

# ▶ EXPERIENCE. PRUDENTIAL.

Benefit experiences that help create and protect financial wellness.



The Prudential Insurance Company of America (Prudential)  
0269026-00002-00



**Prudential**  
Bring Your Challenges®

# EXPERIENCE. FINANCIAL WELLNESS.

**We work with individuals** to help provide protection from the financial challenges associated with four key risks:

- 1 Premature death
- 2 Disability
- 3 Medical and non-medical out-of-pocket expenses related to an illness or injury
- 4 Outliving one's assets

**We partner with employers** to have a powerful impact on the continuity and productivity of businesses by helping to:

- ▶ Attract and retain top talent with a robust benefits offering
- ▶ Maintain a more focused workforce
- ▶ Get sick or injured employees back to work quickly

Through a robust portfolio of group insurance offerings and extensive industry expertise, we simplify the entire process so businesses and individuals can feel they are protected from unavoidable risks.

**Experience. Prudential.**



## OUR FINANCIAL WELLNESS IMPERATIVE

Most Americans are unprepared for the financial risks associated with injury, serious illness, and premature or accidental death, because:

- ▶ 71% of Americans live paycheck to paycheck<sup>1</sup>
- ▶ Nearly 52% have less than \$10,000 in savings<sup>2</sup>
- ▶ 22% of those have less than \$1,000 in savings<sup>2</sup>

Together, we can help create a better experience.

## INDUSTRY-LEADING INSIGHTS

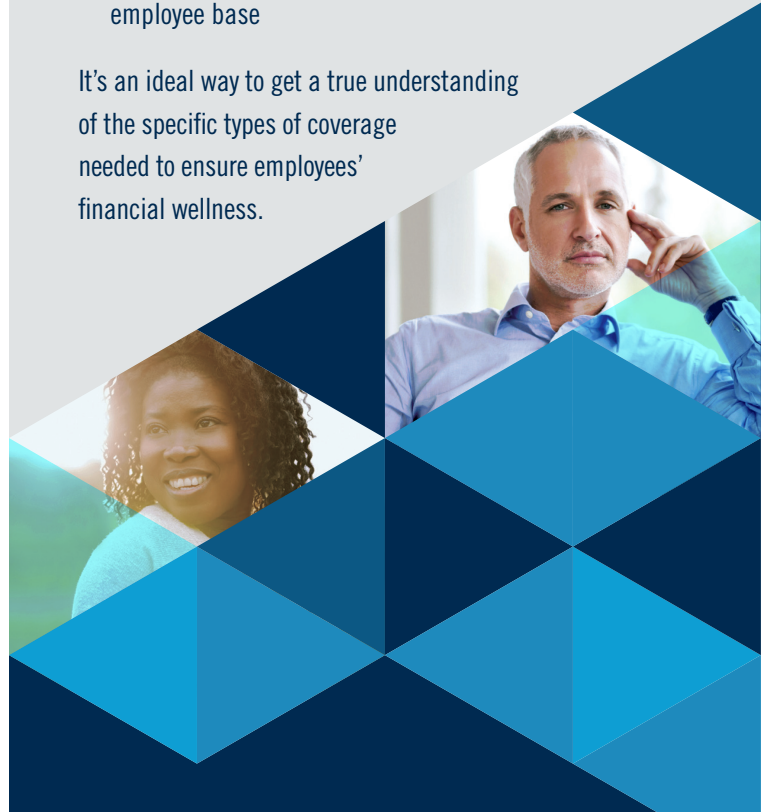
As a result of expertise and history of thought leadership, we have become a respected source of insights and perspectives on emerging trends and issues affecting our industry. Speak with your Prudential representative for more on our thought leadership.

## The Protection Score<sup>SM</sup>

Developed using proprietary research and sophisticated modeling, this patent-pending tool is the first of its kind to go far beyond traditional participation analysis to:

- ▶ Pinpoint gaps in coverage for specific employee groups
- ▶ Accurately assess the financial wellness of an employee base

It's an ideal way to get a true understanding of the specific types of coverage needed to ensure employees' financial wellness.



# EXPERIENCE. SIMPLICITY.

A combination of smart technology and caring service professionals helps ensure that every interaction with Prudential is a positive experience.

