

# NEA Level Premium Term Life Insurance Plan

## 10-Year Level Premium \$150,000 Member Rates

MEMBER	Monthly		Quarterly		Semi-Annually		Annually	
Age	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
<b>30 &amp; Younger</b>	\$11.18	\$14.92	\$31.76	\$42.92	\$62.48	\$84.70	\$123.00	\$167.00
<b>31</b>	\$11.35	\$15.26	\$32.26	\$43.94	\$63.49	\$86.72	\$125.00	\$171.00
<b>32</b>	\$11.44	\$15.60	\$32.52	\$44.95	\$63.99	\$88.74	\$126.00	\$175.00
<b>33</b>	\$11.69	\$16.11	\$33.28	\$46.47	\$65.51	\$91.76	\$129.00	\$181.00
<b>34</b>	\$11.95	\$16.78	\$34.04	\$48.50	\$67.02	\$95.80	\$132.00	\$189.00
<b>35</b>	\$12.29	\$17.55	\$35.06	\$50.79	\$69.04	\$100.35	\$136.00	\$198.00
<b>36</b>	\$12.63	\$18.31	\$36.07	\$53.07	\$71.06	\$104.89	\$140.00	\$207.00
<b>37</b>	\$13.05	\$19.33	\$37.34	\$56.12	\$73.59	\$110.95	\$145.00	\$219.00
<b>38</b>	\$13.56	\$20.52	\$38.86	\$59.67	\$76.62	\$118.02	\$151.00	\$233.00
<b>39</b>	\$14.15	\$21.96	\$40.64	\$63.98	\$80.15	\$126.61	\$158.00	\$250.00
<b>40</b>	\$14.92	\$23.83	\$42.92	\$69.57	\$84.70	\$137.72	\$167.00	\$272.00
<b>41</b>	\$15.77	\$25.78	\$45.46	\$75.40	\$89.75	\$149.33	\$177.00	\$295.00
<b>42</b>	\$16.78	\$28.07	\$48.50	\$82.25	\$95.80	\$162.97	\$189.00	\$322.00
<b>43</b>	\$17.72	\$30.36	\$51.30	\$89.11	\$101.36	\$176.60	\$200.00	\$349.00
<b>44</b>	\$18.82	\$32.91	\$54.60	\$96.72	\$107.92	\$191.75	\$213.00	\$379.00
<b>45</b>	\$21.20	\$36.98	\$61.70	\$108.90	\$122.06	\$215.99	\$241.00	\$427.00
<b>46</b>	\$22.47	\$39.95	\$65.51	\$117.78	\$129.64	\$233.67	\$256.00	\$462.00
<b>47</b>	\$23.91	\$43.18	\$69.82	\$127.42	\$138.22	\$252.86	\$273.00	\$500.00
<b>48</b>	\$25.36	\$46.57	\$74.13	\$137.57	\$146.81	\$273.06	\$290.00	\$540.00
<b>49</b>	\$26.71	\$49.71	\$78.19	\$146.96	\$154.89	\$291.74	\$306.00	\$577.00
<b>50</b>	\$28.41	\$54.80	\$83.27	\$162.19	\$164.99	\$322.04	\$326.00	\$637.00
<b>51</b>	\$30.11	\$58.62	\$88.34	\$173.61	\$175.09	\$344.77	\$346.00	\$682.00
<b>52</b>	\$31.89	\$62.78	\$93.67	\$186.04	\$185.69	\$369.51	\$367.00	\$731.00
<b>53</b>	\$33.76	\$67.11	\$99.26	\$198.98	\$196.80	\$395.26	\$389.00	\$782.00
<b>54</b>	\$35.88	\$71.95	\$105.60	\$213.45	\$209.43	\$424.05	\$414.00	\$839.00

MEMBER      Monthly      Quarterly      Semi-Annually      Annually

## NEA Level Premium Term Life Insurance Plan

Age	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
55	\$39.36	\$79.16	\$116.00	\$235.02	\$230.13	\$466.97	\$455.00	\$924.00
56	\$42.16	\$84.51	\$124.38	\$251.00	\$246.80	\$498.79	\$488.00	\$987.00
57	\$45.30	\$90.53	\$133.77	\$269.02	\$265.48	\$534.64	\$525.00	\$1058.00
58	\$48.69	\$96.98	\$143.92	\$288.30	\$285.68	\$573.02	\$565.00	\$1134.00
59	\$52.34	\$103.77	\$154.83	\$308.60	\$307.40	\$613.42	\$608.00	\$1214.00
60	\$57.61	\$113.96	\$170.56	\$339.06	\$338.71	\$674.02	\$670.00	\$1334.00
61	\$61.76	\$121.60	\$183.00	\$361.89	\$363.45	\$719.47	\$719.00	\$1424.00
62	\$66.35	\$129.91	\$196.70	\$386.76	\$390.72	\$768.96	\$773.00	\$1522.00
63	\$71.61	\$139.42	\$212.43	\$415.18	\$422.03	\$825.52	\$835.00	\$1634.00
64	\$77.80	\$150.70	\$230.96	\$448.93	\$458.89	\$892.68	\$908.00	\$1767.00
65	\$84.25	\$162.08	\$250.24	\$482.94	\$497.27	\$960.35	\$984.00	\$1901.00

