

SUPPLEMENTAL LIFE INSURANCE

PRUDENTIAL

You may purchase additional life insurance at group rates:

- Available in increments of \$10,000 up to \$500,000 or 5 x base annual earnings
- You pay the full cost of this plan. The amount deducted depends on the age of the associate and the amount of coverage elected
- Can elect up to \$150,000 without medical underwriting as a new hire
- During open enrollment if currently enrolled, you can increase your current coverage amount by \$20,000, up to the Guarantee Issue without medical underwriting
- If you do not elect this coverage when first becoming eligible or an election over \$150,000 is made, you are subject to medical underwriting by the carrier
- Your benefit will reduce by 35% at age 70 and 50% at age 75

Don't forget to designate a beneficiary!

Note: Upon loss of eligibility or termination of employment, you and/or your dependents may elect to continue your Voluntary Term Life Insurance coverage by either porting (continuing the same type of policy) or converting it (changing to a new type of individual policy). No matter which option you choose, you become responsible for the premiums.

SPOUSES AND DEPENDENTS

You may purchase additional dependent life insurance at group rates:

- Spousal life is available in increments of \$5,000 up to a max of \$500,000
- Can elect up to \$50,000 without medical underwriting as a new hire
- During open enrollment if currently enrolled, you can increase your current coverage amount for your spouse/domestic partner by \$10,000, up to the Guarantee Issue without medical underwriting
- Your benefit will reduce by 35% at age 70 and 50% at age 75
- Child life is available from birth to 26 years old: Options of \$2,000 increments up to \$10,000
- Children are not subject to medical underwriting. The cost remains the same regardless of the number of children you have

GUARANTEED ISSUE AND EVIDENCE OF INSURABILITY

Employees and spouses who elect Voluntary Life and AD&D coverage when they are first eligible can elect up to the Guaranteed Issue (GI) amount without Evidence of Insurability (EOI). If the amount requested is more than GI, you will need to provide EOI before the amount over GI becomes effective.

LIFE BI-WEEKLY RATES PER \$1,000

Age	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Employee	\$0.03	\$0.03	\$0.03	\$0.04	\$0.05	\$0.08	\$0.12	\$0.20	\$0.30	\$0.47	\$0.82	\$1.46	\$2.86
Spouse	\$0.01	\$0.01	\$0.02	\$0.02	\$0.03	\$0.04	\$0.07	\$0.10	\$0.16	\$0.27	\$0.46	\$0.82	\$0.95
Child(ren)	\$0.161												

AD&D BI-WEEKLY RATES

Employee	\$0.012
Spouse	\$0.013
Child(ren)	\$0.006

Note: Employee rates automatically increase with age.