



Proposal to Provide Group Life and Disability

For:

ROSEVILLE COMMUNITY SCHOOL

- **Basic Term Life Insurance**
- **Basic Accidental Death and
Dismemberment Insurance**
- **Long Term Disability Insurance**





NOTICE REGARDING PRODUCER COMPENSATION

External Producers

This section applies only if your producer is receiving commission and/or supplemental compensation.

External producers are individuals or entities who represent you, the client, in the solicitation, negotiation or effectuation of the sale of insurance as their producer or consultant of record. The specific functions of external producer's may vary but can include guidance through the proposal process and coordination of the client's data with one or more carriers. External producers are not Prudential employees and may have brokerage relationships with other insurance carriers. Please contact your producer for further information regarding their role during the proposal process and for information about any possible alternative quotes received from other insurance carriers.

Producers who place business with Prudential may be eligible to receive commissions and supplemental compensation unless you advise us otherwise.

Commissions are payable as a percentage of paid premiums or a fixed dollar amount for as long as the producer is recognized as the Producer of Record on your policy.

Under Prudential's Supplemental Commission Program (SCP), supplemental compensation ranges from 0% to 7% of group insurance premium. The actual percentage payable under Prudential's SCP is determined based on the aggregate annual premium due on eligible cases that your producer has inforce with Prudential. The cost of supplemental compensation is not charged directly to policies. As a result, your rates are unaffected whether or not your producer receives supplemental compensation. You or your producer can elect to opt out of Prudential's SCP.

More information about eligibility criteria and payment calculation under Prudential's SCP is available to clients on Prudential's website at www.prudential.com/SCP. Questions regarding producer compensation can be e-mailed to Grplns@prudential.com. Or, if you would like to speak to someone about producer compensation, contact your Prudential representative or call 888-778-6639.

Internal Producers

section only applies if your contract is issued in the State of New York.

Internal producers, including without limitation, sales representatives, account executives and other employees providing sales support, are individuals employed by The Prudential Insurance Company of America (Prudential) who are responsible for representing Prudential and our product portfolio during the proposal process. Prudential provides sales compensation to such internal producers when business is placed with our clients. Compensation varies based on the products placed, volume of premium and cases placed with Prudential but generally can be identified as production payments, goal based payments, profitability, and/or direct or indirect compensation related to high achievement. An internal producer - may be entitled to one or all of these types of compensation.

You may obtain information about expected producer compensation, including information about alternative quotes, if any, based in whole or part on the sale and additional information about the specific internal producers involved in this transaction. This additional information regarding internal producer compensation may be requested via e-mail by writing to GICompensation@prudential.com, or by calling 973-548-5100.





Life Insurance Mode of Settlement

Prudential may make a range of settlement and payment options available to group life insurance beneficiaries. Subject to applicable state law the standard method of paying group life insurance benefits of \$5,000 or more is via a retained asset account, such as Prudential's Alliance Account® whereby funds are held with Prudential. When the claim is paid, the full amount of life insurance proceeds payable to the claimant is paid in a single distribution by the establishment of an interest-bearing Alliance Account in the beneficiary's name. Beneficiaries are notified of claim approval resulting in Alliance Account payment and are mailed a welcome kit containing a personalized draftbook ("checkbook") with checks that the beneficiary can use as he/she would use bank checks. Alliance Account kits also contain disclosures explaining the operation of the account. The beneficiary can access all funds immediately, may leave funds in the account as long as desired, and generally preserves the ability to transfer all or some funds to other settlement options as available. Statements are provided at least quarterly, or as frequently as monthly based on activity in the account. The Alliance Account has no monthly charges, per check charges or check reorder charges but may incur fees for special services such as stop payment requests, requests for check copies, or requests for priority delivery of additional checks; a complete list of applicable fees is available upon request. The Alliance Account begins earning interest immediately and continues earning interest until all funds are withdrawn or the account is closed based on any minimum balance requirement, in which event a close-out check is sent to the beneficiary. Interest is accrued daily, compounded daily, and credited monthly. The interest rate may change at any time, subject to a minimum rate applicable for successive 90 day periods, and is adjusted at Prudential's discretion based on variable economic factors. Changes in the minimum interest rate, if any, are communicated to Alliance accountholders in advance via their quarterly statements or by calling customer support. Alliance Accounts include dedicated customer support and can obtain information 24-hours a day via an automated system. The Alliance Account is backed by the financial strength of The Prudential Insurance Company of America. It is not FDIC insured because it is not a bank product. Prudential may contract with third parties to provide a check clearing, account servicing and processing support. Alliance is not available for payments less than \$5,000, payments to individuals residing outside the United States and its territories, and certain other payments. These payments will be paid by check. Beneficiaries may wish to consult a tax advisor regarding interest earned on the account. Prudential's Alliance Account is a registered trademark of The Prudential Insurance Company of America.





