

NEA Level Premium Term Life Insurance Plan

10-Year Level Premium \$100,000 Member Rates

MEMBER	Monthly		Quarterly		Semi-Annually		Annually	
Age	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
30 & Younger	\$9.06	\$12.29	\$25.41	\$35.06	\$49.85	\$69.04	\$98.00	\$136.00
31	\$9.32	\$12.54	\$26.17	\$35.82	\$51.37	\$70.56	\$101.00	\$139.00
32	\$9.49	\$12.80	\$26.68	\$36.58	\$52.38	\$72.07	\$103.00	\$142.00
33	\$9.74	\$13.14	\$27.44	\$37.59	\$53.89	\$74.09	\$106.00	\$146.00
34	\$9.91	\$13.56	\$27.95	\$38.86	\$54.90	\$76.62	\$108.00	\$151.00
35	\$10.33	\$14.07	\$29.22	\$40.38	\$57.43	\$79.65	\$113.00	\$157.00
36	\$10.84	\$14.66	\$30.74	\$42.16	\$60.46	\$83.18	\$119.00	\$164.00
37	\$11.10	\$15.26	\$31.50	\$43.94	\$61.97	\$86.72	\$122.00	\$171.00
38	\$11.44	\$16.11	\$32.52	\$46.47	\$63.99	\$91.76	\$126.00	\$181.00
39	\$11.86	\$17.04	\$33.79	\$49.27	\$66.52	\$97.32	\$131.00	\$192.00
40	\$12.29	\$18.23	\$35.06	\$52.82	\$69.04	\$104.39	\$136.00	\$206.00
41	\$12.88	\$19.59	\$36.83	\$56.88	\$72.58	\$112.47	\$143.00	\$222.00
42	\$13.47	\$21.03	\$38.61	\$61.19	\$76.11	\$121.05	\$150.00	\$239.00
43	\$14.15	\$22.56	\$40.64	\$65.76	\$80.15	\$130.14	\$158.00	\$257.00
44	\$14.83	\$24.25	\$42.67	\$70.84	\$84.19	\$140.24	\$166.00	\$277.00
45	\$17.04	\$27.39	\$49.27	\$80.22	\$97.32	\$158.93	\$192.00	\$314.00
46	\$17.97	\$29.43	\$52.06	\$86.31	\$102.87	\$171.05	\$203.00	\$338.00
47	\$18.91	\$31.55	\$54.85	\$92.66	\$108.43	\$183.67	\$214.00	\$363.00
48	\$19.84	\$33.84	\$57.64	\$99.51	\$113.98	\$197.31	\$225.00	\$390.00
49	\$20.77	\$35.88	\$60.43	\$105.60	\$119.54	\$209.43	\$236.00	\$414.00
50	\$21.62	\$39.02	\$62.97	\$114.99	\$124.59	\$228.11	\$246.00	\$451.00
51	\$22.73	\$41.57	\$66.27	\$122.60	\$131.15	\$243.26	\$259.00	\$481.00
52	\$23.91	\$44.28	\$69.82	\$130.72	\$138.22	\$259.42	\$273.00	\$513.00
53	\$25.19	\$47.17	\$73.63	\$139.35	\$145.80	\$276.59	\$288.00	\$547.00
54	\$26.63	\$50.39	\$77.94	\$148.99	\$154.38	\$295.78	\$305.00	\$585.00

MEMBER	Monthly	Quarterly	Semi-Annually	Annually
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NEA Level Premium Term Life Insurance Plan

Age	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
55	\$29.09	\$55.31	\$85.30	\$163.71	\$169.03	\$325.07	\$334.00	\$643.00
56	\$30.96	\$58.88	\$90.88	\$174.37	\$180.14	\$346.28	\$356.00	\$685.00
57	\$33.08	\$62.87	\$97.23	\$186.29	\$192.76	\$370.02	\$381.00	\$732.00
58	\$35.37	\$67.20	\$104.08	\$199.24	\$206.40	\$395.77	\$408.00	\$783.00
59	\$37.83	\$71.78	\$111.44	\$212.94	\$221.04	\$423.04	\$437.00	\$837.00
60	\$41.40	\$78.48	\$122.09	\$232.99	\$242.25	\$462.93	\$479.00	\$916.00
61	\$44.20	\$83.57	\$130.47	\$248.21	\$258.92	\$493.23	\$512.00	\$976.00
62	\$47.25	\$89.18	\$139.60	\$264.96	\$277.10	\$526.56	\$548.00	\$1042.00
63	\$50.82	\$95.46	\$150.26	\$283.74	\$298.31	\$563.93	\$590.00	\$1116.00
64	\$54.97	\$103.01	\$162.70	\$306.32	\$323.05	\$608.88	\$639.00	\$1205.00
65	\$59.30	\$110.65	\$175.64	\$329.16	\$348.81	\$654.33	\$690.00	\$1295.00

