



Group Term Life Insurance Portability Election Form

You may apply for Group Term Life Insurance coverage under Prudential's portability option. This option may be available to you and your covered dependents (if you continue your coverage). Portable coverage terminates according to the terms of the group portability contract, however coverage will not be continued beyond age 80.

When To Apply

You must apply for the Portability Option within 31 days of your coverage termination date.

If you apply within 31 days, there will be no lapse in your coverage.

How To Apply

1. Your employer completes Sections 2 and 3 of the Portability Election Form.
2. You need to complete Sections 1, 4, 5, 6, 7, and 8 of the Portability Election Form. Please designate a beneficiary in Section 5 since this form replaces your previous beneficiary form. You are automatically the beneficiary for any dependent coverages. If your spouse elects portability as a result of a divorce, he/she should designate their own beneficiary.
3. Return the completed form(s) to this address:

**The Prudential Insurance Company of America
Group Life Record Keeping
P.O. Box 13676
Philadelphia, PA 19176**

4. Portability may be available for dependent spouse and children (without an employee porting) if due to divorce (spouse only) or the death (spouse and child) of the employee.

Confirmation of Coverage

After you have completed all of the above steps, Prudential will send you a billing statement within six weeks, which will confirm that your coverage is in effect. All payments must be made promptly to prevent lapse or termination of your Group Term Life Insurance coverage. Electronic Funds Transfer (EFT) is available as an option to pay premiums once payment of your initial billing statement is received. You can contact Prudential at the toll free number indicated below for further details or to request an EFT authorization form.

If You Have Questions

If you have questions, you may contact Prudential Group Life Recordkeeping at **800-778-3827**.

The description above is intended to be a summary of the portability provision and does not include all plan provisions, exclusions, and limitations. Details of your portability provision can be found in your booklet-certificate, which is made a part of the Group Contract. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by Prudential, the terms of the Group Contract will govern. Prudential Group Term Life Insurance (Contract Series 83500) is issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, New Jersey, 07102. Prudential Financial and the Rock logo are registered service marks of The Prudential Insurance Company of America and its affiliates.

Group Term Life Insurance Coverage Portability Election Form

Please return this form to:
The Prudential Insurance Company of America
Group Life Record Keeping
P.O. Box 13676
Philadelphia, PA 19176

1. Employee/Applicant Data (to be completed by employee/applicant)

Last Name		First Name		MI	Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	
Street Address		Apartment #		City	State	ZIP
Date of Birth	Social Security Number		Daytime Phone Number		Home Phone Number	
Email Address			Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Widower			

2. Group Term Life Insurance Coverage Amount(s) (to be completed by employer)

Complete all blocks. If your current Optional Term plan does not include some of the options below (e.g. Accidental Death and Dismemberment (AD&D) or Dependent Term Life), or the employee is not enrolled in the option or the option is not eligible for portability based on your contract, please indicate 'not applicable' (NA).

Coverage Termination Date	Reason and Date of Termination of Employment
Salary and Date of Last Day Actively at Work	Group Contract Number
Current Optional Term Life Coverage Amount – Employee \$	Current Optional AD&D Coverage Amount – Employee \$
Current Dependent Term Life Coverage Amount – Spouse \$	Current Optional AD&D Coverage Amount – Spouse \$
Current Dependent Term Life Coverage Amount – Children \$	Current Optional AD&D Coverage Amount – Children \$

I certify that, to the best of my knowledge and belief, the information provided in Section 2 is correct and the employee who is named on this form is eligible for portability according to the terms specified in the Prudential group contract.

Signature of Employer Representative (employer certification for portability eligibility)

X _____ Date _____ Representative Phone Number _____

3. Assignment Data (to be completed by employer)

Has this insurance been assigned? Yes No If NO, sign the certification at the bottom of this section. If YES, complete this section with assignee or trustee information and attach copy of the assignment form.

Last Name of Assignee or Trustee		First Name		MI
Street Address		Apartment #		City
				State
				ZIP
Daytime Phone Number	Home Phone Number	Social Security Number or Tax Identification Number		

I certify that, to the best of my knowledge and belief, the assignment information provided above is correct.