Real Challenges Demand Real Solutions

Competitive Solutions for Your Business

For more than 90 years, business owners have trusted The Prudential Insurance Company of America to help them save money and attract and retain top talent. In today's business climate there is no room for waste. With tighter budgets and leaner workforces, every dollar and every effort counts. That's why our combination of flexible products, competitive pricing, and responsive customer service has made us a top choice among employers of all sizes.

Prudential is financially strong—for our latest ratings, please visit www.investor.prudential.com. The balanced mix of risks and businesses that we've built since becoming a public company in 2001, positions us well to manage through all economic environments. We consistently lead the market with options that both address and anticipate marketplace trends, and business challenges.

Innovative Technology Services

Prudential offers a wide range of online and Interactive Voice Response (IVR) services that make it easy to enroll employees; provide eligibility information; initiate claims; claim, and payment status; access standard and custom reports; update billing information; and access forms.

Efficient Medical Underwriting Services

Available in English and Spanish, Prudential's online Evidence of Insurability (EOI) screening provides instant results 60% of the time. When our paper EOI forms are used, our scanning and imaging technology will help speed the process so that coverage begins as quickly as possible.

Prudential's Enrollment Solutions Center (ESC)

Our Enrollment Solutions Center provides administrative, processing, call center, and reporting services for groups with 250 lives or more at no additional cost. It reduces the administrative burden associated with enrolling for voluntary products and services by providing a single source for both employer and employee support. The ESC supports open enrollments, re-enrollments, and annual enrollments at no additional cost to you or your employees. In addition, our user friendly enrollment website gives employees personalized information about enrollment that they can react to—like coverage choices and premium per pay period.

Knowledgeable Customer Service

You will work with a team of some of the best in the business—a team you can count on for answers when you need them. Our customer service operations center is your single point of contact. Associates are available to answer questions and resolve issues from 8:00 a.m. to 8:00 p.m. Eastern time, Monday through Friday. Calls made outside normal business hours are returned within 24 hours or on the next business day.

Client-Focused Performance Standards

Our proprietary system helps ensure fast, accurate claim decisions. In fact, Prudential routinely meets or exceeds our high standards for claims decisions and processes claims with a high level of transactional and financial accuracy. In the 2009 Group Insurance Client Satisfaction Survey, 98% of our clients said that they were satisfied with the value of Prudential's products and services.