10-Year Level Premium \$100,000 Spouse Rates

MEMBER	Monthly		Quarterly		Semi-Annually		Annually	
Age	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
30 & Younger	\$3.90	\$6.87	\$11.67	\$20.55	\$23.23	\$40.90	\$46.00	\$81.00
31	\$3.99	\$7.13	\$11.93	\$21.32	\$23.73	\$42.42	\$47.00	\$84.00
32	\$4.07	\$7.38	\$12.18	\$22.08	\$24.24	\$43.93	\$48.00	\$87.00
33	\$4.24	\$7.72	\$12.69	\$23.09	\$25.25	\$45.95	\$50.00	\$91.00
34	\$4.41	\$8.23	\$13.20	\$24.61	\$26.26	\$48.98	\$52.00	\$97.00
35	\$4.67	\$8.83	\$13.96	\$26.39	\$27.77	\$52.52	\$55.00	\$104.00
36	\$4.92	\$9.42	\$14.72	\$28.17	\$29.29	\$56.05	\$58.00	\$111.00
37	\$5.18	\$10.01	\$15.48	\$29.94	\$30.80	\$59.59	\$61.00	\$118.00
38	\$5.60	\$10.95	\$16.75	\$32.73	\$33.33	\$65.14	\$66.00	\$129.00
39	\$6.03	\$11.97	\$18.02	\$35.78	\$35.85	\$71.20	\$71.00	\$141.00
40	\$6.70	\$13.41	\$20.05	\$40.09	\$39.89	\$79.79	\$79.00	\$158.00
41	\$7.30	\$14.85	\$21.82	\$44.41	\$43.43	\$88.37	\$86.00	\$175.00
42	\$7.98	\$16.46	\$23.85	\$49.23	\$47.47	\$97.97	\$94.00	\$194.00
43	\$8.57	\$17.91	\$25.63	\$53.54	\$51.00	\$106.55	\$101.00	\$211.00
44	\$9.25	\$19.43	\$27.66	\$58.11	\$55.04	\$115.64	\$109.00	\$229.00

MEMBER	Monthly	Quarterly	Semi-Annually	Annually
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NEA Level Premium Term Life Insurance Plan

Age	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
45	\$11.20	\$22.49	\$33.50	\$67.25	\$66.66	\$133.82	\$132.00	\$265.00
46	\$12.05	\$24.36	\$36.03	\$72.83	\$71.71	\$144.93	\$142.00	\$287.00
47	\$12.98	\$26.48	\$38.82	\$79.17	\$77.26	\$157.56	\$153.00	\$312.00
48	\$13.92	\$28.69	\$41.62	\$85.77	\$82.82	\$170.69	\$164.00	\$338.00
49	\$14.94	\$30.81	\$44.66	\$92.11	\$88.88	\$183.81	\$176.00	\$363.00
50	\$16.55	\$34.80	\$49.48	\$104.04	\$98.47	\$207.05	\$195.00	\$410.00
51	\$17.74	\$37.51	\$53.04	\$112.16	\$105.54	\$223.21	\$209.00	\$442.00
52	\$19.18	\$40.57	\$57.35	\$121.30	\$114.13	\$241.39	\$226.00	\$478.00
53	\$20.71	\$43.96	\$61.92	\$131.45	\$123.22	\$261.59	\$244.00	\$518.00
54	\$22.49	\$47.86	\$67.25	\$143.12	\$133.82	\$284.82	\$265.00	\$564.00
55	\$24.10	\$51.26	\$72.07	\$153.27	\$143.42	\$305.01	\$284.00	\$604.00
56	\$26.05	\$55.16	\$77.90	\$164.94	\$155.03	\$328.24	\$307.00	\$650.00
57	\$28.35	\$59.58	\$84.75	\$178.14	\$168.67	\$354.50	\$334.00	\$702.00
58	\$30.72	\$64.24	\$91.86	\$192.09	\$182.81	\$382.28	\$362.00	\$757.00
59	\$33.35	\$69.17	\$99.73	\$206.81	\$198.46	\$411.57	\$393.00	\$815.00
60	\$35.30	\$72.82	\$105.56	\$217.72	\$210.08	\$433.28	\$416.00	\$858.00
61	\$38.11	\$77.91	\$113.94	\$232.95	\$226.74	\$463.58	\$449.00	\$918.00
62	\$41.16	\$83.51	\$123.07	\$249.70	\$244.92	\$496.91	\$485.00	\$984.00
63	\$44.64	\$89.79	\$133.48	\$268.47	\$265.63	\$534.28	\$526.00	\$1058.00
64	\$48.80	\$97.34	\$145.91	\$291.06	\$290.37	\$579.23	\$575.00	\$1147.00
65	\$53.04	\$104.90	\$158.60	\$313.64	\$315.62	\$624.17	\$625.00	\$1236.00

Rates effective May 1, 2007. Rates may change if plan experience requires a change for all insureds

IFS-A122009

Ed. 2/2008

NEA Level Premium Term Life Insurance coverage is issued by The Prudential Insurance Company of America, 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 Prudential, the terms of the Group Contract will govern. Contract Series: 83500. CA COA# 1179, NAIC# 68241.