Signature of Employer Representative (employer certification of assignment information)

X _____ Date _____

4. Group Term Life Insurance Coverage Amount(s) (to be completed by employee/applicant)

Please note: If you are eligible for AD&D coverage, any amounts elected must be equal to or less than the group term life amount. All insurance amounts will be rounded down to the nearest \$1,000. Coverage amounts will be reduced by any accelerated benefits paid under the Accelerated Benefit Option.

Optional Term Life and Dependent Term Life Coverage	Optional AD&D Coverage
<p>Employee (Optional Term Life Insurance): Retain current face amount <input type="checkbox"/> \$ _____ Elect lower amount <input type="checkbox"/> _____</p> <p>Spouse (Dependent Term Life Insurance): Retain current face amount <input type="checkbox"/> \$ _____ Elect lower amount <input type="checkbox"/> \$ _____</p> <p>Children (Dependent Term Life Insurance): Retain current face amount <input type="checkbox"/> \$ _____ Elect lower amount <input type="checkbox"/> \$ _____</p> <p style="text-align: right;">NOTE: round down to the nearest \$1,000</p>	<p>Employee: Retain current face amount <input type="checkbox"/> \$ _____ Elect lower amount <input type="checkbox"/> _____</p> <p>Spouse: Retain current face amount <input type="checkbox"/> \$ _____ Elect lower amount <input type="checkbox"/> _____</p> <p>Children: Retain current face amount <input type="checkbox"/> \$ _____ Elect lower amount <input type="checkbox"/> \$ _____</p> <p style="text-align: right;">NOTE: round down to the nearest \$1,000</p>

5. Employee/Applicant Beneficiary Designations (to be completed by employee/applicant or assignee, if assigned)

A. PRIMARY BENEFICIARIES: Please designate at least one primary beneficiary. Use a separate sheet if you want to name additional beneficiaries. If there is no named beneficiary, or no named beneficiary survives the insured, settlement will be made in accordance with the terms of the Group Contract. If designating a Trust, Estate, or Corporation, please complete the corresponding fields.

Last Name		First Name		MI	Telephone Number	
Social Security Number		Date of Birth		Relationship		Percentage
Street Address		Apartment #		City	State	ZIP

Last Name		First Name		MI	Telephone Number	
Social Security Number		Date of Birth		Relationship		Percentage
Street Address		Apartment #		City	State	ZIP

Check one, if applicable: <input type="checkbox"/> Trust <input type="checkbox"/> Estate <input type="checkbox"/> Corporation				Name:		
Tax ID Number/Tax Exempt ID Number		Creation/Incorporation/Formation Date		Telephone Number		Percentage
Street Address		Apartment #		City	State	ZIP

B. CONTINGENT BENEFICIARIES: Death benefits will be paid to the contingent beneficiaries if the primary beneficiary(ies) is not alive. Use a separate sheet if you want to name additional beneficiaries. If designating a Trust, Estate, or Corporation, please complete the corresponding fields.

Last Name		First Name		MI	Telephone Number	
Social Security Number		Date of Birth		Relationship		Percentage
Street Address		Apartment #		City	State	ZIP

Last Name		First Name		MI	Telephone Number	
Social Security Number		Date of Birth		Relationship		Percentage
Street Address		Apartment #		City	State	ZIP

Check one, if applicable: <input type="checkbox"/> Trust <input type="checkbox"/> Estate <input type="checkbox"/> Corporation				Name:		
Tax ID Number/Tax Exempt ID Number		Creation/Incorporation/Formation Date		Telephone Number		Percentage
Street Address		Apartment #		City	State	ZIP

6. Dependent Term Life Insurance Coverage - Spouse (to be completed by employee/applicant)

This section should only be completed if you previously had dependent coverage with Prudential for your spouse and you wish to continue this dependent coverage. **Note: With the exception of death and divorce, you must elect portability in order for your spouse to have portable coverage. The employee is the beneficiary for Dependent Term Life Insurance.**

Is spousal coverage being ported due to the death of the employee or divorce? <input type="checkbox"/> Yes <input type="checkbox"/> No			Is spouse confined for medical care or treatment at home or elsewhere? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Spouse's Last Name		First Name		MI	Social Security Number	
					Date of Birth	