Group Insurance Proposal - Life

Prepared for: **ROSEVILLE COMMUNITY SCHOOL**

Effective date: August 1, 2012

Proposal Expiration: September 27, 2012

Life Benefit Summary

	Option 1
Effective Date	August 1, 2012
Benefit Plan Type	Class 1: 2x Base Ann. Earn. Class 2: Flat \$50,000 Class 3: Flat \$30,000 Class 4: Flat \$40,000 Class 5: Flat \$15,000 Class 6: Flat \$25,000 Class 7: Flat \$8,000 Class 8: Flat \$30,000 Class 9: Retiree Flat \$50,000 Class 10: Retiree Flat \$50,000 Class 11: Retiree Flat \$60,000 Class 12: Retiree Flat \$50,000 Class 13: Retiree Flat \$5,000 Class 14: Retiree Flat \$10,000 Class 15: Retiree Flat \$15,000
Waiver of Premium Provision	Class 1: Applies, to Age 70 Class 2: Applies, to Age 70 Class 3: Applies, to Age 70 Class 4: Applies, to Age 70 Class 5: Applies, to Age 70 Class 6: Applies, to Age 70 Class 7: Applies, to Age 70 Class 8: Applies, to Age 70 Class 9: None Class 10: None Class 11: None Class 12: None Class 13: None Class 14: None Class 15: None
Age Reduction Schedule	Class 1: 35.0% @ age 70 Min:0.0 / 58.0% @ age 75 Min:0.0 / 73.0% @ age 80 Min:0.0 / 82.0% @ age 85 Min:0.0 / 88.0% @ age 90 Min:0.0 / 92.0% @ age 95 Min:0.0 Class 2: 35.0% @ age 70 Min:0.0 / 58.0% @ age 75 Min:0.0 / 73.0% @ age 80 Min:0.0 / 82.0% @ age 85 Min:0.0 / 88.0% @ age 90 Min:0.0 / 92.0% @ age 95 Min:0.0



	Class 3: 35.0% @ age 70 Min:0.0 / 58.0% @ age 75 Min:0.0 / 73.0% @ age 80 Min:0.0 / 82.0% @ age 85 Min:0.0 / 88.0% @ age 90 Min:0.0 / 92.0% @ age 95 Min:0.0
	Class 4: 35.0% @ age 70 Min:0.0 / 58.0% @ age 75 Min:0.0 / 73.0% @ age 80 Min:0.0 / 82.0% @ age 85 Min:0.0 / 88.0% @ age 90 Min:0.0 / 92.0% @ age 95 Min:0.0
	Class 5: 35.0% @ age 70 Min:0.0 / 58.0% @ age 75 Min:0.0 / 73.0% @ age 80 Min:0.0 / 82.0% @ age 85 Min:0.0 / 88.0% @ age 90 Min:0.0 / 92.0% @ age 95 Min:0.0
	Class 6: 35.0% @ age 70 Min:0.0 / 58.0% @ age 75 Min:0.0 / 73.0% @ age 80 Min:0.0 / 82.0% @ age 85 Min:0.0 / 88.0% @ age 90 Min:0.0 / 92.0% @ age 95 Min:0.0
	Class 7: 35.0% @ age 70 Min:0.0 / 58.0% @ age 75 Min:0.0 / 73.0% @ age 80 Min:0.0 / 82.0% @ age 85 Min:0.0 / 88.0% @ age 90 Min:0.0 / 92.0% @ age 95 Min:0.0
	Class 8: 35.0% @ age 70 Min:0.0 / 58.0% @ age 75 Min:0.0 / 73.0% @ age 80 Min:0.0 / 82.0% @ age 85 Min:0.0 / 88.0% @ age 90 Min:0.0 / 92.0% @ age 95 Min:0.0
	Class 9: 20.0% @ age 66 Min:0.0 / 40.0% @ age 67 Min:0.0 / 60.0% @ age 68 Min:0.0 / 80.0% @ age 69 Min:0.0 / 90.0% @ age 70 Min:0.0
	Class 10: 10.0% @ age 66 Min:0.0 / 20.0% @ age 67 Min:0.0 / 30.0% @ age 68 Min:0.0 / 40.0% @ age 69 Min:0.0 / 50.0% @ age 70 Min:0.0
	Class 11: No reduction
	Class 12: 10.0% @ age 66 Min:0.0 / 20.0% @ age 67 Min:0.0 / 30.0% @ age 68 Min:0.0 / 40.0% @ age 69 Min:0.0 / 50.0% @ age 70 Min:0.0
	Class 13: No reduction





