

NEA Level Premium Term Life Insurance Plan

10-Year Level Premium \$25,000 Member Rates

MEMBER	Monthly		Quarterly		Semi-Annually		Annually	
Age	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
30 & Younger	\$6.86	\$7.87	\$18.82	\$21.86	\$36.72	\$42.78	\$72.00	\$84.00
31	\$6.86	\$8.04	\$18.82	\$22.37	\$36.72	\$43.79	\$72.00	\$86.00
32	\$6.94	\$8.21	\$19.07	\$22.88	\$37.23	\$44.80	\$73.00	\$88.00
33	\$7.02	\$8.38	\$19.32	\$23.38	\$37.73	\$45.81	\$74.00	\$90.00
34	\$7.11	\$8.55	\$19.58	\$23.89	\$38.24	\$46.82	\$75.00	\$92.00
35	\$7.19	\$9.06	\$19.83	\$25.41	\$38.74	\$49.85	\$76.00	\$98.00
36	\$7.36	\$9.66	\$20.34	\$27.19	\$39.75	\$53.39	\$78.00	\$105.00
37	\$7.62	\$9.91	\$21.10	\$27.95	\$41.27	\$54.90	\$81.00	\$108.00
38	\$7.79	\$10.16	\$21.61	\$28.71	\$42.28	\$56.42	\$83.00	\$111.00
39	\$8.30	\$10.50	\$23.13	\$29.73	\$45.31	\$58.44	\$89.00	\$115.00
40	\$8.81	\$10.76	\$24.65	\$30.49	\$48.34	\$59.95	\$95.00	\$118.00
41	\$8.98	\$11.18	\$25.16	\$31.76	\$49.35	\$62.48	\$97.00	\$123.00
42	\$9.15	\$11.69	\$25.67	\$33.28	\$50.36	\$65.51	\$99.00	\$129.00
43	\$9.40	\$12.20	\$26.43	\$34.80	\$51.87	\$68.54	\$102.00	\$135.00
44	\$9.66	\$12.80	\$27.19	\$36.58	\$53.39	\$72.07	\$105.00	\$142.00
45	\$10.84	\$14.32	\$30.74	\$41.15	\$60.46	\$81.16	\$119.00	\$160.00
46	\$11.10	\$15.34	\$31.50	\$44.19	\$61.97	\$87.22	\$122.00	\$172.00
47	\$11.44	\$16.02	\$32.52	\$46.22	\$63.99	\$91.26	\$126.00	\$180.00
48	\$11.78	\$16.78	\$33.53	\$48.50	\$66.01	\$95.80	\$130.00	\$189.00
49	\$12.20	\$17.55	\$34.80	\$50.79	\$68.54	\$100.35	\$135.00	\$198.00
50	\$12.63	\$17.97	\$36.07	\$52.06	\$71.06	\$102.87	\$140.00	\$203.00
51	\$12.97	\$18.82	\$37.09	\$54.60	\$73.08	\$107.92	\$144.00	\$213.00
52	\$13.39	\$19.75	\$38.35	\$57.39	\$75.61	\$113.48	\$149.00	\$224.00
53	\$13.81	\$20.77	\$39.62	\$60.43	\$78.13	\$119.54	\$154.00	\$236.00
54	\$14.32	\$21.88	\$41.15	\$63.73	\$81.16	\$126.10	\$160.00	\$249.00

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	\$15.68	\$24.00	\$45.21	\$70.07	\$89.24	\$138.73	\$176.00	\$274.00
56	\$16.36	\$25.19	\$47.24	\$73.63	\$93.28	\$145.80	\$184.00	\$288.00
57	\$17.12	\$26.54	\$49.52	\$77.69	\$97.82	\$153.88	\$193.00	\$304.00
58	\$17.89	\$28.07	\$51.08	\$82.25	\$102.37	\$162.97	\$202.00	\$322.00
59	\$18.82	\$29.60	\$54.60	\$86.82	\$107.92	\$172.06	\$213.00	\$340.00
60	\$20.01	\$31.81	\$58.15	\$93.42	\$114.99	\$185.19	\$227.00	\$366.00
61	\$21.03	\$33.59	\$61.19	\$98.75	\$121.05	\$195.79	\$239.00	\$387.00
62	\$22.05	\$35.46	\$64.24	\$104.33	\$127.11	\$206.90	\$251.00	\$409.00
63	\$23.32	\$37.58	\$68.04	\$110.68	\$134.69	\$219.53	\$266.00	\$434.00
64	\$24.85	\$40.12	\$72.61	\$118.29	\$143.78	\$234.68	\$284.00	\$464.00
65	\$26.37	\$42.67	\$77.18	\$125.90	\$152.87	\$249.83	\$302.00	\$494.00

