Prudential

YOUR BENEFITS

Get the most out of your coverage and achieve peace of mind

Snowflake Inc.

The Prudential Insurance Company of America (Prudential), Newark, N.J.
1050143-00011-00



THIS PRESENTATION WILL TOUCH ON THE FOLLOWING PRODUCTS:

- Basic Term Life Insurance
- Optional Term Life Insurance
- Basic Accidental Death & Dismemberment (AD&D) Insurance
- Optional Accidental Death & Dismemberment (AD&D) Insurance
- Long Term Disability Insurance


LIFE AND
AD&D

HOW LIFE & ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE CAN HELP



If you die, your beneficiary receives a payment that they can use for current and future expenses



Simplified proof of good health process



Affordable group rates may cost less than insurance you can buy on your own



You can change coverage as your life changes



TERM LIFE INSURANCE

- Could help pay living expenses if something happened to you or your covered loved one
- Typically, income tax-free
- There's no lapse in coverage if you leave the company
- Provides extra financial security
- Simplified proof of good health process

[1] LIMRA 2021 Life Insurance Barometer Study.



AD&D INSURANCE

- Can help pay living expenses if something happens to you
- Relatively inexpensive compared to other benefits Benefits:
  - For designated beneficiaries if death results from an accident
  - For a serious injury, a percentage of the coverage amount is paid to the insured
  - Even if the insured has disability or life insurance



EMPLOYER PROVIDED COVERAGE

BASIC TERM LIFE INSURANCE	COVERAGE OFFERED (EMPLOYER PAID) - ALL EMPLOYEES EXCEPT FIXED TERM TEMPORARY EMPLOYEES
Employee	2 times your covered annual earnings up to $1,000,000

BASIC AD&D INSURANCE	COVERAGE OFFERED (EMPLOYER PAID) - ALL EMPLOYEES EXCEPT FIXED TERM TEMPORARY EMPLOYEES
Employee	2 times your covered annual earnings up to $1,000,000

SCAN USING YOUR MOBILE DEVICE TO ACCESS OUR LIFE NEEDS ESTIMATOR CALCULATOR



EMPLOYER PROVIDED COVERAGE

BASIC TERM LIFE INSURANCE	COVERAGE OFFERED (EMPLOYER PAID) - FIXED TERM TEMPORARY EMPLOYEES
Employee	1 times your covered annual earnings up to $200,000

BASIC AD&D INSURANCE	COVERAGE OFFERED (EMPLOYER PAID) - FIXED TERM TEMPORARY EMPLOYEES
Employee	1 times your covered annual earnings up to $200,000

SCAN USING YOUR MOBILE DEVICE TO ACCESS OUR LIFE NEEDS ESTIMATOR CALCULATOR

OPTIONAL TERM LIFE INSURANCE

OPTIONAL TERM LIFE	COVERAGE OFFERED EMPLOYEE PAID
Employee	Enroll for coverage in increments of $10,000 to a maximum of $500,000, not to exceed 5 times your covered annual earnings If enrolling when first eligible, you may enroll for up to $300,000, without providing proof of good health to Prudential. During the Annual Enrollment period and if currently enrolled, you may increase coverage by $40,000 not to exceed the guaranteed issue amount of $300,000, without providing proof of good health to Prudential
Spouse/Domestic Partner	Enroll for coverage in increments of $5,000 to a maximum of $250,000. If enrolling when first eligible, you may elect up to $25,000 without providing proof of good health to Prudential. Cannot exceed 50% of your Optional Life amount.
Dependent Child(ren) Child coverage begins from live birth to age 26	Enroll for coverage $10,000 Cannot exceed 50% of your Optional Life amount.

OPTIONAL AD&D INSURANCE

OPTIONAL AD&D INSURANCE	COVERAGE OFFERED EMPLOYEE PAID
Employee	Enroll for coverage in increments of $10,000 to a maximum of $500,000, not to exceed 5 times your covered annual earnings.
Spouse/Domestic Partner	Enroll for coverage in increments of $5,000 to a maximum of $250,000.
Dependent Child(ren) Child coverage begins from live birth to age 26	Enroll for coverage of $10,000 .


