

# NEA Level Premium Term Life Insurance Plan

## 20-Year Level Premium \$50,000 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> | \$8.37     | \$10.75 | \$22.99    | \$30.10  | \$44.88       | \$59.02  | \$88.00    | \$116.00 |
| <b>31</b>               | \$8.54     | \$11.17 | \$23.50    | \$31.37  | \$45.89       | \$61.54  | \$90.00    | \$121.00 |
| <b>32</b>               | \$8.71     | \$11.51 | \$24.01    | \$32.38  | \$46.90       | \$63.56  | \$92.00    | \$125.00 |
| <b>33</b>               | \$8.88     | \$12.02 | \$24.52    | \$33.91  | \$47.91       | \$66.59  | \$94.00    | \$131.00 |
| <b>34</b>               | \$9.14     | \$12.62 | \$25.28    | \$35.68  | \$49.42       | \$70.13  | \$97.00    | \$138.00 |
| <b>35</b>               | \$9.48     | \$13.30 | \$26.29    | \$37.71  | \$51.44       | \$74.17  | \$101.00   | \$146.00 |
| <b>36</b>               | \$9.82     | \$13.98 | \$27.31    | \$39.74  | \$53.46       | \$78.21  | \$105.00   | \$154.00 |
| <b>37</b>               | \$10.16    | \$14.74 | \$28.32    | \$42.03  | \$55.48       | \$82.75  | \$109.00   | \$163.00 |
| <b>38</b>               | \$10.50    | \$15.59 | \$29.34    | \$44.56  | \$57.50       | \$87.80  | \$113.00   | \$173.00 |
| <b>39</b>               | \$11.01    | \$16.52 | \$30.86    | \$47.35  | \$60.53       | \$93.36  | \$119.00   | \$184.00 |
| <b>40</b>               | \$11.68    | \$18.13 | \$32.89    | \$52.18  | \$64.57       | \$102.95 | \$127.00   | \$203.00 |
| <b>41</b>               | \$12.28    | \$19.41 | \$34.67    | \$55.98  | \$68.11       | \$110.53 | \$134.00   | \$218.00 |
| <b>42</b>               | \$12.96    | \$20.85 | \$36.70    | \$60.30  | \$72.15       | \$119.11 | \$142.00   | \$235.00 |
| <b>43</b>               | \$13.72    | \$22.29 | \$38.98    | \$64.61  | \$76.69       | \$127.70 | \$151.00   | \$252.00 |
| <b>44</b>               | \$14.48    | \$23.90 | \$41.26    | \$69.43  | \$81.24       | \$137.29 | \$160.00   | \$271.00 |
| <b>45</b>               | \$15.93    | \$26.28 | \$45.58    | \$76.54  | \$89.82       | \$151.43 | \$177.00   | \$299.00 |
| <b>46</b>               | \$16.86    | \$28.15 | \$48.37    | \$82.12  | \$95.38       | \$162.54 | \$188.00   | \$321.00 |
| <b>47</b>               | \$17.88    | \$30.02 | \$51.41    | \$87.70  | \$101.44      | \$173.65 | \$200.00   | \$343.00 |
| <b>48</b>               | \$18.98    | \$32.05 | \$54.71    | \$93.79  | \$108.00      | \$185.77 | \$213.00   | \$367.00 |
| <b>49</b>               | \$20.00    | \$34.09 | \$57.76    | \$99.88  | \$114.06      | \$197.89 | \$225.00   | \$391.00 |
| <b>50</b>               | \$21.78    | \$37.91 | \$63.09    | \$111.30 | \$124.67      | \$220.62 | \$246.00   | \$436.00 |
| <b>51</b>               | \$23.23    | \$40.45 | \$67.40    | \$118.91 | \$133.25      | \$235.77 | \$263.00   | \$466.00 |
| <b>52</b>               | \$24.67    | \$43.08 | \$71.71    | \$126.78 | \$141.84      | \$251.42 | \$280.00   | \$497.00 |
| <b>53</b>               | \$26.37    | \$45.97 | \$76.79    | \$135.41 | \$151.94      | \$268.59 | \$300.00   | \$531.00 |
| <b>54</b>               | \$28.23    | \$49.11 | \$82.37    | \$144.80 | \$163.05      | \$287.28 | \$322.00   | \$568.00 |
| <b>55</b>               | \$31.37    | \$54.12 | \$91.76    | \$159.77 | \$181.73      | \$317.07 | \$359.00   | \$627.00 |

