic Booklet-Certificates, paper or online claim submission, complete claim adjudication, clinical claim management, vocational rehabilitation services, and more.

ASO Advanced Services


The Advanced Services menu lets you customize your program to meet specific needs.

Choose from custom billing, analytical reporting, vendor and health care services coordination, additional non-tax and tax services, extensive Booklet-Certificate preparation, telephonic LTD claim intake, electronic LTD eligibility processing, customized claim communications, and more.

Essential Services and Advanced Services can be purchased on a stand-alone basis or integrated with our ASO or Advice to Pay (ATP) Short Term Disability (STD) services. Prudential can also assume the administration of existing LTD claims as part of an ASO program.

The Prudential Advantage

When you choose Prudential's ASO LTD, you get a program backed by over 50 years of experience in disability claim management. Our combination of client-focused processes, professional staff (including extensive clinical and vocational resources), and leading-edge technology help guarantee your satisfaction.



For more information, contact your
Prudential representative today or visit
Prudential's Group Insurance at www.prudential.com/gi.

Online Technology At Your Service

- Claim Submission
- Status Updates
- Payment Updates
- Standard Reporting
- Analytic Reporting
- Claim Payment
- Evidence of Insurability
- Document Center
- Forms Library
- Report Scheduler
- Billing

Our commitment to ASO LTD is ongoing. We opened a second major LTD claim office staffed with professionals who are experienced in administering LTD claims and dealing with the challenges of LTD claim management.

With Prudential's ASO LTD, you get value-added services—not only will you benefit from our experience in clinical disability claim management, you also get professionals who go the extra mile for you and your employees.

¹ 2005 Statutory Annual Statement of Prudential (Blue Book). ² Prudential Financial, Inc., Quarterly Financial Supplement, Fourth Quarter 2005. ³ LIMRA, 2005 Annual Group LTC & Individual LTC Sales and Inforce Studies. ⁴ As of March 2006. A.M. Best ratings range from A++ (Superior) to F (In Liquidation); Standard & Poor's ratings range from AAA (Extremely Strong) to CC (Extremely Weak); Moody's ratings range from Aaa (Exceptional) to C (Lowest Rated); Fitch ratings range from AAA (Exceptionally Strong) to D (Distressed). ⁵ LIMRA, 2005 Annual Surveys of U.S. Group Life, Group Disability, and Group Long-Term Care Insurance. ⁶ JHA, Inc., The 2005 JHA U.S. Group Disability Market Survey. ⁷ The Prudential Insurance Company of America, 2006 Group Insurance Client Satisfaction Study.

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GL.2006.167 Ed. 0906 101636-0906-1.5M