

# NEA Level Premium Term Life Insurance Plan

## 10-Year Level Premium \$250,000 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>	\$13.90	\$20.01	\$39.88	\$58.15	\$78.64	\$114.99	\$155.00	\$227.00
<b>31</b>	\$14.15	\$20.69	\$40.64	\$60.18	\$80.15	\$119.03	\$158.00	\$235.00
<b>32</b>	\$14.32	\$21.20	\$41.15	\$61.70	\$81.16	\$122.06	\$160.00	\$241.00
<b>33</b>	\$14.75	\$22.13	\$42.41	\$64.49	\$83.69	\$127.62	\$165.00	\$252.00
<b>34</b>	\$15.17	\$23.15	\$43.68	\$67.54	\$86.21	\$133.68	\$170.00	\$264.00
<b>35</b>	\$15.68	\$24.42	\$45.21	\$71.34	\$89.24	\$141.25	\$176.00	\$279.00
<b>36</b>	\$16.28	\$25.78	\$46.98	\$75.40	\$92.77	\$149.33	\$183.00	\$295.00
<b>37</b>	\$16.95	\$27.39	\$49.01	\$80.22	\$96.81	\$158.93	\$191.00	\$314.00
<b>38</b>	\$17.80	\$29.43	\$51.55	\$86.31	\$101.86	\$171.05	\$201.00	\$338.00
<b>39</b>	\$18.82	\$31.81	\$54.60	\$93.42	\$107.92	\$185.19	\$213.00	\$366.00
<b>40</b>	\$20.18	\$35.03	\$58.66	\$103.06	\$116.00	\$204.38	\$229.00	\$404.00
<b>41</b>	\$21.62	\$38.34	\$62.97	\$112.96	\$124.59	\$224.07	\$246.00	\$443.00
<b>42</b>	\$23.23	\$42.07	\$67.79	\$124.12	\$134.18	\$246.29	\$265.00	\$487.00
<b>43</b>	\$24.85	\$45.89	\$72.61	\$135.54	\$143.78	\$269.02	\$284.00	\$532.00
<b>44</b>	\$26.63	\$50.14	\$77.94	\$148.23	\$154.38	\$294.27	\$305.00	\$582.00
<b>45</b>	\$29.85	\$56.16	\$87.58	\$166.25	\$173.57	\$330.12	\$343.00	\$653.00
<b>46</b>	\$32.06	\$61.17	\$94.18	\$181.22	\$186.70	\$359.92	\$369.00	\$712.00
<b>47</b>	\$34.35	\$66.52	\$101.03	\$197.21	\$200.34	\$391.73	\$396.00	\$775.00
<b>48</b>	\$36.73	\$72.12	\$108.14	\$213.95	\$214.48	\$425.06	\$424.00	\$841.00
<b>49</b>	\$39.02	\$77.38	\$114.99	\$229.69	\$228.11	\$456.37	\$451.00	\$903.00
<b>50</b>	\$42.58	\$86.46	\$125.65	\$256.84	\$249.32	\$510.40	\$493.00	\$1010.00
<b>51</b>	\$45.38	\$92.91	\$134.02	\$276.12	\$265.99	\$548.78	\$526.00	\$1086.00
<b>52</b>	\$48.27	\$99.70	\$142.65	\$296.42	\$283.16	\$589.18	\$560.00	\$1166.00
<b>53</b>	\$51.41	\$107.00	\$152.04	\$318.25	\$301.84	\$632.61	\$597.00	\$1252.00
<b>54</b>	\$54.89	\$115.06	\$162.44	\$342.35	\$322.55	\$680.59	\$638.00	\$1347.00

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MEMBER	Monthly		Quarterly		Semi-Annually		Annually	
Age	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
55	\$60.58	\$126.77	\$179.44	\$377.37	\$356.38	\$750.27	\$705.00	\$1485.00
56	\$65.16	\$135.68	\$193.15	\$404.02	\$383.65	\$803.30	\$759.00	\$1590.00
57	\$70.42	\$145.78	\$208.88	\$434.21	\$414.96	\$863.39	\$821.00	\$1709.00
58	\$76.02	\$156.48	\$225.63	\$466.19	\$448.29	\$927.02	\$887.00	\$1835.00
59	\$82.13	\$167.85	\$243.90	\$500.19	\$484.65	\$994.69	\$959.00	\$1969.00
60	\$90.96	\$187.74	\$270.29	\$550.69	\$537.17	\$1095.18	\$1063.00	\$2168.00
61	\$97.92	\$197.55	\$291.10	\$589.10	\$578.58	\$1171.44	\$1145.00	\$2319.00
62	\$105.47	\$211.38	\$313.68	\$630.37	\$623.52	\$1253.75	\$1234.00	\$2482.00
63	\$114.21	\$227.17	\$339.82	\$677.57	\$675.54	\$1347.68	\$1337.00	\$2668.00
64	\$124.65	\$246.01	\$371.03	\$733.90	\$737.65	\$1459.79	\$1460.00	\$2890.00
65	\$135.34	\$264.94	\$403.00	\$790.49	\$801.28	\$1572.40	\$1586.00	\$3113.00

