

NEA Level Premium Term Life Insurance Plan

20-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 |
| 30 & Younger | \$12.53 | \$19.15 | \$35.43 | \$55.22 | \$69.62 | \$109.01 | \$137.00 | \$215.00 |
| 31 | \$12.96 | \$20.17 | \$36.70 | \$58.27 | \$72.15 | \$115.07 | \$142.00 | \$227.00 |
| 32 | \$13.47 | \$21.27 | \$38.22 | \$61.56 | \$75.18 | \$121.64 | \$148.00 | \$240.00 |
| 33 | \$14.06 | \$22.63 | \$40.00 | \$65.62 | \$78.71 | \$129.72 | \$155.00 | \$256.00 |
| 34 | \$14.74 | \$24.16 | \$42.03 | \$70.19 | \$82.75 | \$138.81 | \$163.00 | \$274.00 |
| 35 | \$15.50 | \$25.94 | \$44.31 | \$75.52 | \$87.30 | \$149.41 | \$172.00 | \$295.00 |
| 36 | \$16.44 | \$27.89 | \$47.10 | \$81.36 | \$92.85 | \$161.03 | \$183.00 | \$318.00 |
| 37 | \$17.37 | \$30.02 | \$49.89 | \$87.70 | \$98.41 | \$173.65 | \$194.00 | \$343.00 |
| 38 | \$18.47 | \$32.39 | \$53.19 | \$94.81 | \$104.97 | \$187.79 | \$207.00 | \$371.00 |
| 39 | \$19.75 | \$35.02 | \$57.00 | \$102.67 | \$112.55 | \$203.45 | \$222.00 | \$402.00 |
| 40 | \$21.95 | \$39.78 | \$63.59 | \$116.88 | \$125.68 | \$231.73 | \$248.00 | \$458.00 |
| 41 | \$23.65 | \$43.25 | \$68.67 | \$127.29 | \$135.78 | \$252.43 | \$268.00 | \$499.00 |
| 42 | \$25.52 | \$47.07 | \$74.25 | \$138.71 | \$146.89 | \$275.16 | \$290.00 | \$544.00 |
| 43 | \$27.47 | \$51.15 | \$80.09 | \$150.89 | \$158.50 | \$299.39 | \$313.00 | \$592.00 |
| 44 | \$29.68 | \$55.56 | \$86.69 | \$164.08 | \$171.63 | \$325.65 | \$339.00 | \$644.00 |
| 45 | \$32.82 | \$61.25 | \$96.08 | \$181.08 | \$190.32 | \$359.49 | \$376.00 | \$711.00 |
| 46 | \$35.45 | \$66.25 | \$103.94 | \$196.06 | \$205.97 | \$389.28 | \$407.00 | \$770.00 |
| 47 | \$38.16 | \$71.60 | \$112.60 | \$212.04 | \$222.13 | \$421.10 | \$439.00 | \$833.00 |
| 48 | \$41.05 | \$77.12 | \$120.69 | \$228.54 | \$239.30 | \$453.92 | \$473.00 | \$898.00 |
| 49 | \$44.10 | \$82.72 | \$129.82 | \$245.28 | \$257.48 | \$487.25 | \$509.00 | \$964.00 |
| 50 | \$50.04 | \$94.34 | \$147.59 | \$280.05 | \$292.83 | \$556.44 | \$579.00 | \$1101.00 |
| 51 | \$53.86 | \$101.30 | \$159.01 | \$300.86 | \$315.55 | \$597.84 | \$624.00 | \$1183.00 |
| 52 | \$58.02 | \$108.69 | \$171.44 | \$322.93 | \$340.30 | \$641.78 | \$673.00 | \$1270.00 |
| 53 | \$62.60 | \$116.66 | \$185.14 | \$346.79 | \$367.57 | \$689.25 | \$727.00 | \$1364.00 |
| 54 | \$67.70 | \$125.32 | \$200.37 | \$372.67 | \$397.87 | \$740.76 | \$787.00 | \$1466.00 |
| 55 | \$75.59 | \$138.31 | \$223.97 | \$411.49 | \$444.83 | \$818.02 | \$880.00 | \$1619.00 |