7. Dependent Term Life Insurance Coverage - Children (to be completed by employee/applicant)

This section should only be completed if you previously had dependent coverage with Prudential for your children and you wish to continue this dependent coverage. **Note: You must elect portability in order for your children to take portable coverage. The employee is the beneficiary for Dependent Term Life Insurance.**

Is any child confined for medical care or treatment at home or elsewhere? <input type="checkbox"/> Yes <input type="checkbox"/> No if yes, provide name of child _____						
Youngest Child's Last Name		First Name		MI	Social Security Number	
					Date of Birth	

FLORIDA RESIDENTS – Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

NEW YORK RESIDENTS – Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation. **This notice ONLY applies to accident and disability income coverage.**

8. Employee/Applicant/Assignee Signature(s) (to be completed by employee/applicant/assignee)

I hereby request coverage under the Group Term Life Insurance Portability Plan. I understand that I will be billed on a quarterly basis and that a \$3 billing fee per quarter will apply. I understand that, if I elect to convert my coverage to an individual policy, I waive my right to apply for coverage under the Portability Plan. I understand that my Group Term Life Insurance coverage will be subject to the rules of the group contract governing the Portability Plan. I also understand that I may apply for coverage under the Portability Plan subject to the following:

- This selection is made within 31 days of the date that I am no longer eligible for coverage through my former employer.
- Your coverage amount will reduce in accordance with the terms of the group contract.
- Generally, Group Term Life Insurance for my dependents is only available with my election of portable Group Term Life Insurance.
- Portability is not available if age 80 and over at the time of election.
- Group Term Life Insurance for my dependents ends when they no longer qualify as eligible dependents.
- Group Term Life Insurance and coverage under all applicable riders will end if I fail to make any payment needed to keep my coverage in force within 31 days from the date due.
- Rates may change as the insured enters a higher age category, or if plan experience requires a change for all insured. Rates will not be changed on an individual basis.

I represent that supplied above is true and correct. I have thoroughly reviewed, understand and accurately responded to all questions on this form.

X	X
<i>Employee's/Applicant's Signature</i>	<i>Assignee's Signature (if applicable)</i>
<i>Date</i>	<i>Date</i>

9. For Prudential Use Only

Effective Date of Coverage: | | | | | | | | | | (mm/dd/yyyy)

IMPORTANT NOTICE REQUIRED BY CERTAIN STATE REGULATORS:

For residents of all states except Alabama, the District of Columbia, Florida, Kentucky, Maryland, New Jersey, New York, Pennsylvania, Rhode Island, Utah, Vermont, Virginia and Washington; WARNING: Any person who knowingly and with intent to injure, defraud, or deceive any insurance company or other person, or knowing that he is facilitating commission of a fraud, submits incomplete, false, fraudulent, deceptive or misleading facts or information when filing an insurance application or a statement of claim for payment of a loss or benefit commits a fraudulent insurance act, is/may be guilty of a crime and may be prosecuted and punished under state law. Penalties may include fines, civil damages and criminal penalties, including confinement in prison. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant or if the applicant conceals, for the purpose of misleading, information concerning any fact material thereto.

ALABAMA RESIDENTS - Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

DISTRICT OF COLUMBIA AND RHODE ISLAND RESIDENTS – Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

KENTUCKY RESIDENTS – Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

MARYLAND RESIDENTS – Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NEW JERSEY RESIDENTS – Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

PENNSYLVANIA and UTAH RESIDENTS – Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any material fact thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

VERMONT RESIDENTS – Any person who knowingly presents a false or fraudulent claim for payment of a loss or knowingly makes a false statement in an application for insurance may be guilty of a criminal offense under state law.

VIRGINIA RESIDENTS – Any person who knowingly and with intent to injure, defraud, or deceive any insurance company or other person, or knowing that he is facilitating commission of a fraud, submits incomplete, false, fraudulent, deceptive or misleading facts or information when filing a statement of claim for payment of a loss or benefit may have violated state law, is guilty of a crime and may be prosecuted and punished under state law. Penalties may include fines, civil damages and criminal penalties, including confinement in prison. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant or if the applicant conceals, for the purpose of misleading, information concerning any fact material thereto.

WASHINGTON RESIDENTS – Any person who knowingly provides false, incomplete or misleading information to an insurance company for the purpose of defrauding the company commits a crime. Penalties include imprisonment, fines, and denial of insurance benefits.