

NEA Level Premium Term Life Insurance Plan

10-Year Level Premium \$300,000 Member Rates

MEMBER	Monthly		Quarterly		Semi-Annually		Annually	
Age	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
30 & Younger	\$15.17	\$22.56	\$43.68	\$65.76	\$86.21	\$130.14	\$170.00	\$257.00
31	\$15.51	\$23.40	\$44.70	\$68.30	\$88.23	\$135.19	\$174.00	\$267.00
32	\$15.77	\$24.00	\$45.46	\$70.07	\$89.75	\$138.73	\$177.00	\$274.00
33	\$16.28	\$25.10	\$46.98	\$73.37	\$92.77	\$145.29	\$183.00	\$287.00
34	\$16.70	\$26.37	\$48.25	\$77.18	\$95.30	\$152.87	\$188.00	\$302.00
35	\$17.38	\$27.82	\$50.28	\$81.49	\$99.34	\$161.45	\$196.00	\$319.00
36	\$18.14	\$29.51	\$52.57	\$86.57	\$103.88	\$171.55	\$205.00	\$339.00
37	\$18.91	\$31.38	\$54.85	\$92.15	\$108.43	\$182.66	\$214.00	\$361.00
38	\$19.92	\$33.84	\$57.89	\$99.51	\$114.49	\$197.31	\$226.00	\$390.00
39	\$21.20	\$36.73	\$61.70	\$108.14	\$122.06	\$214.48	\$241.00	\$424.00
40	\$22.81	\$40.63	\$66.52	\$119.81	\$131.66	\$237.71	\$260.00	\$470.00
41	\$24.51	\$44.54	\$71.60	\$131.48	\$141.76	\$260.94	\$280.00	\$516.00
42	\$26.46	\$49.12	\$77.43	\$145.19	\$153.37	\$288.21	\$303.00	\$570.00
43	\$28.41	\$53.70	\$83.27	\$158.89	\$164.99	\$315.48	\$326.00	\$624.00
44	\$30.53	\$58.79	\$89.61	\$174.11	\$177.61	\$345.78	\$351.00	\$684.00
45	\$34.18	\$65.75	\$100.52	\$194.92	\$199.33	\$387.19	\$394.00	\$766.00
46	\$36.81	\$71.69	\$108.39	\$212.69	\$214.98	\$422.53	\$425.00	\$836.00
47	\$39.61	\$78.14	\$116.77	\$231.97	\$231.65	\$460.91	\$458.00	\$912.00
48	\$42.50	\$84.85	\$125.39	\$252.02	\$248.82	\$500.81	\$492.00	\$991.00
49	\$45.21	\$91.21	\$133.51	\$271.05	\$264.98	\$538.68	\$524.00	\$1066.00
50	\$49.63	\$102.25	\$146.71	\$304.04	\$291.24	\$604.33	\$576.00	\$1196.00
51	\$52.94	\$109.97	\$156.61	\$327.13	\$310.93	\$650.29	\$615.00	\$1287.00
52	\$56.42	\$118.20	\$167.01	\$351.74	\$331.64	\$699.27	\$656.00	\$1384.00
53	\$60.24	\$126.94	\$178.43	\$377.88	\$354.36	\$751.28	\$701.00	\$1487.00
54	\$64.39	\$136.53	\$190.86	\$406.55	\$379.11	\$808.35	\$750.00	\$1600.00

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MEMBER	Monthly		Quarterly		Semi-Annually		Annually	
Age	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
55	\$71.18	\$150.62	\$211.16	\$448.68	\$419.5	\$892.18	\$830.00	\$1766.00
56	\$76.70	\$161.31	\$227.66	\$480.65	\$452.33	\$955.81	\$895.00	\$1892.00
57	\$82.98	\$173.36	\$246.43	\$516.68	\$489.70	\$1027.51	\$969.00	\$2034.00
58	\$89.69	\$186.18	\$266.48	\$555.00	\$529.59	\$1103.77	\$1048.00	\$2185.00
59	\$97.07	\$199.93	\$288.56	\$596.11	\$573.53	\$1185.58	\$1135.00	\$2347.00
60	\$107.59	\$220.21	\$320.02	\$656.76	\$636.15	\$1306.27	\$1259.00	\$2586.00
61	\$115.91	\$235.49	\$344.89	\$702.43	\$685.64	\$1397.17	\$1357.00	\$2766.00
62	\$125.07	\$252.12	\$372.30	\$752.17	\$740.17	\$1496.15	\$1465.00	\$2962.00
63	\$135.60	\$271.13	\$403.76	\$809.01	\$802.79	\$1609.26	\$1589.00	\$3186.00
64	\$147.99	\$293.71	\$440.81	\$876.51	\$876.52	\$1743.59	\$1735.00	\$3452.00
65	\$160.89	\$316.37	\$479.38	\$944.26	\$953.28	\$1878.42	\$1887.00	\$3719.00

