

Enroll Now



Protect Your Loved Ones—And Your Income

SMITHSONIAN INSTITUTION

All Employees

Basic Term Life Insurance

Basic Accidental Death & Dismemberment Insurance

Optional Term Life Insurance

Long Term Disability Insurance



The Prudential Insurance Company of America

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Plus, plan features and answers to common questions



Dear Valued Employee:

After careful review, we've selected a group plan issued by The Prudential Insurance Company of America (Prudential)--a name you know and trust. An insurance leader for over 130 years, they have financial strength. With your family's future at stake, you owe it to them to consider the opportunity described in this kit.

SMITHSONIAN INSTITUTION is very pleased to provide you with Basic Term Life, Basic Accidental Death & Dismemberment and Long Term Disability Insurance as employee benefits.

Basic Term Life--1 times your covered annual earnings to a maximum of \$400,000. In no event shall the amount of your Basic and Optional Coverage combined exceed \$1,000,000.

Basic AD&D--Equal to your Basic Term Life coverage amount.

Long Term Disability -- 60% of monthly earnings to a maximum of \$6,000.

Because you may need additional coverage, we offer you an opportunity to purchase-- at competitive group rates--extra financial security, including:

Optional Term Life --For you.

How can I enroll?

Complete the attached Enrollment Form and return it. Don't miss out on this valuable employee benefit!



ENROLL NOW with the enclosed Enrollment Form!

"Why do I need life insurance?"

Life is full of pleasant surprises and, at the same time, life holds uncertainties. It's easier to plan for happy events you know will occur, and more difficult to plan for the unexpected--such as a death.

If you were no longer there to help support your family, how would they be able to...

- ✓ Pay off loans--credit cards, mortgage, and auto?
- ✓ Maintain their standard of living--utilities, food, clothing, and personal expenses?
- ✓ Pay monthly rent or mortgage?
- ✓ Provide for your children's future--tuition for their education and weddings?
- ✓ Pay your final expenses--medical care, burial, estate settlement, and inheritance taxes?

A sufficient amount of life insurance can give you peace of mind now and help your family financially recover from your loss during a very stressful time.

"I already have life insurance--why do I need more?"

Research has shown that 77% of households, earning between \$35,000 and \$125,000 per year, say they do not have adequate resources to replace lost income. Thirty-four percent of households within the same range of earnings report not having enough life insurance.¹

You may be underinsured if your salary has increased since you last purchased insurance. Plus, when you consider new family responsibilities - a new home or child - and inflation, the life insurance coverage you have now may not offer enough protection for your family.

"How can I help protect my loved ones?"

Buy life insurance at work. Your employer offers you the opportunity to purchase Optional Term Life Insurance issued by The Prudential Insurance Company of America.

As millions of Americans have discovered, insurance at group rates from Prudential is a smart choice.

1LIMRA's Factbook, 2009 Trends in the United States

"What are the advantages of buying life insurance at work?"

- ✓ **It's convenient.** There are no confusing quotes to sort through. And with automatic payroll deductions, you never have to worry about late payments.
- ✓ **It's economical.** The cost of group insurance may be lower than insurance you could find on your own.
- ✓ **It's flexible.** You may choose the level of coverage that's right for you and your family.
- ✓ **It's convertible.** You and your family can convert your coverage to an individual Prudential insurance policy if you leave the company for any reason.

Read on to select the amount of insurance that's right for you!



Peace of Mind from Prudential

Prudential's resources, financial strength, and stability allow us to honor long-term commitments, which means that we'll be here when you and your family need us. We've been a top insurance provider for over 130 years.

Plus, we have caring professionals to provide your beneficiaries with the kind of customer support they want and deserve. Our Customer Service Representatives are well-trained, knowledgeable professionals who can quickly answer your family's questions.

By choosing the insurance protection from Prudential, you give yourself peace of mind, knowing you are providing for your loved ones.

For more information about Prudential's Group Insurance, visit us online at: www.prudential.com/gi.



The Booklet-Certificate

you will receive after your insurance becomes effective gives more details.

For your convenience,

visit our website to use an online life insurance needs calculator.

www.prudential.com/howmuchdoineed

"What does group insurance offer my family?"

You get affordable premiums for yourself. Plus, you'll get the special features mentioned below.

Accelerated Benefit Option- If terminally ill, you can get a partial payment of your group term life insurance benefit. You can use this payment as you see fit. In the event of your death, your beneficiary will receive a benefit payout which has been reduced by the amount you receive.

