

# NEA Level Premium Term Life Insurance Plan

## 10-Year Level Premium \$200,000 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>	\$12.54	\$17.56	\$35.82	\$50.53	\$70.56	\$99.84	\$139.00	\$197.00
<b>31</b>	\$12.80	\$17.97	\$36.58	\$52.06	\$72.07	\$102.87	\$142.00	\$203.00
<b>32</b>	\$12.88	\$18.40	\$36.83	\$53.33	\$72.58	\$105.40	\$143.00	\$208.00
<b>33</b>	\$13.22	\$19.16	\$37.85	\$55.61	\$74.60	\$109.94	\$147.00	\$217.00
<b>34</b>	\$13.56	\$20.01	\$38.86	\$58.15	\$76.62	\$114.99	\$151.00	\$227.00
<b>35</b>	\$13.98	\$20.94	\$40.13	\$60.94	\$79.14	\$120.55	\$156.00	\$238.00
<b>36</b>	\$14.49	\$22.05	\$41.65	\$64.24	\$82.17	\$127.11	\$162.00	\$251.00
<b>37</b>	\$15.00	\$23.32	\$43.18	\$68.04	\$85.20	\$134.69	\$168.00	\$266.00
<b>38</b>	\$15.68	\$24.93	\$45.21	\$72.87	\$89.24	\$144.28	\$176.00	\$285.00
<b>39</b>	\$16.53	\$26.88	\$47.74	\$78.70	\$94.29	\$155.90	\$186.00	\$308.00
<b>40</b>	\$17.55	\$29.43	\$50.79	\$86.31	\$100.35	\$171.05	\$198.00	\$338.00
<b>41</b>	\$18.74	\$32.06	\$54.34	\$94.18	\$107.42	\$186.70	\$212.00	\$369.00
<b>42</b>	\$20.01	\$35.12	\$58.15	\$103.32	\$114.99	\$204.88	\$227.00	\$405.00
<b>43</b>	\$21.28	\$38.09	\$61.95	\$112.20	\$122.57	\$222.56	\$242.00	\$440.00
<b>44</b>	\$22.73	\$41.48	\$66.27	\$122.35	\$131.15	\$242.76	\$259.00	\$480.00
<b>45</b>	\$25.53	\$46.57	\$74.64	\$137.57	\$147.82	\$273.06	\$292.00	\$540.00
<b>46</b>	\$27.31	\$50.56	\$79.97	\$149.50	\$158.42	\$296.79	\$313.00	\$587.00
<b>47</b>	\$29.09	\$54.89	\$85.30	\$162.44	\$169.03	\$322.55	\$334.00	\$638.00
<b>48</b>	\$31.04	\$59.30	\$91.14	\$175.64	\$180.64	\$348.81	\$357.00	\$690.00
<b>49</b>	\$32.91	\$63.55	\$96.72	\$188.32	\$191.75	\$374.06	\$379.00	\$740.00
<b>50</b>	\$35.54	\$70.59	\$104.59	\$209.39	\$207.41	\$415.97	\$410.00	\$823.00
<b>51</b>	\$37.75	\$75.77	\$111.18	\$224.87	\$220.54	\$446.77	\$436.00	\$884.00
<b>52</b>	\$40.04	\$81.20	\$118.03	\$241.11	\$234.17	\$479.09	\$463.00	\$948.00
<b>53</b>	\$42.58	\$87.05	\$125.65	\$258.61	\$249.32	\$513.94	\$493.00	\$1017.00
<b>54</b>	\$45.38	\$93.50	\$134.02	\$277.90	\$265.99	\$552.32	\$526.00	\$1093.00

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MEMBER	Monthly		Quarterly		Semi-Annually		Annually	
Age	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
55	\$49.97	\$102.92	\$147.72	\$306.07	\$293.26	\$608.37	\$580.00	\$1204.00
56	\$53.70	\$110.14	\$158.89	\$327.64	\$315.48	\$651.30	\$624.00	\$1289.00
57	\$57.86	\$118.12	\$171.32	\$351.49	\$340.22	\$698.76	\$673.00	\$1383.00
58	\$62.36	\$126.69	\$184.77	\$377.12	\$366.99	\$749.77	\$726.00	\$1484.00
59	\$67.28	\$135.85	\$199.49	\$404.52	\$396.27	\$804.31	\$784.00	\$1592.00
60	\$74.32	\$149.35	\$220.55	\$444.87	\$438.19	\$884.60	\$867.00	\$1751.00
61	\$79.84	\$159.53	\$237.05	\$475.32	\$471.01	\$945.20	\$932.00	\$1871.00
62	\$85.87	\$170.65	\$255.06	\$508.56	\$506.87	\$1011.35	\$1003.00	\$2002.00
63	\$92.91	\$183.29	\$276.12	\$546.37	\$548.78	\$1086.60	\$1086.00	\$2151.00
64	\$101.23	\$198.40	\$300.99	\$591.54	\$598.27	\$1176.49	\$1184.00	\$2329.00
65	\$109.80	\$213.51	\$326.62	\$636.71	\$649.28	\$1266.38	\$1285.00	\$2507.00

