

Benefit Solutions for Your Business



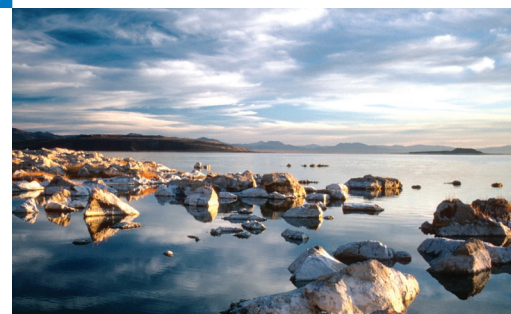
In today's competitive environment, being economical and efficient is more important than ever—especially for businesses with fewer than 1,000 employees. The Prudential Insurance Company of America (Prudential) can help business owners and operators with some key products that meet their needs. We offer knowledgeable account management, dynamic enrollment solutions, easy expert implementation service, ease of administration, and high claims paying ratings.

Life/AD&D¹—Benefits for Every Stage

- Basic, Optional, and Dependent Term Life and AD&D Insurance
- Business Travel Accident (BTA) Insurance
- Retiree Life Buyouts
- Global Solutions
- 90% Accelerated Death Benefit option²
- Portability and conversion options allow employees to continue coverage when they leave their employers
- Additional services including Employee Assistance Program,³ Will Preparation,³ Beneficiary Financial Counseling,³ and Bereavement Care—Grief Counseling,³ plus a Travel Assistance program⁴
- Value-added services are available individually or bundled
- Life Plan Management services and superior life claim processing
- Best-in-class technology provides “push and pull” reporting
- High degree of plan sponsor satisfaction with 98% overall client satisfaction⁵
- One-time open enrollments on takeover cases
- Flexible participation requirements to meet employers' needs
- Online enrollment with easy online EOI, IVR enrollment, or customized paper enrollment kit
- Targeted print and electronic communications materials that encourage enrollment and educate employees

Disability⁶—Personalized Support

- STD, LTD, combined STD/LTD, State Mandated Disability, flexible funding—insured and self-insured
- Strong standard provisions including indexing, enhanced rehabilitation incentive, and variable definition of disability
- Valuable contract options including employee and spouse catastrophic benefit, continued health care, and critical illness
- Dedicated disability claims center



Real Challenges. Real Solutions. Real Results.

Solutions That Deliver Results

Since 1916, Prudential Group Insurance has been protecting millions of employees and their loved ones. Talk to a Prudential representative today about which of these benefits you would like to know more about:

- Life Insurance
- Accidental Death & Dismemberment Insurance
- Disability Insurance and Services



For more information, contact your Prudential representative today
or visit us at www.prudential.com/gi.

- Early focus on RTW during Short Term Disability drives positive employee outcomes and improves employer productivity
- RTW teams include claims management, clinical, and vocational resources
- Notice to decision in 10 days
- Track disability reports and status
- Access estimated RTW dates
- Create customized reports with real-time data
- Report disability and update claim information online or with IVR 24/7
- Check claim status online or with IVR 24/7
- Call center availability for intake and service—staffed by experienced professionals
- Personalized, holistic approach focuses on developing the best outcome for each individual claimant
- One source front end for intake and disability

¹ 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 Insurance Department.
IMPORTANT NOTICE—THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

² Accelerated Death 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” or “chronically ill.”) You may wish to seek professional tax advice before exercising this option.

³ Certain services may not be available in some market segments. These are optional services. These services are provided by ComPsych[®] Corporation and Financial Point Corporation[®], respectively. Prudential is not responsible for the services provided by ComPsych Corporation or Financial Point corporation, but helps coordinate billing for these services with its premium billing.

⁴ The Travel assistance services are optional services. These services are provided by AXA Assistance USA. Prudential is not responsible for the services provided by AXA Assistance USA, but helps coordinate billing for these services with its premium billing.

⁵ The Prudential Insurance Company of America, Newark, NJ. 2009 Group Insurance Client Satisfaction Study.

⁶ 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 Insurance Department.

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.

This flyer is a summary of benefits. It does not include all plan provisions, exclusions, and limitations. Availability of provisions and services may vary. A Group Contract with complete plan information will be provided. If there is a discrepancy between this flyer and the Group Contract issued by Prudential, the terms of the Group Contract will govern.

Life, Accidental Death and Dismemberment, Long Term Disability, and Short Term Disability Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, 751 Broad Street, Newark, NJ 07102. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply.
Contract Series: 83500

© 2012 Prudential Financial, Inc. and its related entities.

Prudential, the Prudential logo, and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.