Waiver of Premium - Payment of your premium can be waived if you meet all these conditions: 1) you are less than 60 years old when your disability begins, 2) you are totally disabled and unable to work for at least 9 continuous months, and 3) you continue to be totally disabled. The Waiver of Premium Benefit terminates at age 65. This provision may vary by state.

Conversion to Individual Insurance Coverage - Upon termination of employment, you may convert your coverage to a Prudential individual life insurance policy, without having to provide evidence of good health.

Portability of Group Insurance Coverage - Upon termination of employment, you may continue a certain level of your employee and dependent coverage, without having to provide evidence of good health.

SD residents: Portability is not available to South Dakota residents.

VT residents: Portability is not available to Vermont residents.

"How much life insurance is enough?"

The right amount of insurance can help your family. It helps replace your income for a number of years to maintain their standard of living and pay for major financial obligations, such as home mortgage and college tuition.

According to a recent LIMRA report, 39% of households believe they do not have enough life insurance ("Life Insurance in a Tough Economy," LIMRA, 2010). While rules of thumb may be helpful, they do not take each individual's personal situation into consideration. This worksheet provides a simple method to estimate the amount of life insurance you may need.

Income Needs

1. **Your annual income.** (What your family would need if you die today.) Enter a number that's between 60–70% of your total income. 1. \$
2. **Annual replacement income.** (Available to your family after you die.) Enter a number that includes Social Security benefits, if applicable. 2. \$
3. **Total annual income to be replaced.** Subtract line 2 from line 1. 3. \$
4. **Funds needed to provide income for _____ years.** Choose the number of years your family needs your replacement income. Multiply line 3 by the appropriate factor below.[†] 4. \$

10 yrs x 8.1	15 yrs x 11.1	20 yrs x 13.6	25 yrs x 15.6	30 yrs x 17.3	35 yrs x 18.7	40 yrs x 20.0
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Expenses

5. **Burial expenses.** (The average cost of an adult funeral is about \$10,000.) 5. \$
6. **Mortgage and other major debts.** Include mortgage, credit card debt, car loan, home equity loans, etc. 6. \$
7. **College costs.**[‡] (Current cost of a 4 year education: public—\$62,264; private—\$127,664.) Multiply the college costs by the appropriate factor, based on the number of years between now and when your child begins college. 7. \$

5 yrs x .82	10 yrs x .68	15 yrs x .56	20 yrs x .46
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Child 1: \$ Child 3: \$
 Child 2: \$ Child 4: \$

8. **Total capital required.** Add lines 4, 5, 6 and 7. 8. \$

Assets

9. **Savings and investments.** Include bank accounts, CDs, stocks, bonds, mutual funds, real estate/rental property, etc. 9. \$
10. **Retirement savings.** Include 401(k) plans, Keogh, pension and profit sharing plans. 10. \$
11. **Present amount of life insurance.** Include group insurance and personal insurance purchased on your own. 11. \$
12. **Total of all assets.** Add lines 9, 10 and 11. 12. \$
13. **Estimated amount of life insurance needed.** Subtract line 12 from line 8. 13. \$

[†] Inflation is assumed to be 4%. The rate of return on investments is assumed to be 8%.

[‡] The College Board, **Trends in College Pricing 2005**. Costs include tuition, room, board, books and supplies, transportation, and other expenses.

"How much insurance can I buy?"

You can customize coverage to fit your needs. Your salary determines the maximum coverage amount available to you. See the chart below for details.

Coverage Options	
EMPLOYEE	<ul style="list-style-type: none">• Purchase coverage for one half, one, two, three, four, or five times your covered annual earnings.• In no event shall the amount of your Basic and Optional Coverage combined exceed \$1,000,000.• <u>New Hires:</u> Get the lesser of 3.0 times your covered annual earnings not to exceed \$400,000 - no medical questions asked - when enrolling when first eligible.• <u>Current Participants:</u> Evidence of insurability satisfactory to The Prudential Insurance Company of America is required for all increases in coverage amounts.• <u>Current Employees who were denied coverage in the past or Late Entrants</u> Evidence of insurability satisfactory to The Prudential Insurance Company of America is required for all coverage amounts.

"How much does life insurance cost?"

The following steps will show you how to calculate your bi-weekly cost of insurance.