	Class 14: No reduction Class 15: No reduction
Guaranteed Issue Amount	Class 1: \$400,000 Class 2: \$50,000 Class 3: \$30,000 Class 4: \$40,000 Class 5: \$15,000 Class 6: \$25,000 Class 7: \$8,000 Class 8: \$30,000 Class 9: \$50,000 Class 10: \$50,000 Class 11: \$60,000 Class 12: \$50,000 Class 13: \$5,000 Class 14: \$10,000 Class 15: \$15,000
Plan Maximum	Class 1: \$500,000 Class 2: \$50,000 Class 3: \$30,000 Class 4: \$40,000 Class 5: \$15,000 Class 6: \$25,000 Class 7: \$8,000 Class 8: \$30,000 Class 9: \$50,000 Class 10: \$50,000 Class 11: \$60,000 Class 12: \$50,000 Class 13: \$5,000 Class 14: \$10,000 Class 15: \$15,000
Plan Minimum	Class 1: \$10,000 Class 2: -- Class 3: -- Class 4: -- Class 5: -- Class 6: -- Class 7: -- Class 8: -- Class 9: -- Class 10: -- Class 11: -- Class 12: -- Class 13: -- Class 14: -- Class 15: --
Accelerated Benefit Option Amount	Class 1: 90% to \$500,000 Class 2: 90% to \$50,000 Class 3: 90% to \$30,000 Class 4: 90% to \$40,000 Class 5: 90% to \$15,000 Class 6: 90% to \$25,000 Class 7: 90% to \$8,000 Class 8: 90% to \$30,000 Class 9: None Class 10: None Class 11: None Class 12: None Class 13: None





	Class 14: None Class 15: None
Accelerated Benefit Option Type	Class 1: 12 month life expectancy Class 2: 12 month life expectancy Class 3: 12 month life expectancy Class 4: 12 month life expectancy Class 5: 12 month life expectancy Class 6: 12 month life expectancy Class 7: 12 month life expectancy Class 8: 12 month life expectancy Class 9: None Class 10: None Class 11: None Class 12: None Class 13: None Class 14: None Class 15: None
Termination	Class 1: At Retirement Class 2: At Retirement Class 3: At Retirement Class 4: At Retirement Class 5: At Retirement Class 6: At Retirement Class 7: At Retirement Class 8: At Retirement Class 9: Benefits Continue at Retirement Class 10: Benefits Continue at Retirement Class 11: Benefits Continue at Retirement Class 12: Benefits Continue at Retirement Class 13: Benefits Continue at Retirement Class 14: Benefits Continue at Retirement Class 15: Benefits Continue at Retirement
Portability	Does not apply
Conversion	Applies
Contribution Status	Non-Contributory
Expected Participation	100% Participation
Definition of Earnings	Class 1: Standard Class 2: Not Applicable Class 3: Not Applicable Class 4: Not Applicable Class 5: Not Applicable Class 6: Not Applicable Class 7: Not Applicable Class 8: Not Applicable





	Class 9: Not Applicable Class 10: Not Applicable Class 11: Not Applicable Class 12: Not Applicable Class 13: Not Applicable Class 14: Not Applicable Class 15: Not Applicable
Actively At Work Provision	Applies





Group Insurance Proposal - Life

Prepared for: **ROSEVILLE COMMUNITY SCHOOL**

Effective date: August 1, 2012

Proposal Expiration: September 27, 2012

Life Rate Summary

	<i>Option 1</i>
Estimated Lives	462
Estimated Volume	\$23,165,500
Monthly Rates	\$0.125
Rate Basis	Per \$1,000
Monthly Premium	\$2,895.69
Rate Guarantee Period	36 Months