## NEA Level Premium Term Life Insurance Plan

### 20-Year Level Premium \$50,000 Spouse Rates

| SPOUSE<br>Age           | Monthly    |         | Quarterly  |          | Semi-Annually |          | Annually   |          |
|-------------------------|------------|---------|------------|----------|---------------|----------|------------|----------|
|                         | Non-Smoker | Smoker  | Non-Smoker | Smoker   | Non-Smoker    | Smoker   | Non-Smoker | Smoker   |
| <b>30 &amp; Younger</b> | \$3.22     | \$6.03  | \$9.64     | \$18.02  | \$19.19       | \$35.85  | \$38.00    | \$71.00  |
| <b>31</b>               | \$3.39     | \$6.45  | \$10.15    | \$19.29  | \$20.20       | \$38.38  | \$40.00    | \$76.00  |
| <b>32</b>               | \$3.56     | \$6.79  | \$10.66    | \$20.30  | \$21.21       | \$40.40  | \$42.00    | \$80.00  |
| <b>33</b>               | \$3.82     | \$7.30  | \$11.42    | \$21.82  | \$22.72       | \$43.43  | \$45.00    | \$86.00  |
| <b>34</b>               | \$4.07     | \$7.89  | \$12.18    | \$23.60  | \$24.24       | \$46.96  | \$48.00    | \$93.00  |
| <b>35</b>               | \$4.33     | \$8.57  | \$12.94    | \$25.63  | \$25.75       | \$51.00  | \$51.00    | \$101.00 |
| <b>36</b>               | \$4.67     | \$9.25  | \$13.96    | \$27.66  | \$27.77       | \$55.04  | \$55.00    | \$109.00 |
| <b>37</b>               | \$5.01     | \$10.10 | \$14.97    | \$30.20  | \$29.79       | \$60.09  | \$59.00    | \$119.00 |
| <b>38</b>               | \$5.43     | \$11.03 | \$16.24    | \$32.99  | \$32.32       | \$65.65  | \$64.00    | \$130.00 |
| <b>39</b>               | \$5.94     | \$12.05 | \$17.76    | \$36.03  | \$35.35       | \$71.71  | \$70.00    | \$142.00 |
| <b>40</b>               | \$6.79     | \$14.00 | \$20.30    | \$41.87  | \$40.40       | \$83.32  | \$80.00    | \$165.00 |
| <b>41</b>               | \$7.47     | \$15.28 | \$22.33    | \$45.68  | \$44.44       | \$90.90  | \$88.00    | \$180.00 |
| <b>42</b>               | \$8.23     | \$16.80 | \$24.61    | \$50.24  | \$48.98       | \$99.99  | \$97.00    | \$198.00 |
| <b>43</b>               | \$9.00     | \$18.33 | \$26.90    | \$54.81  | \$53.53       | \$109.08 | \$106.00   | \$216.00 |
| <b>44</b>               | \$9.76     | \$19.94 | \$29.18    | \$59.63  | \$58.07       | \$118.67 | \$115.00   | \$235.00 |
| <b>45</b>               | \$11.29    | \$22.40 | \$33.75    | \$66.99  | \$67.16       | \$133.32 | \$133.00   | \$264.00 |
| <b>46</b>               | \$12.31    | \$24.27 | \$36.79    | \$72.57  | \$73.22       | \$144.43 | \$145.00   | \$286.00 |
| <b>47</b>               | \$13.32    | \$26.31 | \$39.84    | \$78.66  | \$79.28       | \$156.55 | \$157.00   | \$310.00 |
| <b>48</b>               | \$14.51    | \$28.43 | \$43.39    | \$85.01  | \$86.35       | \$169.17 | \$171.00   | \$335.00 |
| <b>49</b>               | \$15.70    | \$30.64 | \$46.94    | \$91.61  | \$93.42       | \$182.30 | \$185.00   | \$361.00 |
| <b>50</b>               | \$18.16    | \$35.30 | \$54.30    | \$105.56 | \$108.07      | \$210.08 | \$214.00   | \$416.00 |
| <b>51</b>               | \$19.77    | \$38.11 | \$59.13    | \$113.94 | \$117.66      | \$226.74 | \$233.00   | \$449.00 |
| <b>52</b>               | \$21.56    | \$41.16 | \$64.45    | \$123.07 | \$128.27      | \$244.92 | \$254.00   | \$485.00 |
| <b>53</b>               | \$23.51    | \$44.47 | \$70.29    | \$132.97 | \$139.88      | \$264.62 | \$277.00   | \$524.00 |
| <b>54</b>               | \$25.71    | \$48.12 | \$76.89    | \$143.88 | \$153.01      | \$286.33 | \$303.00   | \$567.00 |
| <b>55</b>               | \$27.67    | \$51.09 | \$82.72    | \$152.76 | \$164.63      | \$304.00 | \$326.00   | \$602.00 |

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.