DISABILITY
INSURANCE

HOW DISABILITY INSURANCE CAN HELP



Replaces a portion of your income if you're unable to work due to injuries or illnesses



Affordable group rates may cost less than insurance you can buy on your own



Help protect your current lifestyle



It's quick and easy to buy



LONG TERM DISABILITY INSURANCE

- Pays a portion of your income if you're unable to work for an extended period
- Benefits paid until you can return to work or to Social Security Normal Retirement Age
- Just over 25% of people have at least six months' expenses saved.[1]
- Common long-term disability claims include[2]
  - Back pain, degenerated disks
  - Arthritis
  - Multiple Sclerosis
  - Cancer

[1] Bankrate's 2025 Annual Emergency Savings Report.
[2] Prudential Disability Claims Tableau 1/1/2022 - 6/2025.

LONG TERM DISABILITY INSURANCE

FOR EMPLOYEE	DETAILS
Coverage amount	Your Employer has provided for the cost of your coverage by adding the premium amount to your earnings. As a result, the Long-Term Disability plan is considered to be provided to you on a contributory basis with after-tax dollars, and benefits are considered non-taxable 60% of your pre-disability earnings
Maximum monthly benefit amount	$25,000
[Minimum monthly benefit amount]	The greater of $100 or 10% of the gross monthly benefit
Maximum benefit period	To Social Security Normal Retirement Age
Elimination period	180 days
Preexisting condition	3/12 preexisting exclusion applies. A disability that begins the first 12 months and is due to a preexisting condition is excluded. A preexisting condition is one that was diagnosed or treated during the 3 months prior to the effective date of your coverage.

SCAN USING YOUR MOBILE DEVICE TO ACCESS OUR DISABILITY NEEDS ESTIMATOR CALCULATOR


QUESTIONS?


APPENDIX



TAKE CARE OF YOUR WELL-BEING

Access helpful resources, such as:

- Credit and debit management
- Credit report review
- Housing counseling
- Student loan counseling
- Caregiving support
- Insurance needs calculators
- Community caregiving network

VISIT YOUR WELL-BEING HUB
HTTPS://WELLBEING.PRUDENTIAL.COM/WELL-BEING



THE POSSIBILITY OF A NEW LIFE

The couple married and their careers unfolded, Liz as a nurse practitioner and Josh as an agricultural lender. Their family grew as with the birth of their daughter, Vidalia. That's when the couple purchased additional life insurance. They just never thought they'd need it.

On a cold December day, everything changed.

Liz became worried when Josh's colleagues called saying he had missed several appointments. A short time later, he was discovered at the foot of his treadmill at home, having suffered a cardiac event during a workout. He was only 39 and had been given a clean bill of health just two days prior.

While shock overwhelmed Liz, financial worries did not. Josh's life insurance allowed her to take a leave of absence from work to grieve and care for her 3-year-old. In addition, the day after Josh's funeral, Liz discovered she was pregnant with their second daughter, Davie.