Class Description

- Class 1: Superintendent, Deputy Supt., Asst Supt. and Director of Buildings & Grounds, Principals & Members
- Class 2: Teachers
- Class 3: AFSCME Local 732 members working 30 or more hrs.
- Class 4: Confidential Secretaries
- Class 5: AFSCME Local 732 working more than 20 but less than 30 hrs per wk
- Class 6: Paraprofessionals, School Readiness Teachers and Network Facilitators
- Class 7: Crossing Guards
- Class 8: Administrative Clerical Employees
- Class 9: Retired Supt., Dep. Supt. Asst. Supt. & Dir. of Bldgs & Grounds retired prior to July 1,1992
- Class 10: Ret. Supt., Dep. Supt. Asst. Supt. & Dir. of Bldgs & Grounds retired prior to July 1,1992&Oct.1,1995
- Class 11: Retired Deputy Superintendents who retired on or after October 1, 1995
- Class 12: Retired Superintendents,Asst. Supt., Dir. of Bldg & Grounds retired on or after Oct. 1,1995
- Class 13: Retired Confidential Secretaries who retired prior to May 1, 1995
- Class 14: Retired Confidential Secretaries who retired on or after May 1, 1995 but prior to December 1, 2000
- Class 15: Imported from Retired Confidential Secretaries who retired on or after December 1, 2000



Group Insurance Proposal - AD&D

Prepared for: **ROSEVILLE COMMUNITY SCHOOL**

Effective date: August 1, 2012

Proposal Expiration: September 27, 2012

AD&D Benefit Summary

	Option 1
Effective Date	August 1, 2012
Benefit Plan Type	Class 1: 2x Base Ann. Earn. Class 2: Flat \$50,000 Class 3: Flat \$30,000 Class 4: Flat \$40,000 Class 5: Flat \$15,000 Class 6: Flat \$25,000 Class 7: Flat \$8,000 Class 8: Flat \$30,000
Age Reduction Schedule	35.0% @ age 70 Min:0.0 / 58.0% @ age 75 Min:0.0 / 73.0% @ age 80 Min:0.0 / 82.0% @ age 85 Min:0.0 / 88.0% @ age 90 Min:0.0 / 92.0% @ age 95 Min:0.0
Termination	At Retirement
Portability	Does not apply
Plan Maximum	Class 1: \$500,000 Class 2: \$50,000 Class 3: \$30,000 Class 4: \$40,000 Class 5: \$15,000 Class 6: \$25,000 Class 7: \$8,000 Class 8: \$30,000
Plan Minimum	Class 1: \$10,000 Class 2: -- Class 3: -- Class 4: -- Class 5: -- Class 6: -- Class 7: -- Class 8: --
AD&D Coverage Type	24 Hours
AD&D Additional Benefits	Applies
Actively At Work Provision	Applies
Travel Assistance	Applies - \$0.035/Per Employee Per Month fee included in rate
Seat Belt Benefit	Lesser of 10% or \$10,000
Air Bag Benefit	Lesser of 10% or \$10,000
Spouse Tuition Reimbursement	Lesser of 1%, \$2,500 or the Tuition amount
Child Tuition Reimbursement	Lesser of 1%, \$2,500 or the Tuition amount
Day Care Expense Benefit	Lesser of 1%, \$2,000 or the Annual Day Care Fee





Return of Remains	Lesser of \$2,500 or the Actual Covered Funeral Expenses
Felonious Assault Benefit	5% of Payable Amount
Loss Due to Exposure and Disappearance	Benefit Payable After 1 year of Disappearance
Loss Due to Coma	1% of Payable Amount Per Month up to 11 Months

AD&D Rate Summary

	<i>Option 1</i>
Estimated Lives	451
Estimated Volume	\$22,965,500
Monthly Rates	\$0.014
Rate Basis	Per \$1,000
Monthly Premium	\$321.52
Rate Guarantee Period	36 Months

Class Description

Class 1: Superintendent, Deputy Supt., Asst Supt. and Director of Buildings & Grounds, Principals & Members

Class 2: Teachers

Class 3: AFSCME Local 732 members working 30 or more hrs.