		Employee
Step 1	Enter the amount of Employee coverage you wish to purchase.	\$ <input type="text"/>
Step 2	Divide the coverage amounts by 1,000.	\$ <input type="text"/>
Step 3	Multiply the dollar amounts in Step 2 by the cost of coverage per \$1,000 of coverage, according to your age, that you'll find in the chart that follows. This gives you the monthly cost of insurance.	\$ <input type="text"/>
Step 4	To calculate your paycheck deduction, multiply the monthly cost in Step 3 by 12 to get the annual cost and then divide the annual cost by 26 to get your bi-weekly cost.	\$ <input type="text"/>
TOTAL COST FOR EMPLOYEE		\$ <input type="text"/>

Read on to select the amount of insurance that's right for you!



"How much it will cost" (continued from previous page)

Cost of Optional Term Life Insurance for You

Monthly Cost Per \$1,000 of Coverage - Effective 4/1/2011 (Use your age to calculate your cost.)

Employee's Age	Employee Rate
< 19	\$0.056
20 - 24	\$0.056
25 - 29	\$0.056
30 - 34	\$0.070
35 - 39	\$0.089
40 - 44	\$0.135
45 - 49	\$0.224
50 - 54	\$0.370
55 - 59	\$0.627
60 - 64	\$1.032
65 - 69	\$1.722
70 - 74	\$2.868
75 - 79	\$2.868
80 - 84	\$2.868
85 - 100	\$2.868

Rates may change as the insured enters a higher age category. Also, rates may change if plan experience requires a change for all insureds.

Example

A 35 year-old employee elects	\$60,000 of Optional Term Life for themselves
Employee Monthly Cost	\$5.34 (\$60,000 / 1,000 x \$0.089)

"Why do I need disability insurance?"

If you think a disability won't happen to you, you might be surprised to learn that:

- Almost one-third of Americans entering the workforce today (3 in 10) will become disabled before they retire.¹

Think about how our world has changed. Technological advances, like airbags for instance, protect you from death, and modern medicine can keep you alive. But that doesn't mean you'll be able to work on a full-time basis.

Then, too, a serious illness or injury can result in a heavy financial burden. A Harvard University report revealed that 62 percent of all personal bankruptcies filed in the U.S. in 2007 were due to an inability to pay for medical expenses.²

"How can disability insurance help?"

If you are sick or injured, disability insurance can help maintain your financial security by replacing a portion of your lost income--provided you are partially or totally disabled.

Long Term Disability insurance is important because you may not be eligible for Social Security disability payments--they are limited to individuals with disabilities expected to last at least 12 months or end in death. To qualify for these benefits, you must be unable to engage in any type of work, as defined by Social Security.

"How can I help protect my financial stability?"

Because disability insurance replaces a portion of your lost income when you are totally or partially disabled, it can help you pay your bills.

Peace of Mind from Prudential

Prudential's resources, financial strength, and stability allow us to honor long-term commitments, which means that we'll be here when you and your family need us. We've been a top insurance provider for over 130 years.

Plus, we have caring professionals to provide your beneficiaries with the kind of customer support they want and deserve. Our Customer Service Representatives are well-trained, knowledgeable professionals who can quickly answer your family's questions.

By choosing the insurance protection from Prudential, you give yourself peace of mind, knowing you are providing for your loved ones.

For more information about Prudential's Group Insurance, visit us online at:
www.prudential.com/gi.

¹ Social Security Administration, Fact Sheet, Jan 31, 2007

² The American Journal of Medicine, June 4, 2009



What are the advantages of group disability insurance?

- ✓ **It's easy.** There are no confusing quotes to sort through.
- ✓ **It's economical.** The cost of group insurance may be lower than insurance you could find on your own.

Read on to select the amount of insurance that's right for you!



"How much disability insurance is provided to me?"

For Long Term Disability

Your monthly Long Term Disability benefit[^] will be 60% of your monthly pre-disability earnings, up to the maximum of \$6,000, less deductible sources of income.** The minimum monthly benefit is .

[^] 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.

** Deductible sources of income may include benefits from statutory plans, Social Security for you and your dependents, workers' compensation, unemployment income and other income.

"When are disability benefits payable?"

For Long Term Disability

If you meet the definition of disability, your benefits will begin 180 days following an accidental injury or sickness. The benefit duration is up to your normal retirement age under the Social Security Act. However, if you become disabled at or after age 65 benefits are payable according to an age-based schedule. Refer to the Booklet-Certificate for details.

