

▶ VOLUNTARY RETIREE REDUCING TERM LIFE



MEETING THE NEED OF RETIREES FOR LIFE INSURANCE WITH LITTLE OR NO DIRECT COST TO THE EMPLOYER

Retirees may need life insurance just as much as other age groups. When a retiree passes away, it could bring medical and funeral expenses. Some may still have financial obligations, such as a mortgage. And, their spouses could outlive them by decades.

We can help reduce the cost of retiree life insurance

The good news is that employers can help employees close financial wellness gaps, even after they retire. Voluntary Retiree Reducing Term Life Insurance (VRRT), issued by The Prudential Insurance Company of America (Prudential), is 100%-retiree paid life insurance. VRRT reduces in coverage as the retiree ages, which helps keep premiums level. Plus, it may cost less than other life insurance options retirees may find on their own.

A flexible benefits experience

Employers can offer VRRT as a complement to other employee and retiree life insurance. Retirees ages 79 and younger are eligible to enroll. And, they can continue coverage until age 80. Each age group can choose from three options.

Age at Enrollment	Guaranteed Issue	Medical Evidence Required	
		Option B	Option C
	Option A		
<60	\$25,000	\$50,000	\$100,000
60–64	\$15,000	\$30,000	\$60,000
65–69	\$10,000	\$20,000	\$40,000
70–74	\$6,000	\$12,000	\$24,000
75–79	\$2,500	\$5,000	\$10,000

Prudential writes VRRT as part of the active plan. For new entrants, VRRT features a maximum guaranteed issue amount of \$25,000.

THIS IS NOT A POLICY OF WORKERS' COMPENSATION INSURANCE. THE EMPLOYER DOES NOT BECOME A SUBSCRIBER TO THE WORKERS' COMPENSATION SYSTEM BY PURCHASING THIS POLICY AND IF THE EMPLOYER IS A NON-SUBSCRIBER, THE EMPLOYER LOSES THOSE BENEFITS WHICH WOULD OTHERWISE ACCRUE UNDER THE WORKERS' COMPENSATION LAWS. THE EMPLOYER MUST COMPLY WITH THE WORKERS' COMPENSATION LAW AS IT PERTAINS TO NON-SUBSCRIBERS AND THE REQUIRED NOTIFICATIONS THAT MUST BE FILED AND POSTED.

It's easy to set up and administer

Adding VRRT to the group benefits platform is simple, with:

- ▶ A streamlined Evidence of Insurability process
- ▶ Full record keeping, claims and billing support to eliminate the employer's administrative burden
- ▶ Turn-key file transmissions for seamless implementations
- ▶ One-on-one on-boarding support

We'll help educate and engage retirees

Our team will recommend and direct enrollment activities to drive results, including:

- ▶ Enrollment communications
- ▶ Engaging interactive tools will help educate employees and drive participation in the plan
- ▶ Fast, easy enrollment either online or through a licensed Prudential representative

▶ **EXPERIENCE. SIMPLICITY.**

Everything we do is designed to make benefits easier—for employers and their retirees. To learn more about Voluntary Retiree Reducing Life Insurance, please contact your Prudential representative.

Voluntary Retiree Reducing Term Life Insurance coverage is issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102. The Booklet-Certificate contains all details, including any policy exclusions, limitations, restrictions, which may apply. Contract Series: 83500.

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