## 10-Year Level Premium \$250,000 Spouse Rates

SPOUSE	Monthly		Quarterly		Semi-Annually		Annually	
Age	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
30 & Younger	\$8.57	\$16.04	\$25.63	\$47.96	\$51.00	\$95.44	\$101.00	\$189.00
31	\$8.83	\$16.72	\$26.39	\$49.99	\$52.52	\$99.48	\$104.00	\$197.00
32	\$9.00	\$17.14	\$26.90	\$51.26	\$53.53	\$102.01	\$106.00	\$202.00
33	\$9.42	\$18.16	\$28.17	\$54.30	\$56.05	\$108.07	\$111.00	\$214.00
34	\$9.84	\$19.35	\$29.44	\$57.86	\$58.58	\$115.14	\$116.00	\$228.00
35	\$10.44	\$20.79	\$31.21	\$62.17	\$62.11	\$123.72	\$123.00	\$245.00
36	\$11.12	\$22.32	\$33.24	\$66.74	\$66.15	\$132.81	\$131.00	\$263.00
37	\$11.80	\$23.93	\$35.27	\$71.56	\$70.19	\$142.41	\$139.00	\$282.00
38	\$12.81	\$26.22	\$38.32	\$78.41	\$76.25	\$156.04	\$151.00	\$309.00
39	\$13.92	\$28.77	\$41.62	\$86.02	\$82.82	\$171.19	\$164.00	\$339.00
40	\$15.53	\$32.42	\$46.44	\$96.93	\$92.41	\$192.91	\$183.00	\$382.00
41	\$17.06	\$35.98	\$51.00	\$107.59	\$101.50	\$214.12	\$201.00	\$424.00
42	\$18.76	\$39.89	\$56.08	\$119.27	\$111.60	\$237.35	\$221.00	\$470.00
43	\$20.28	\$43.45	\$60.65	\$129.92	\$120.69	\$258.56	\$239.00	\$512.00

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SPOUSE Age	Monthly		Quarterly		Semi-Annually		Annually	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
44	\$21.90	\$47.36	\$65.47	\$141.60	\$130.29	\$281.79	\$258.00	\$558.00
45	\$24.95	\$53.13	\$74.60	\$158.85	\$148.47	\$316.12	\$294.00	\$626.00
46	\$27.07	\$57.88	\$80.95	\$173.06	\$161.09	\$344.40	\$319.00	\$682.00
47	\$29.45	\$63.14	\$88.05	\$188.79	\$175.23	\$375.71	\$347.00	\$744.00
48	\$31.91	\$68.66	\$95.41	\$205.29	\$189.88	\$408.54	\$376.00	\$809.00
49	\$34.37	\$74.09	\$102.77	\$221.53	\$204.52	\$440.86	\$405.00	\$873.00
50	\$38.87	\$84.44	\$116.22	\$252.49	\$231.29	\$502.47	\$458.00	\$995.00
51	\$41.92	\$91.23	\$125.36	\$272.79	\$249.47	\$542.87	\$494.00	\$1075.00
52	\$45.32	\$98.87	\$135.51	\$295.63	\$269.67	\$588.32	\$534.00	\$1165.00
53	\$49.22	\$107.44	\$147.18	\$321.26	\$292.90	\$639.32	\$580.00	\$1266.00
54	\$53.64	\$117.03	\$160.37	\$349.93	\$319.15	\$696.38	\$632.00	\$1379.00
55	\$57.29	\$125.18	\$171.29	\$374.29	\$340.87	\$744.86	\$675.00	\$1475.00
56	\$62.21	\$134.94	\$186.00	\$403.47	\$370.16	\$802.94	\$733.00	\$1590.00
57	\$67.89	\$145.97	\$203.00	\$436.46	\$403.99	\$868.59	\$800.00	\$1720.00
58	\$73.83	\$157.60	\$220.77	\$471.23	\$439.34	\$937.77	\$870.00	\$1857.00
59	\$80.28	\$169.99	\$240.05	\$508.27	\$477.72	\$1011.50	\$946.00	\$2003.00
60	\$85.38	\$179.07	\$255.28	\$535.43	\$508.02	\$1065.53	\$1006.00	\$2110.00
61	\$92.25	\$191.88	\$275.83	\$573.74	\$548.93	\$1141.79	\$1087.00	\$2261.00
62	\$99.89	\$205.63	\$298.67	\$614.85	\$594.38	\$1223.59	\$1177.00	\$2423.00
63	\$108.63	\$221.50	\$324.81	\$662.30	\$646.39	\$1318.03	\$1280.00	\$2610.00
64	\$118.98	\$240.34	\$355.77	\$718.64	\$708.00	\$1430.14	\$1402.00	\$2832.00
65	\$129.68	\$259.27	\$387.74	\$775.22	\$771.63	\$1542.75	\$1528.00	\$3055.00

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.