You are considered disabled when, because of injury or sickness, you are under the regular care of a doctor, you are unable to perform the material and substantial duties of your regular occupation and your disability results in a loss of income of at least 20%. After receiving benefits for 24 months, you are considered disabled when, due to the same sickness or injury, you are unable to perform the material and substantial duties of any gainful occupation for which you are reasonably fitted by education, training or experience, and disability results in a loss of income of a specified percentage determined by your plan.

"What plan features does this insurance offer?"

You'll get the plan features mentioned below.

For Long Term Disability

LTD Zero Day Residual Provision--You can satisfy the elimination period without being totally disabled if you are unable to perform the material and substantial duties of your regular occupation due to sickness or injury, you are under the regular care of a doctor, and you have a 20% or more loss in earnings.

LTD Partial Disability Benefit--You can work while disabled and remain eligible for all or part of your disability benefits. You must have a 20% loss in earnings, and benefits may be reduced by part-time earnings.

Read on to select the amount of insurance that's right for you!



LTD Return-to-Work Incentive--During the first 12 months of part-time work while disabled, you can receive full benefits as long as your combined income and disability benefits do not exceed your monthly indexed earnings.

For Long Term Disability Only

Worksite Modification--The Prudential Insurance Company of America may identify a worksite modification that is likely to help you remain at work or return to work. Your employer may be reimbursed for the cost of such modification. This provision may vary by state. See your plan booklet for details.

LTD Survivor Benefit--A survivor benefit is payable to your spouse or children in the event of your death and being disabled for at least 180 days and receiving or expected to receive LTD benefits. The survivor benefit is 3 times your gross disability payment and it is payable to your spouse or children under age 25.

Rehabilitation Program--Prudential may elect to offer and pay for a rehabilitation program. The rehabilitation program may include such services as vocational evaluation, job placement assistance, resume preparation, job-seeking skills training, and/or retraining for a new occupation. Your participation in this rehabilitation program is required and may affect payment of benefits.

Cost of Living Adjustment--On July 1, claimants who are disabled on that date and who have been disabled throughout all of the preceding 12 months will receive a net monthly benefit increase. Claimants can receive no more than five such increases during the course of their disability.

"Who can answer my questions?"

Here are the answers to some common questions regarding these insurance coverages. **For additional information**, contact your Human Resources Department or Benefits Administrator.

"Does this plan pay Optional Term Life benefits in addition to my basic plan?"

Yes, this plan pays in addition to any Basic Term Life Insurance coverage offered by your employer.

"When can I enroll for life insurance coverage?"

The easiest way to enroll and guarantee a certain level of coverage is to sign up when first eligible. If you enroll at any other time or for more than the guaranteed coverage amount, you will need to provide evidence of good health satisfactory to Prudential.

"Can I drop this life insurance coverage at any time?"

Yes, subject to your employer's administrative policies.

"When will disability coverage go into effect?"

For your coverage to become effective, you must be actively at work during the enrollment period and on the effective date of your coverage.


"Are any disabilities limited in coverage?"

Yes. Disabilities due to mental illness are limited to 24 months of benefits during your lifetime. Examples of mental illness include schizophrenia, depression, manic depressive or bipolar illness, anxiety, somatization, substance related disorders (including drug and alcohol abuse), and/or adjustment disorders. Disabilities due to mental illness have a combined limited pay period during your lifetime.

"Are any disabilities excluded from coverage?"

Yes. You are not covered for a disability caused by war or any act of war, an intentionally self-inflicted injury, active participation in a riot, and commission of





a crime for which you have been convicted. Benefits are not payable for any period of incarceration as a result of a conviction.

LTD benefits will not be paid for a disability that begins during the first months of coverage and due to a pre-existing condition. A pre-existing condition is an injury or sickness for which you received medical treatment, consultation, diagnostic measures, prescribed drugs or medicines, or for which you followed treatment recommendations during the months prior to your effective date of coverage.

"Can I convert my disability coverage if I leave my present employment?"

LTD coverage cannot be converted.

"What is the difference between a primary and contingent beneficiary?"

Your primary beneficiary is the person you designate to receive your life insurance benefit when you die. You can name more than one primary beneficiary and assign a different percentage of your benefit to each, if you like. If you name a contingent beneficiary, that person will receive the life insurance benefit when you die only if all primary beneficiaries are not living at the time of your death. You can name more than one contingent beneficiary and assign different percentages to them, too.