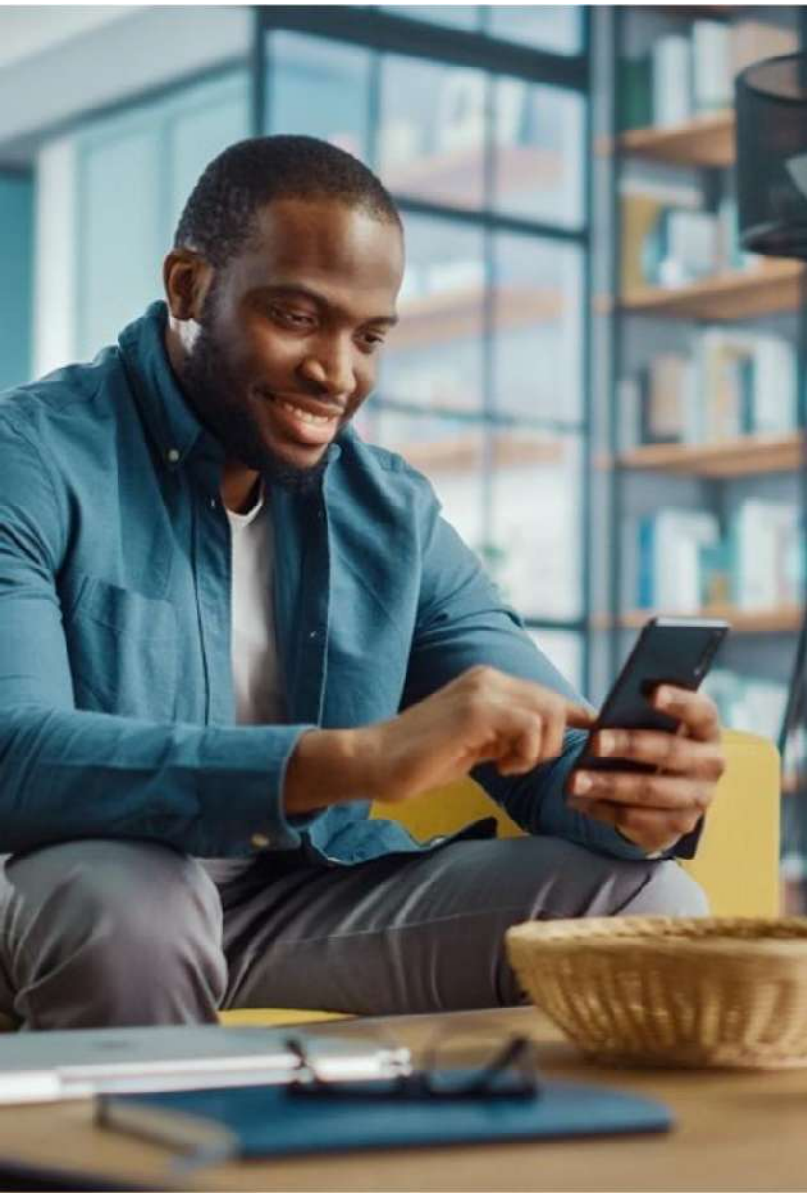
A LOT CAN HAPPEN IN A DECADE

Eleven years ago, Mike Sizemore was living two of his dreams. Ever the athlete, he was training to participate in his first marathon, and he was enjoying a new position at a nonprofit organization. After years of study, he earned his master's degree in public administration and felt prepared to start his life's mission of helping others.

Suddenly, both of those dreams came crashing down as he crossed the street one night, and a drunk driver hit him after running a red light.

His injuries were so severe, including major head trauma, that doctors were unsure if he would survive. He was placed in an induced coma and his parents rushed to his side.

Disability insurance has given Mike his financial freedom. The policy he had at the time of his accident a decade ago continues to help him today.



[PLAN ENHANCEMENTS]

- [List of plan enhancements]

DISCLAIMERS

AD&D

This coverage is not health insurance coverage (often referred to as "Major Medical Coverage").

Life – Accelerated Benefit Option

Accelerated Benefit option is a feature that is made available to group life insurance participants. It is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for those types of insurance coverage. The death benefit is reduced by the amount of the accelerated death benefit paid. There is no administrative fee to accelerate benefits. Receipt of accelerated death benefits may affect eligibility for public assistance and may be taxable. The federal income tax treatment of payments made under this rider depends upon whether the insured is the recipient of the benefits and is considered [“terminally ill”][“chronically ill”]. You may wish to seek professional tax advice before exercising this option. *Important Notice: The acceleration of life insurance benefits offered under this certificate is intended to qualify for favorable tax treatment under the Internal Revenue Code of 1986 (under IRC Section 101(g)). If the acceleration of life insurance benefits qualifies for such favorable treatment, the benefits will be excludable from your income and not subject to federal taxation. Tax laws relating to acceleration of life benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive acceleration of life insurance benefits that are excludable from income under federal law.

Disability - State

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 Department of Financial Services.

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.

AD&D - State

[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 Department of Financial Services.

IMPORTANT NOTICE – THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.]

Life, Disability, and/or AD&D

Group Insurance coverage is issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series: 83500