From seamless onboarding to enrollment promotion and support to ongoing plan administration, we provide high-quality support that includes:


- ▶ **Complete record keeping services**, with the flexibility to choose as many or as few services as needed.
- ▶ **Online Evidence of Insurability (EOI) systems**—available in English and Spanish—make it fast and easy to provide EOI details and get an approval in real time.
- ▶ **Fast, easy online access to plan data** to run standard reports, create custom reports, and have access to billing, plan documents, and more.
- ▶ **Streamlined claims processing**, with 97% of life claims paid within 5 days,<sup>3</sup> 85% of disability claim decisions made within 10 days.<sup>3</sup>

- ▶ **Targeted engagement activities that drive enrollment.**

Our team of professionals leverage the latest techniques in behavioral research to plan and execute events to maximize enrollment, taking into account demographics, the ways employees learn, personal preferences, and more.

- ▶ **An exceptional web platform** that lets individuals manage their benefits from enrollment and beyond, without increasing your administrative burden. Key to this are our online Needs Estimators, which help employees evaluate and estimate the right amount of coverage for them.

Smooth plan administration experiences that save employers time and resources, prompt, professional enrollment and claims experiences that help employees spend less time worrying about benefits, and more time focused on being productive—these are just some of the great experiences that Prudential delivers.



**95%**

of our customers  
report being satisfied  
with our products  
and services.<sup>3</sup>

**47% of employees increased  
their coverage by using our  
Life Insurance Needs Estimator.<sup>3</sup>**

# EXPERIENCE. SOLUTIONS.

## Life Insurance

We have the size and scope to provide solutions that span the full range of life insurance needs of every employee and retiree, while helping you minimize cost and reduce your administrative burden.

Included in our offering is:

- ▶ Basic, Optional, and Dependent Term Life
- ▶ Basic and Optional Accidental Death & Dismemberment
- ▶ Business Travel Accident
- ▶ Group Universal Life
- ▶ Group Variable Universal Life
- ▶ Executive Group Variable Universal Life

## Accident Insurance

### Accidental Death & Dismemberment (AD&D) Insurance

### Critical Illness Insurance

## Disability Insurance and Services

Tailored to help address and manage employee disability needs, and boasting a 95% overall disability claimant satisfaction rate,<sup>1</sup> our solutions include:

- ▶ Short Term Disability
- ▶ Long Term Disability
- ▶ Integrated Short and Long Term Disability
- ▶ State Mandated Disability
- ▶ Absence Management
- ▶ Return to Work Services

## Retiree Solutions

To meet the needs of the growing U.S. retiree population, we offer:

- ▶ Insurance Continuance Fund
- ▶ Variable Insurance Continuation Fund
- ▶ Retiree Life Buyout
- ▶ Voluntary Retiree Reducing Term Life Insurance
- ▶ Retiree Portability

## Global Solutions

As a global corporation, we have the ability to help efficiently and economically deliver employee benefits across international borders with:

- ▶ Multinational Pooling
- ▶ Prudential Zurich Global Benefit Solutions
- ▶ Captive Reinsurance

## Non-Qualified Benefits

To meet the needs of key executives and other special employee groups, we provide:

- ▶ Corporate Owned Life Insurance
- ▶ Trust Owned Life Insurance
- ▶ Bank Owned Life Insurance

## SINCE 1875

The Prudential Insurance Company of America has been known for helping people protect the most important aspects of their lives.

Prudential Group Insurance has been working to ensure the continuity of life and business by helping customers and their employees meet their benefits challenges—and ensure financial wellness—since 1916.



# EXPERIENCE. PROTECTION.

Prudential Group Insurance is focused on providing outstanding benefit experiences. Contact your Prudential representative today to learn how.

1 CDA 2013 Employer Disability Awareness Study, The Disability Divide: Employer Study.

2 Financial Wellness Index Research, April 2014.

3 Prudential Group Insurance Book of Business Results, 2013.

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Protection Score is a service mark of The Prudential Insurance Company of America and its related entities, registered in many jurisdictions worldwide. The Protection Score<sup>SM</sup> is a measure of how prepared a group of employees are for the risks of (1) premature death, (2) loss of income due to an illness or injury and (3) out of pocket expenses related to an illness or injury. For each of the three risks, the Protection Score is the ratio of Funds Available to Funds Needed, which, are estimated using employee demographic information, Prudential survey data and a variety of credible external industry and government sources. The Protection Score is not intended to advise you or any of your employees what their specific financial needs might be or the exact amount of coverage any one individual might need now or in the future. The resulting scores are to be used for an entire group of employees or large demographics within a group. Results are not to be used at an individual level. Individuals should contact a financial professional regarding your personal situation. Prudential is not responsible for uses made of this information inconsistent with the description provided here.

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