"What if I want to change my beneficiary?"

Beneficiary Change Forms and related information may be obtained by contacting your Human Resources Department or Benefits Administrator.

"When is a medical exam required and who pays for it?"

A medical exam may be required if you elect more coverage than the guaranteed amount. We will pay the cost of any required medical exam when you are first eligible. Late entrants must pay for medical exams. Generally, medical exams are conducted by an examiner who is chosen by Prudential.

"When will coverage go into effect?"

For your coverage to become effective, you must be actively at work during the enrollment period and on the effective date of your coverage. If you apply for an amount that requires evidence of good health, you must be actively at work on the date of approval for the amount requiring evidence of good health. If your dependents are confined for medical treatment at home or elsewhere, their coverage will begin when confinement ends. Refer to the Booklet-Certificate for details.

"Can I increase my coverage in the future?"

Yes, you can increase your coverage up to your plan's maximum coverage amount. However, evidence of good health satisfactory to Prudential will be required as previously noted.

"How can I enroll?"

To enroll, simply complete the Enrollment Form with Beneficiary Designations. Then, return it as instructed. After the date your group insurance becomes effective, you will receive a Booklet-Certificate that details your plan provisions.

Implementation of the insurance plan(s) will depend upon having a specific percentage of all eligible employees enrolling in the plan(s). In the event the minimum participation level is not met, Prudential retains the right to re-evaluate the rates, require a re-enrollment, reduce the rate guarantee period, or terminate coverage.

Receipt of accelerated death benefits may affect eligibility for public assistance programs and may be taxable. There is no administrative fee to accelerate death benefits. The accelerated amount is not discounted.

All benefit features may not be available in all states.

Group Term Life, Accidental Death and Dismemberment and Disability coverages are issued by The Prudential Insurance Company of America, a **New Jersey Company**, 751 Broad Street, Newark, NJ 07102. Life Claims: 1-800-524-0542 and Disability Support: 1-800-842-1718. Prudential, the Prudential logo, and the Rock symbol are service marks of The Prudential Insurance Company of America, Newark, NJ, and its related entities, registered in many jurisdictions worldwide. This brochure is intended to be a summary of your benefits and does not include all plan provisions, exclusions and limitations. Please refer to the Booklet-Certificate, which is made a part of the Group Contract, for all plan details, including any exclusions, limitations and restrictions which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the Group Contract will govern. Contract provisions may vary by state. Contract Series: 83500. California COA # 1179 NAIC # 68241



IMPORTANT NOTICE

A record of your beneficiary is required for
Basic Term Life Insurance, Basic AD&D Insurance, and Optional Term Life Insurance

The Prudential Insurance Company of America - Enrollment Form

751 Broad Street • Newark, NJ 07102

SMITHSONIAN INSTITUTION

(For office use only)

Effective Date of Coverage:

Control No.:43986

Return Completed Application to:

Human Resources

1. Employee Information

Last Name	First Name	MI
Street Address	City	State
Zip Code		
Social Security Number	Marital Status	Your Date of Birth (mm/dd/yyyy)
<input type="text"/>	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	____/____/____
Date Employed (mm/dd/yyyy)	Your Annual Earnings	
____/____/____	\$ _____	

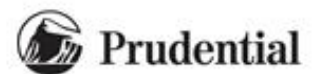
2. Coverage Elections

Your company provides you with Basic Term Life, Basic Accidental Death & Dismemberment and Long Term Disability Insurance coverages at no cost to you. You will automatically be enrolled in these plans. Please make your supplemental enrollment selections below.

Check Each Applicable Box

Check Each Applicable Box	Coverage Amount Chosen	Payroll Deduction									
<table style="width: 100%;"> <tr> <td style="width: 10%;">Yes</td> <td style="width: 10%;">No</td> <td></td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Basic Term Life Insurance</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Basic AD&D Insurance</td> </tr> </table>	Yes	No		<input checked="" type="checkbox"/>	<input type="checkbox"/>	Basic Term Life Insurance	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Basic AD&D Insurance	See Plan Design See Plan Design	\$ 0.00 \$ 0.00
Yes	No										
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Basic Term Life Insurance									
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Basic AD&D Insurance									
<input type="checkbox"/> Optional Term Life Insurance	\$ _____	\$ _____									
<input type="checkbox"/> .5 times annual earnings	\$ _____	\$ _____									
<input type="checkbox"/> 1 times annual earnings	\$ _____	\$ _____									
<input type="checkbox"/> 2 times annual earnings	\$ _____	\$ _____									
<input type="checkbox"/> 3 times annual earnings	\$ _____	\$ _____									
<input type="checkbox"/> 4 times annual earnings	\$ _____	\$ _____									
<input type="checkbox"/> 5 times annual earnings	\$ _____	\$ _____									
<input checked="" type="checkbox"/> Long Term Disability Insurance	See Plan Design	\$ 0.00									
Total Cost		\$ _____									