NEA Level Premium Term Life Insurance Plan

20-Year Level Premium \$150,000 Spouse Rates

| SPOUSE Age | Monthly | | Quarterly | | Semi-Annually | | Annually | |
|-------------------------|------------|----------|------------|----------|---------------|----------|------------|-----------|
| | Non-Smoker | Smoker | Non-Smoker | Smoker | Non-Smoker | Smoker | Non-Smoker | Smoker |
| 30 & Younger | \$7.98 | \$15.62 | \$23.85 | \$46.69 | \$47.47 | \$92.92 | \$94.00 | \$184.00 |
| 31 | \$8.40 | \$16.63 | \$25.12 | \$49.74 | \$49.99 | \$98.98 | \$99.00 | \$196.00 |
| 32 | \$8.91 | \$17.74 | \$26.64 | \$53.04 | \$53.02 | \$105.54 | \$105.00 | \$209.00 |
| 33 | \$9.51 | \$19.10 | \$28.42 | \$57.10 | \$56.56 | \$113.62 | \$112.00 | \$225.00 |
| 34 | \$10.18 | \$20.71 | \$30.45 | \$61.92 | \$60.60 | \$123.22 | \$120.00 | \$244.00 |
| 35 | \$10.95 | \$22.57 | \$32.73 | \$67.50 | \$65.14 | \$134.33 | \$129.00 | \$266.00 |
| 36 | \$11.88 | \$24.53 | \$35.53 | \$73.34 | \$70.70 | \$145.94 | \$140.00 | \$289.00 |
| 37 | \$12.90 | \$26.73 | \$38.57 | \$79.93 | \$76.76 | \$159.07 | \$152.00 | \$315.00 |
| 38 | \$14.00 | \$29.28 | \$41.87 | \$87.55 | \$83.32 | \$174.22 | \$165.00 | \$345.00 |
| 39 | \$15.28 | \$31.99 | \$45.68 | \$95.67 | \$90.90 | \$190.38 | \$180.00 | \$377.00 |
| 40 | \$17.82 | \$37.43 | \$53.29 | \$111.91 | \$106.05 | \$222.70 | \$210.00 | \$441.00 |
| 41 | \$19.60 | \$41.16 | \$58.62 | \$123.07 | \$116.65 | \$244.92 | \$231.00 | \$485.00 |
| 42 | \$21.64 | \$45.23 | \$64.71 | \$135.25 | \$128.77 | \$269.16 | \$255.00 | \$533.00 |
| 43 | \$23.68 | \$49.39 | \$70.80 | \$147.69 | \$140.89 | \$293.91 | \$279.00 | \$582.00 |
| 44 | \$25.88 | \$53.89 | \$77.40 | \$161.14 | \$154.02 | \$320.67 | \$305.00 | \$635.00 |
| 45 | \$29.19 | \$59.83 | \$87.29 | \$178.90 | \$173.72 | \$356.02 | \$344.00 | \$705.00 |
| 46 | \$31.99 | \$65.01 | \$95.67 | \$194.38 | \$190.38 | \$386.82 | \$377.00 | \$766.00 |
| 47 | \$34.97 | \$70.61 | \$104.55 | \$211.13 | \$208.06 | \$420.15 | \$412.00 | \$832.00 |
| 48 | \$38.11 | \$76.38 | \$113.94 | \$228.38 | \$226.74 | \$454.49 | \$449.00 | \$900.00 |
| 49 | \$41.42 | \$82.49 | \$123.83 | \$246.65 | \$246.44 | \$490.85 | \$488.00 | \$972.00 |
| 50 | \$48.54 | \$95.81 | \$145.15 | \$286.49 | \$288.86 | \$570.14 | \$572.00 | \$1129.00 |
| 51 | \$53.04 | \$103.54 | \$158.60 | \$309.58 | \$315.62 | \$616.09 | \$625.00 | \$1220.00 |
| 52 | \$57.88 | \$111.94 | \$173.06 | \$334.70 | \$344.40 | \$666.08 | \$682.00 | \$1319.00 |
| 53 | \$63.23 | \$121.11 | \$189.05 | \$362.11 | \$376.22 | \$720.62 | \$745.00 | \$1427.00 |
| 54 | \$69.34 | \$131.12 | \$207.32 | \$392.05 | \$412.58 | \$780.21 | \$817.00 | \$1545.00 |
| 55 | \$74.00 | \$138.59 | \$221.28 | \$414.38 | \$440.35 | \$824.65 | \$872.00 | \$1633.00 |

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 Plan

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.