10-Year Level Premium \$300,000 Spouse Rates

SPOUSE	Monthly		Quarterly		Semi-Annually		Annually	
Age	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
30 & Younger	\$10.18	\$19.10	\$30.45	\$57.10	\$60.60	\$113.62	\$120.00	\$225.00
31	\$10.44	\$19.86	\$31.21	\$59.38	\$62.11	\$118.17	\$123.00	\$234.00
32	\$10.61	\$20.37	\$31.72	\$60.90	\$63.12	\$121.20	\$125.00	\$240.00
33	\$11.12	\$21.64	\$33.24	\$64.71	\$66.15	\$128.77	\$131.00	\$255.00
34	\$11.71	\$23.08	\$35.02	\$69.02	\$69.69	\$137.36	\$138.00	\$272.00
35	\$12.39	\$24.78	\$37.05	\$74.10	\$73.73	\$147.46	\$146.00	\$292.00
36	\$13.15	\$26.56	\$39.33	\$79.43	\$78.27	\$158.06	\$155.00	\$313.00
37	\$14.00	\$28.52	\$41.87	\$85.26	\$83.32	\$169.68	\$165.00	\$336.00
38	\$15.19	\$31.32	\$45.42	\$93.64	\$90.39	\$186.34	\$179.00	\$369.00
39	\$16.55	\$34.37	\$49.48	\$102.77	\$98.47	\$204.52	\$195.00	\$405.00
40	\$18.42	\$38.78	\$55.07	\$115.97	\$109.58	\$230.78	\$217.00	\$457.00
41	\$20.28	\$42.94	\$60.65	\$128.40	\$120.69	\$255.53	\$239.00	\$506.00
42	\$22.32	\$47.78	\$66.74	\$142.86	\$132.81	\$284.31	\$263.00	\$563.00
43	\$24.19	\$52.02	\$72.32	\$155.55	\$143.92	\$309.56	\$285.00	\$613.00

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SPOUSE Age	Monthly		Quarterly		Semi-Annually		Annually	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
44	\$26.05	\$56.69	\$77.90	\$169.51	\$155.03	\$337.33	\$307.00	\$668.00
45	\$29.62	\$63.40	\$88.56	\$189.56	\$176.24	\$377.23	\$349.00	\$747.00
46	\$32.16	\$69.00	\$96.17	\$206.30	\$191.39	\$410.56	\$379.00	\$813.00
47	\$34.97	\$75.36	\$104.55	\$225.34	\$208.06	\$448.43	\$412.00	\$888.00
48	\$37.94	\$81.98	\$113.43	\$245.13	\$225.73	\$487.82	\$447.00	\$966.00
49	\$40.82	\$88.52	\$122.06	\$264.67	\$242.90	\$526.71	\$481.00	\$1043.00
50	\$46.25	\$100.99	\$138.30	\$301.97	\$275.22	\$600.94	\$545.00	\$1190.00
51	\$49.99	\$109.14	\$149.46	\$326.33	\$297.44	\$649.42	\$589.00	\$1286.00
52	\$54.06	\$118.30	\$161.64	\$353.74	\$321.68	\$703.96	\$637.00	\$1394.00
53	\$58.73	\$128.57	\$175.60	\$384.44	\$349.45	\$765.06	\$692.00	\$1515.00
54	\$64.07	\$140.12	\$191.59	\$418.95	\$381.27	\$833.74	\$755.00	\$1651.00
55	\$68.32	\$149.88	\$204.27	\$448.13	\$406.52	\$891.82	\$805.00	\$1766.00
56	\$74.36	\$161.50	\$222.04	\$482.90	\$441.87	\$961.00	\$875.00	\$1903.00
57	\$81.05	\$174.74	\$242.34	\$522.48	\$482.27	\$1039.78	\$955.00	\$2059.00
58	\$88.26	\$188.74	\$263.91	\$564.35	\$525.19	\$1123.10	\$1040.00	\$2224.00
59	\$95.98	\$203.51	\$287.00	\$608.51	\$571.15	\$1210.97	\$1131.00	\$2398.00
60	\$102.01	\$214.54	\$305.01	\$641.50	\$607.00	\$1276.62	\$1202.00	\$2528.00
61	\$110.33	\$229.82	\$329.88	\$687.17	\$656.49	\$1367.52	\$1300.00	\$2708.00
62	\$119.41	\$246.37	\$357.03	\$736.65	\$710.52	\$1465.99	\$1407.00	\$2903.00
63	\$129.93	\$265.46	\$388.50	\$793.75	\$773.14	\$1579.61	\$1531.00	\$3128.00
64	\$142.41	\$288.04	\$425.80	\$861.25	\$847.38	\$1713.94	\$1678.00	\$3394.00
65	\$155.22	\$310.70	\$464.12	\$929.00	\$923.63	\$1848.77	\$1829.00	\$3661.00

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.