Class 4: Confidential Secretaries

Class 5: AFSCME Local 732 working more than 20 but less than 30 hrs per wk

Class 6: Paraprofessionals, School Readiness Teachers and Network Facilitators

Class 7: Crossing Guards

Class 8: Administrative Clerical Employees



Group Insurance Proposal - Long Term Disability

Prepared for: **ROSEVILLE COMMUNITY SCHOOL**

Effective date: August 1, 2012

Proposal Expiration: September 27, 2012

Long Term Disability Benefit Summary

	<i>Option 1</i>
Effective Date	August 1, 2012
Monthly Benefit Amount	66 2/3% of Monthly Earnings
Elimination Period	90 Days
Benefit Duration	ADEA 1/SSNRA
Maximum Monthly Benefit	Class 1: \$10,000 Class 2: \$4,500 Class 3: \$2,800 Class 4: \$2,000
Minimum Monthly Benefit	*****
Regular Occupation Period	36 Months
Reg. Occ. Definition Of Disability	Inability to Perform Reg. Occ. and Loss of Income
Zero Day Residual	Applies
Return to Work Incentive	12 Months
Partial Disability Benefit	80% Reg./60% Gainful
EOI Applies	No
Pre-Existing Condition	None
Disability Social Security	Family Offset
Retirement Social Security	Family Offset
Mental & Nervous	24 Month Limit
Drug & Alcohol	24 Month Limit
Self Reported Symptoms	None
Survivor Benefit	3 x Gross Monthly Benefit
Rehabilitation Requirement	Not included
40 Hour Work Week	Not included
Third Party Liability Offset	Included
Worksite Modification	Included
Indexing of Pre-Disability	Included
Pension Contribution Benefit	Not Included
Cost of Living Adjustment	50% CPI to 3.0% max, 5 Adjustments
Benefit Taxation	Taxable
Contribution Status	Non-Contributory
Expected Participation	100% Participation
Definition of Earnings	Standard
Actively At Work Provision	Applies
Spouse CAT Benefits	Not included
Enhanced Rehabilitation	5% Monthly Benefit to 6 Mo.
Daycare Benefit	\$500 Monthly Benefit to 6 Mo.





Spouse and Eldercare	\$500 Monthly Benefit to 6 Mo.
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Group Insurance Proposal - Long Term Disability

Prepared for: **ROSEVILLE COMMUNITY SCHOOL**

Effective date: August 1, 2012

Proposal Expiration: September 27, 2012

Long Term Disability Rate Summary

	<i>Option 1</i>
Estimated Lives	444
Monthly Covered Payroll	\$2,250,706
Monthly Rates	\$0.448
Rate Basis	Per \$100 Mo. Cov. Payroll
Monthly Premium	\$10,083.00
Rate Guarantee Period	36 Months

Class Description

Class 1: Administrators and Confidential Secretaries

Class 2: Teachers

Class 3: Administrative Assistants

Class 4: All Other Employees excluding Crossing Guards and AFSCME Local 732 employees employed after 8/15/10