10-Year Level Premium \$25,000 Spouse Rates

MEMBER	Monthly		Quarterly		Semi-Annually		Annually	
Age	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
30 & Younger	\$1.85	\$2.84	\$5.53	\$8.49	\$11.00	\$16.90	\$22.00	\$33.00
31	\$1.88	\$2.93	\$5.62	\$8.75	\$11.19	\$17.42	\$22.00	\$35.00
32	\$1.90	\$2.99	\$5.67	\$8.93	\$11.29	\$17.77	\$22.00	\$35.00
33	\$1.95	\$3.12	\$5.84	\$9.34	\$11.62	\$18.59	\$23.00	\$37.00
34	\$2.02	\$3.29	\$6.03	\$9.83	\$12.01	\$19.56	\$24.00	\$39.00
35	\$2.09	\$3.47	\$6.26	\$10.38	\$12.45	\$20.66	\$25.00	\$41.00
36	\$2.18	\$3.67	\$6.52	\$10.98	\$12.98	\$21.85	\$26.00	\$43.00
37	\$2.27	\$3.89	\$6.80	\$11.63	\$13.53	\$23.15	\$27.00	\$46.00
38	\$2.41	\$4.19	\$7.20	\$12.54	\$14.33	\$24.96	\$28.00	\$49.00
39	\$2.56	\$4.54	\$7.65	\$13.57	\$15.23	\$27.01	\$30.00	\$53.00
40	\$2.75	\$5.01	\$8.22	\$14.97	\$16.36	\$29.79	\$32.00	\$59.00
41	\$2.95	\$5.47	\$8.83	\$16.37	\$17.58	\$32.57	\$35.00	\$65.00
42	\$3.18	\$6.00	\$9.52	\$17.95	\$18.94	\$35.73	\$38.00	\$71.00
43	\$3.39	\$6.48	\$10.12	\$19.37	\$20.14	\$38.54	\$40.00	\$76.00

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	\$3.60	\$6.99	\$10.76	\$20.91	\$21.42	\$41.61	\$42.00	\$82.00
45	\$4.75	\$8.51	\$14.22	\$25.44	\$28.29	\$50.62	\$56.00	\$100.00
46	\$5.04	\$9.14	\$15.06	\$27.32	\$29.97	\$54.36	\$59.00	\$108.00
47	\$5.35	\$9.83	\$15.99	\$29.40	\$31.82	\$58.52	\$63.00	\$116.00
48	\$5.68	\$10.57	\$16.98	\$31.61	\$33.78	\$62.91	\$67.00	\$125.00
49	\$6.00	\$11.30	\$17.95	\$33.79	\$35.72	\$67.24	\$71.00	\$133.00
50	\$6.38	\$12.45	\$19.07	\$37.21	\$37.95	\$74.05	\$75.00	\$147.00
51	\$6.79	\$13.36	\$20.30	\$39.94	\$40.40	\$79.48	\$80.00	\$157.00
52	\$7.24	\$14.37	\$21.65	\$42.97	\$43.09	\$85.51	\$85.00	\$169.00
53	\$7.76	\$15.51	\$23.20	\$46.36	\$46.18	\$92.26	\$91.00	\$183.00
54	\$8.35	\$16.79	\$24.96	\$50.19	\$49.68	\$99.88	\$98.00	\$198.00
55	\$9.35	\$18.39	\$27.95	\$54.99	\$55.61	\$109.43	\$110.00	\$217.00
56	\$10.00	\$19.68	\$29.91	\$58.85	\$59.53	\$117.11	\$118.00	\$232.00
57	\$10.76	\$21.14	\$32.16	\$63.21	\$64.01	\$125.78	\$127.00	\$249.00
58	\$11.56	\$22.68	\$34.55	\$67.82	\$68.76	\$134.97	\$136.00	\$267.00
59	\$12.41	\$24.32	\$37.12	\$72.71	\$73.87	\$144.70	\$146.00	\$287.00
60	\$13.07	\$25.52	\$39.08	\$76.30	\$77.77	\$151.84	\$154.00	\$301.00
61	\$13.99	\$27.21	\$41.83	\$81.34	\$83.25	\$161.88	\$165.00	\$321.00
62	\$15.00	\$29.03	\$44.85	\$86.81	\$89.26	\$172.75	\$177.00	\$342.00
63	\$16.16	\$31.13	\$48.33	\$93.07	\$96.17	\$185.21	\$190.00	\$367.00
64	\$17.54	\$33.61	\$52.45	\$100.50	\$104.38	\$200.00	\$207.00	\$396.00
65	\$18.96	\$36.10	\$56.69	\$107.94	\$112.81	\$214.80	\$223.00	\$425.00

Rates effective October 1, 2008. Rates may change if plan experience requires a change for all insureds

IFS-A156154

Ed. 10/2008

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.