

# Live Forward.

WHAT YOU DO TODAY CAN HELP SECURE TOMORROW.

## Rate Sheet

SAP Americas

Issued by The Prudential Insurance Company of America

Rates Effective: January 1, 2013

### Optional Term Life\* Employee

<b>Age</b> (Initial rates based on age as of effective date of your coverage. Rates will change based on the following age schedule.)	<b>Monthly Cost of Insurance</b> (Rates per \$1,000 of coverage)
	<b>For Employee</b>
Under 25	\$ 0.050
25-29	\$ 0.060
30-34	\$ 0.080
35-39	\$ 0.090
40-44	\$ 0.110
45-49	\$ 0.160
50-54	\$ 0.280
55-59	\$ 0.500
60-64	\$ 0.740
65-69	\$ 1.290
70-74	\$ 2.060
75+	\$ 2.340

### Optional Dependent Term Life\* Spouse/Domestic Partner

<b>Coverage Amount</b>	<b>Semimonthly Cost of Insurance</b>
\$ 50,000	\$ 3.37
\$ 100,000	\$ 6.74
\$ 150,000	\$ 10.11
\$ 200,000	\$ 13.48
\$ 250,000	\$ 16.85

### Optional Dependent Term Life\* Child(ren) - Regardless of the number of children

<b>Coverage Amount</b>	<b>Semimonthly Cost of Insurance</b>
\$ 10,000	\$ 0.87

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# How Much Does This Insurance Cost?

## Optional Term Life\* Employee

Follow this worksheet to determine your semimonthly cost of insurance. Refer to the attached Rate Sheet to find the monthly rate per \$1,000 of coverage based on your age.

Steps to Determine Cost of Insurance	Worksheet
<p><b>1. Select desired amount of coverage.</b>            (Coverage is available for one, two, three, four, five, six, seven, eight, nine, or ten times your covered annual earnings, not to exceed \$2,000,000. Refer to the Optional Term Life section for evidence of insurability details.)</p>	<p>\$ _____</p>
<p><b>2. Locate your age on the Rate Sheet and note the corresponding monthly rate.</b></p>	<p>The monthly rate per \$1,000 is \$ _____</p>
<p><b>3. Divide your selected amount of coverage by \$1,000.            Then multiply the result by the monthly rate for your age.            The answer is your monthly cost of insurance.</b></p>	<p>\$ _____ divided by \$1,000 = \$ _____            \$ _____ multiplied by \$ _____ = \$ _____  <b>Total Monthly Cost of Insurance = \$ _____</b></p>
<p><b>4. Multiply your monthly cost of insurance by 12 and divide by 24.            The answer is your semimonthly cost of insurance.</b></p>	<p>\$ _____ multiplied by 12 = \$ _____            \$ _____ divided by 24 = \$ _____  <b>Total Semimonthly Cost of Insurance = \$ _____</b></p>

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

The 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 coverage are governed by the Certificate. Rates may be subject to change.

Optional Term Life and Optional Dependent Term Life 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.

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