Group Insurance Proposal

Prepared for: **ROSEVILLE COMMUNITY SCHOOL**

Effective date: August 1, 2012

Proposal Expiration: September 27, 2012

Financial Assumptions and Considerations

Common Financial Assumptions and Considerations

1. This Offer is based on the information submitted and Plan design outlined. Prudential reserves the right to modify or withdraw the Offer in the event that risk characteristics at the time of enrollment are materially different (as determined by Prudential) from those assumed here.
2. Rates are assumed effective August 1, 2012. Rates are valid for use, unless rescinded, through September 27, 2012. Plans may not be made effective retroactively.
3. Alterations to this offer are valid only if approved, in writing, by Prudential.
4. Life and/or Disability products will be written through the Delaware Trust. Group is located in MI. SIC code is 8211.
5. Funding method is Fully Insured. Coverage is non-participating.
6. Actively at work provision applies. No loss/no gain applies. Any and all disableds must be disclosed. Prudential Absorbs the medical underwriting expenses for timely entrants only. Not applicable to Statutory Disability.
7. Prudential will require full disclosure of all employees not meeting the Actively at Work Provision as of the effective date.
8. Employees who are absent from work due to disability, injury, or accident would remain the liability of the current carrier. For all other employees, Prudential assumes a no-loss/no-gain of insurance, meaning that no individual will lose or gain coverage as a result of a change of carriers.
9. All plans and provisions are subject to Prudential's standard contract, unless otherwise explicitly identified.
10. For Life and Disability, Initial Enrollment and New Hires: Upon Meeting the Actively at Work requirement, EOI is required for amounts over the GI Limit. Late Entrants: EOI required for coverage to become effective. Current Participants: Any increase in coverage subject to EOI.
11. The definition of full time employee for the purposes of eligibility varies by class.
12. For Disability, benefits priced with pre-tax contributions are taxable. If the pre or post tax contributions are different than as assumed in this proposal, Prudential reserves the right to change rates.
13. Benefit provisions are subject to state and federal mandates. Future mandates will be incorporated into the plan as of the date required by law.
14. This proposal assumes all coverages quoted are sold, otherwise rates will increase.
15. This proposal assumes no more than 5 claim and or billing branches. Requests for more than 5 branches will result in additional costs to the client.
16. This proposal assumes Paper Client, Online Client, or Online Roster billing. If this method is changed to Paper Roster billing, an additional charge to the premium will be assessed.
17. This proposal assumes employee certificates distributed in a PDF format, paper certificates will result in additional costs to the client.
18. Please be advised that it is an employer's obligation to comply with the federal Age Discrimination in Employment Act (ADEA). Therefore, Prudential can make no representation regarding whether any age reduction schedule that it quotes in connection with an employer's benefit plans will be found compliant with the ADEA by any court or regulatory agency. You may wish to consult your legal or benefits counsel to address any compliance obligations under ADEA.
19. As a condition of this proposal, Prudential requires the producer to fully disclose to client all commissions and fees payable to the producer by Prudential in connection with the proposed insurance coverage(s) and services. Prudential further requires that client consent, in writing, to the payment of all such commissions and fees by Prudential to the producer, a copy of which consent must be provided to Prudential at the point of sale.
20. The optional Travel Assistance benefits are provided by AXA Assistance USA, a third party vendor not affiliated with Prudential. AXA Assistance USA is solely liable for providing these goods and services. Prudential shall not be responsible for providing or failing to provide these optional Travel Assistance services. For a more in-depth description of this benefit, please consult your sales representative.
21. This proposal provides a general description of Prudential's group insurance products. Product offerings may not be available in all states and may vary depending on state laws and regulations. Prudential has a website that sets forth state-specific coverage requirements based on the insured's state of residence. The website is located at www.prudential.com/etonline. The access code for this group during the pre-sale period is ET2.
22. This proposal is conditioned upon our understanding that you comply with the statutes, regulations, Executive Orders and other programs administered by the Office of Foreign Assets Control (OFAC) of the U.S. Department of the Treasury.
23. Final rates will be based on actual enrollment, plan design, participation levels and the effective date of coverage.

Basic Life Financial Assumptions and Considerations

1. Commission arrangement requested is Flat Percentage of 10.0%. Commissions are included at 10.0%.

Basic AD&D Financial Assumptions and Considerations





1. Commission arrangement requested is Flat Percentage of 10.0%. Commissions are included at 10.0%.

Long Term Disability Financial Assumptions and Considerations

1. Commission arrangement requested is Flat Percentage of 15.0%. Commissions are included at 15.0%.

This proposal is released with the understanding that it will be presented to interested parties only by an appropriately licensed and appointed individual, pursuant with state licensing and appointment rules. Any questions regarding these rules can be addressed to our Broker Administration Unit at 888-778-6639. Any violations will result in commissions being withheld in accordance with state regulations.