## 10-Year Level Premium \$200,000 Spouse Rates

MEMBER	Monthly		Quarterly		Semi-Annually		Annually	
Age	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
30 & Younger	\$7.04	\$12.98	\$21.06	\$38.82	\$41.91	\$77.26	\$83.00	\$153.00
31	\$7.21	\$13.49	\$21.57	\$40.35	\$42.92	\$80.29	\$85.00	\$159.00
32	\$7.30	\$13.83	\$21.82	\$41.36	\$43.43	\$82.31	\$86.00	\$163.00
33	\$7.64	\$14.68	\$22.84	\$43.90	\$45.45	\$87.36	\$90.00	\$173.00
34	\$8.06	\$15.70	\$24.11	\$46.94	\$47.97	\$93.42	\$95.00	\$185.00
35	\$8.49	\$16.80	\$25.38	\$50.24	\$50.50	\$99.99	\$100.00	\$198.00
36	\$9.08	\$17.99	\$27.15	\$53.80	\$54.03	\$107.06	\$107.00	\$212.00
37	\$9.59	\$19.26	\$28.67	\$57.60	\$57.06	\$114.63	\$113.00	\$227.00
38	\$10.44	\$21.13	\$31.21	\$63.19	\$62.11	\$125.74	\$123.00	\$249.00
39	\$11.29	\$23.17	\$33.75	\$69.28	\$67.16	\$137.86	\$133.00	\$273.00
40	\$12.56	\$26.14	\$37.56	\$78.16	\$74.74	\$155.54	\$148.00	\$308.00
41	\$13.75	\$28.94	\$41.11	\$86.53	\$81.81	\$172.20	\$162.00	\$341.00
42	\$15.19	\$32.08	\$45.42	\$95.92	\$90.39	\$190.89	\$179.00	\$378.00
43	\$16.28	\$34.97	\$48.97	\$104.55	\$97.46	\$208.06	\$193.00	\$412.00

## NEA Level Premium Term Life Insurance Plan

MEMBER Age	Monthly		Quarterly		Semi-Annually		Annually	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
44	\$17.65	\$38.02	\$52.78	\$113.68	\$105.04	\$226.24	\$208.00	\$448.00
45	\$20.37	\$42.94	\$60.90	\$128.40	\$121.20	\$255.53	\$240.00	\$506.00
46	\$22.07	\$46.68	\$65.98	\$139.57	\$131.30	\$277.75	\$260.00	\$550.00
47	\$23.93	\$50.92	\$71.56	\$152.25	\$142.41	\$302.99	\$282.00	\$600.00
48	\$25.97	\$55.33	\$77.65	\$165.45	\$154.53	\$329.25	\$306.00	\$652.00
49	\$27.92	\$59.66	\$83.49	\$178.39	\$166.14	\$355.01	\$329.00	\$703.00
50	\$31.40	\$67.89	\$93.89	\$203.00	\$186.85	\$403.99	\$370.00	\$800.00
51	\$33.86	\$73.33	\$101.25	\$219.25	\$201.49	\$436.31	\$399.00	\$864.00
52	\$36.58	\$79.44	\$109.37	\$237.52	\$217.65	\$472.67	\$431.00	\$936.00
53	\$39.72	\$86.31	\$118.76	\$258.07	\$236.34	\$513.58	\$468.00	\$1017.00
54	\$43.28	\$94.03	\$129.42	\$281.16	\$257.55	\$559.53	\$510.00	\$1108.00
55	\$46.17	\$100.57	\$138.04	\$300.70	\$274.72	\$598.41	\$544.00	\$1185.00
56	\$50.16	\$108.38	\$149.97	\$324.05	\$298.45	\$644.87	\$591.00	\$1277.00
57	\$54.65	\$117.20	\$163.42	\$350.44	\$325.21	\$697.39	\$644.00	\$1381.00
58	\$59.49	\$126.45	\$177.88	\$378.10	\$354.00	\$752.44	\$701.00	\$1490.00
59	\$64.67	\$136.38	\$193.36	\$407.79	\$384.80	\$811.52	\$762.00	\$1607.00
60	\$68.66	\$143.68	\$205.29	\$429.61	\$408.54	\$854.95	\$809.00	\$1693.00
61	\$74.17	\$153.86	\$221.78	\$460.06	\$441.36	\$915.55	\$874.00	\$1813.00
62	\$80.28	\$164.98	\$240.05	\$493.30	\$477.72	\$981.70	\$946.00	\$1944.00
63	\$87.24	\$177.63	\$260.86	\$531.11	\$519.13	\$1056.95	\$1028.00	\$2093.00
64	\$95.56	\$192.73	\$285.73	\$576.28	\$568.62	\$1146.84	\$1126.00	\$2271.00
65	\$104.13	\$207.84	\$311.36	\$621.45	\$619.62	\$1236.72	\$1227.00	\$2449.00

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.