



**Prudential**  
Bring Your Challenges®

## RATE SHEET

Commonwealth of Pennsylvania

The Prudential Income Protection Plan<sup>SM</sup>, a Long Term Disability Insurance coverage issued by The Prudential Insurance Company of America (Prudential) Rates with Cost of Living Adjustment Waived

### THE PRUDENTIAL INCOME PROTECTION PLAN\*

Follow this worksheet to estimate your biweekly cost. Refer to the rates below to find the biweekly rate for \$100 of biweekly covered payroll based on your age.

1. Indicate your annual earnings.	\$ _____																												
2. Divide your annual earnings by 12 to obtain your monthly earnings.																													
3. If your monthly earnings are greater than the maximum monthly covered earnings of \$8,333, indicate \$8,333. Otherwise, indicate the amount from Step 2.	\$ _____																												
4. Multiply the amount in Step 3 by the rate for your age to obtain your total monthly cost.	\$ _____																												
<table border="1"> <thead> <tr> <th>Age</th> <th>Rate</th> <th>Age</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>&lt;25</td> <td>\$.0010</td> <td>50–54</td> <td>\$.0091</td> </tr> <tr> <td>25–29</td> <td>\$.0013</td> <td>55–59</td> <td>\$.0101</td> </tr> <tr> <td>30–34</td> <td>\$.0021</td> <td>60–64</td> <td>\$.0086</td> </tr> <tr> <td>35–39</td> <td>\$.0033</td> <td>65–69</td> <td>\$.0061</td> </tr> <tr> <td>40–44</td> <td>\$.0050</td> <td>70+</td> <td>\$.0063</td> </tr> <tr> <td>45–49</td> <td>\$.0071</td> <td></td> <td></td> </tr> </tbody> </table>	Age	Rate	Age	Rate	<25	\$.0010	50–54	\$.0091	25–29	\$.0013	55–59	\$.0101	30–34	\$.0021	60–64	\$.0086	35–39	\$.0033	65–69	\$.0061	40–44	\$.0050	70+	\$.0063	45–49	\$.0071			\$ _____
Age	Rate	Age	Rate																										
<25	\$.0010	50–54	\$.0091																										
25–29	\$.0013	55–59	\$.0101																										
30–34	\$.0021	60–64	\$.0086																										
35–39	\$.0033	65–69	\$.0061																										
40–44	\$.0050	70+	\$.0063																										
45–49	\$.0071																												
5. Multiply the amount in Step 4 by 12 and divide by 26 to obtain your total biweekly cost.	\$ _____																												

\*This is optional coverage and the entire cost of coverage is employee paid.

Cost of insurance for all coverages, which are deducted from your paycheck, may increase or decrease in the future based upon the claims experience of participants. All provisions that apply to this/these coverage(s) are governed by the Certificate. Rates may be subject to change.

# The Prudential Income Protection Plan, a Long Term Disability Insurance coverage issued by The Prudential Insurance Company of America Rates with Cost of Living Adjustment

## THE PRUDENTIAL INCOME PROTECTION PLAN\*

**Follow this worksheet to estimate your biweekly cost. Refer to the rates below to find the biweekly rate for \$100 of biweekly covered payroll based on your age.**

1. Indicate your annual earnings.	\$ _____																												
2. Divide your annual earnings by 12 to obtain your monthly earnings.																													
3. If your monthly earnings are greater than the maximum monthly covered earnings of \$8,333, indicate \$8,333. Otherwise, indicate the amount from Step 2.	\$ _____																												
4. Multiply the amount in Step 3 by the rate for your age to obtain your total monthly cost.																													
<table border="1"> <thead> <tr> <th>Age</th> <th>Rate</th> <th>Age</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>&lt;25</td> <td>\$.0011</td> <td>50–54</td> <td>\$.0102</td> </tr> <tr> <td>25–29</td> <td>\$.0015</td> <td>55–59</td> <td>\$.0113</td> </tr> <tr> <td>30–34</td> <td>\$.0024</td> <td>60–64</td> <td>\$.0096</td> </tr> <tr> <td>35–39</td> <td>\$.0037</td> <td>65–69</td> <td>\$.0068</td> </tr> <tr> <td>40–44</td> <td>\$.0056</td> <td>70+</td> <td>\$.0070</td> </tr> <tr> <td>45–49</td> <td>\$.0079</td> <td></td> <td></td> </tr> </tbody> </table>	Age	Rate	Age	Rate	<25	\$.0011	50–54	\$.0102	25–29	\$.0015	55–59	\$.0113	30–34	\$.0024	60–64	\$.0096	35–39	\$.0037	65–69	\$.0068	40–44	\$.0056	70+	\$.0070	45–49	\$.0079			
Age	Rate	Age	Rate																										
<25	\$.0011	50–54	\$.0102																										
25–29	\$.0015	55–59	\$.0113																										
30–34	\$.0024	60–64	\$.0096																										
35–39	\$.0037	65–69	\$.0068																										
40–44	\$.0056	70+	\$.0070																										
45–49	\$.0079																												
5. Multiply the amount in Step 4 by 12 and divide by 26 to obtain your total biweekly cost.	\$ _____																												

\*This is optional coverage and the entire cost of coverage is employee paid.

Cost of insurance for all coverages, which are deducted from your paycheck, may increase or decrease in the future based upon the claims experience of participants. All provisions that apply to this/these coverage(s) are governed by the Certificate. Rates may be subject to change.

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 Department of Financial Services.

**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.**

The Prudential Income Protection Plan, a Long Term Disability Insurance coverage, is issued by The Prudential Insurance Company of America, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series: 83500.

© 2015. Prudential, the Prudential logo, the Rock symbol, and Bring Your Challenges are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.