For coverage to become effective, you must be actively at work on the effective date of the plan. If you apply for an amount that requires evidence of good health, you must be actively at work on the date of approval for the amount requiring evidence of good health. In the future, if you wish to enroll for employee-paid insurance, increase coverage amounts, or add dependent coverage, you may be required to furnish evidence of insurability for yourself. If you are confined for medical treatment at home or elsewhere, coverage will begin when confinement ends.



Enrollment Form continued on next page.

3. Authorization

Yes No I am enrolling for insurance issued by The Prudential Insurance Company of America as indicated on the previous page and authorize my employer to deduct the required contribution from my paycheck. I certify that the information contained in this enrollment form is true and complete, and understand that my contribution is based on that information. I also understand that there are criminal and civil penalties for giving false information, including but not limited to fines and confinement in prison. Detailed and state-specific warnings appear below.

IMPORTANT NOTICE:

For residents of all states except District of Columbia, Florida, Kentucky, New Jersey, New York, Pennsylvania, Utah, Virginia, Vermont 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.

District of Columbia 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.

Florida Residents - Any person knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing 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 warning ONLY applies to accident and disability income coverage.

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.

Receipt of accelerated death benefits may affect eligibility for public assistance programs and may be taxable. There is no administrative fee to accelerate death benefits. The accelerated amount is not discounted.

Employee Signature (Sign in ink.) _____ Date _____

Group Term Life, Accidental Death and Dismemberment and Disability coverages are issued by The Prudential Insurance Company of America, a **New Jersey Company**, 751 Broad Street, Newark, NJ 07102. Please refer to the Booklet-Certificate, which is made a part of the Group Contract, for all plan details, including any exclusions, limitations and restrictions which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the Group Contract will govern. Contract provisions may vary by state. Contract Series: 83500. California COA # 1179 NAIC # 68241

Prudential and the Rock logo are registered service marks of The Prudential Insurance Company of America and its affiliates.

Please indicate your beneficiary designation(s) on the next page.

4. Employee Beneficiary Designations

Last Name	First Name	MI	Social Security Number
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I designate the following beneficiary(ies) to receive my insurance proceeds. I understand that the primary beneficiary(ies) will receive payment upon my death. If all primary beneficiaries predecease me, the insurance will be paid to the contingent beneficiary(ies). If no beneficiary is named, or no beneficiary survives me, payment will be made according to the terms of the Group Contract. I can change my beneficiary in the future by completing a new Beneficiary Designation Section. Insurance proceeds from Dependent Term Life Insurance coverage will be paid to me.

Primary Beneficiary

Last Name	First Name	MI	Social Security Number		
No.	Street	City	State	ZIP Code	

Primary Beneficiary

Last Name	First Name	MI	Social Security Number		
No.	Street	City	State	ZIP Code	

Contingent Beneficiary

Last Name	First Name	MI	Social Security Number		
No.	Street	City	State	ZIP Code	

Contingent Beneficiary

Last Name	First Name	MI	Social Security Number		
No.	Street	City	State	ZIP Code	

Contingent Beneficiary

Last Name	First Name	MI	Social Security Number		
No.	Street	City	State	ZIP Code	

Contingent Beneficiary

Last Name	First Name	MI	Social Security Number		
No.	Street	City	State	ZIP Code	

*If more than one primary or contingent beneficiary is designated, the total shares must equal 100% of your death benefit.

Employee Signature (Sign in ink.) _____ Date _____

Group Term Life, Accidental Death and Dismemberment and Disability coverages are issued by The Prudential Insurance Company of America, a **New Jersey Company**, 751 Broad Street, Newark, NJ 07102. Please refer to the Booklet-Certificate, which is made a part of the Group Contract, for all plan details, including any exclusions, limitations and restrictions which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the Group Contract will govern. Contract provisions may vary by state. Contract Series: 83500. California COA # 1179 NAIC # 68241