## 10-Year Level Premium \$150,000 Spouse Rates

MEMBER	Monthly		Quarterly		Semi-Annually		Annually	
Age	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
<b>30 &amp; Younger</b>	\$5.52	\$9.93	\$16.49	\$29.69	\$32.82	\$59.08	\$65.00	\$117.00
<b>31</b>	\$5.60	\$10.35	\$16.75	\$30.96	\$33.33	\$61.61	\$66.00	\$122.00
<b>32</b>	\$5.69	\$10.61	\$17.00	\$31.72	\$33.83	\$63.12	\$67.00	\$125.00
<b>33</b>	\$5.94	\$11.20	\$17.76	\$33.50	\$35.35	\$66.66	\$70.00	\$132.00
<b>34</b>	\$6.28	\$11.97	\$18.78	\$35.78	\$37.37	\$71.20	\$74.00	\$141.00
<b>35</b>	\$6.62	\$12.81	\$19.79	\$38.32	\$39.39	\$76.25	\$78.00	\$151.00
<b>36</b>	\$6.96	\$13.66	\$20.81	\$40.85	\$41.41	\$81.30	\$82.00	\$161.00
<b>37</b>	\$7.38	\$14.68	\$22.08	\$43.90	\$43.93	\$87.36	\$87.00	\$173.00
<b>38</b>	\$7.98	\$16.04	\$23.85	\$47.96	\$47.47	\$95.44	\$94.00	\$189.00
<b>39</b>	\$8.66	\$17.57	\$25.88	\$52.53	\$51.51	\$104.53	\$102.00	\$207.00
<b>40</b>	\$9.59	\$19.77	\$28.67	\$59.13	\$57.06	\$117.66	\$113.00	\$233.00
<b>41</b>	\$10.52	\$21.90	\$31.47	\$65.47	\$62.62	\$130.29	\$124.00	\$258.00
<b>42</b>	\$11.54	\$24.27	\$34.51	\$72.57	\$68.68	\$144.43	\$136.00	\$286.00
<b>43</b>	\$12.48	\$26.39	\$37.30	\$78.92	\$74.23	\$157.05	\$147.00	\$311.00

MEMBER Monthly Quarterly Semi-Annually Annually

## NEA Level Premium Term Life Insurance Plan

Age	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
44	\$13.41	\$28.77	\$40.09	\$86.02	\$79.79	\$171.19	\$158.00	\$339.00
45	\$15.79	\$32.67	\$47.20	\$97.70	\$93.93	\$194.42	\$186.00	\$385.00
46	\$17.06	\$35.47	\$51.00	\$106.07	\$101.50	\$211.09	\$201.00	\$418.00
47	\$18.42	\$38.70	\$55.07	\$115.71	\$109.58	\$230.28	\$217.00	\$456.00
48	\$19.94	\$42.01	\$59.63	\$125.61	\$118.67	\$249.97	\$235.00	\$495.00
49	\$21.39	\$45.23	\$63.95	\$135.25	\$127.26	\$269.16	\$252.00	\$533.00
50	\$24.02	\$51.34	\$71.81	\$153.52	\$142.91	\$305.52	\$283.00	\$605.00
51	\$25.80	\$55.42	\$77.14	\$165.70	\$153.52	\$329.76	\$304.00	\$653.00
52	\$27.84	\$60.00	\$83.23	\$179.41	\$165.64	\$357.03	\$328.00	\$707.00
53	\$30.21	\$65.09	\$90.34	\$194.63	\$179.78	\$387.33	\$356.00	\$767.00
54	\$32.84	\$70.95	\$98.20	\$212.14	\$195.43	\$422.17	\$387.00	\$836.00
55	\$35.13	\$75.96	\$105.06	\$227.11	\$209.07	\$451.97	\$414.00	\$895.00
56	\$38.11	\$81.81	\$113.94	\$244.62	\$226.74	\$486.81	\$449.00	\$964.00
57	\$41.50	\$88.35	\$124.09	\$264.16	\$246.94	\$525.70	\$489.00	\$1041.00
58	\$45.15	\$95.39	\$135.00	\$285.22	\$268.66	\$567.61	\$532.00	\$1124.00
59	\$48.97	\$102.77	\$146.42	\$307.30	\$291.38	\$611.54	\$577.00	\$1211.00
60	\$52.02	\$108.29	\$155.55	\$323.79	\$309.56	\$644.37	\$613.00	\$1276.00
61	\$56.18	\$115.93	\$167.99	\$346.63	\$334.30	\$689.82	\$662.00	\$1366.00
62	\$60.68	\$124.25	\$181.44	\$371.50	\$361.07	\$739.31	\$715.00	\$1464.00
63	\$65.94	\$133.75	\$197.17	\$399.92	\$392.38	\$795.87	\$777.00	\$1576.00
64	\$72.22	\$145.04	\$215.95	\$433.67	\$429.75	\$863.03	\$851.00	\$1709.00
65	\$78.59	\$156.33	\$234.98	\$467.42	\$467.62	\$930.19	\$926.00	\$1842.00

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

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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.