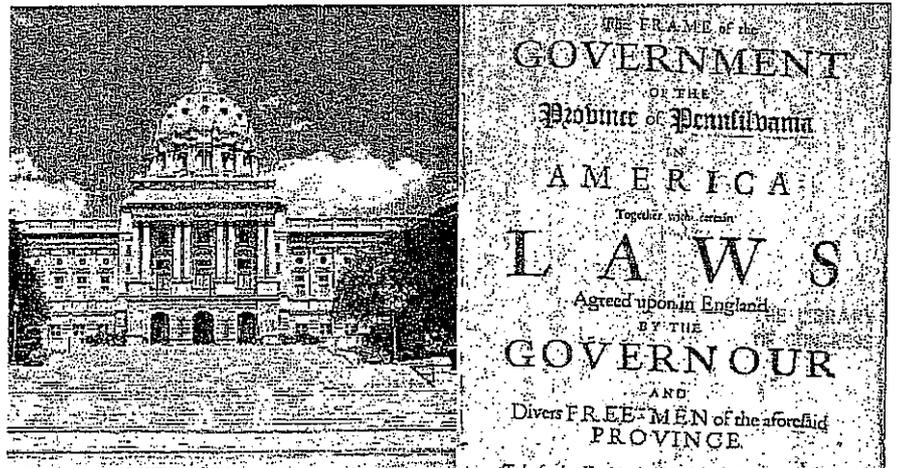
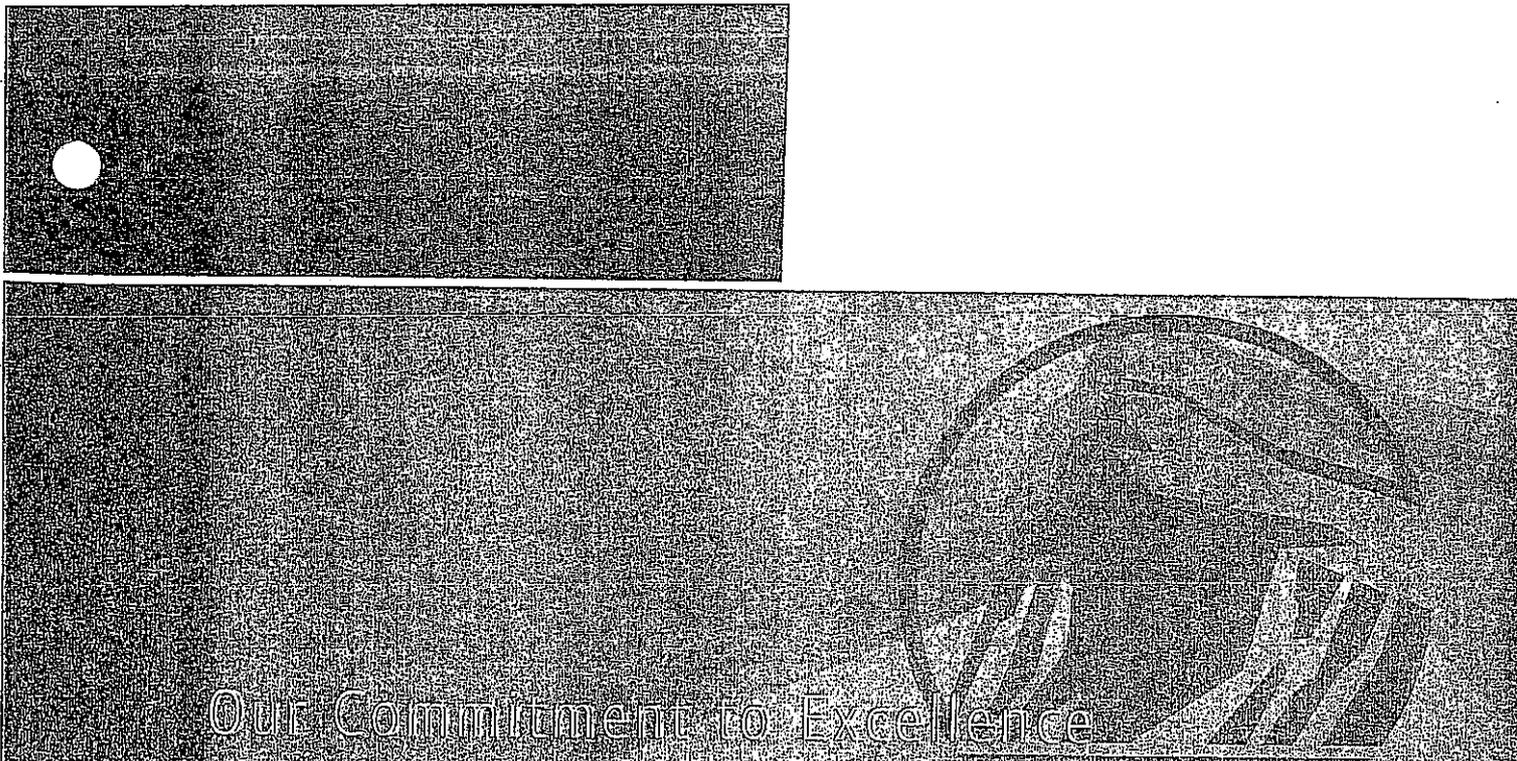


Disadvantaged Business Proposal for the
Commonwealth of Pennsylvania



PERFORMANCE AT ITS PEAK

Prudential  Financial



Our Commitment to Excellence

High Standards

Prudential knows that satisfying your needs through peak performance is key to great customer service. That's why our service teams work responsively, flexibly and proactively. **Implementation and Account Management**—and countless other areas—meet these high standards.

- **Life Claims:** 97% of life claims handled within 5 business days
- **Disability Claims:** 90% of single-trigger disability decisions made within 60 business days
- **Long-Term Care Claims:** 95% of claims processed within 15 business days

The Bottom Line

When you call us, you can expect top-notch service and complete satisfaction—every time.

Disadvantaged Business Submittal

a. Disadvantaged Business Information

i) To receive credit for being a Small Disadvantaged Business or a Socially Disadvantaged Business or for entering into a joint venture agreement with a Small Disadvantaged Business or for subcontracting with a Small Disadvantaged Business (including purchasing supplies and/or services through a purchase agreement), an Offeror must include proof of Disadvantaged Business qualification in the Disadvantaged Business Submittal of the proposal, as indicated below:

- 1) A Small Disadvantaged Businesses certified by BMWBO as an MBE/WBE must provide a photocopy of their BMWBO certificate.
- 2) Small Disadvantaged Businesses certified by the U.S. Small Business Administration pursuant to Section 8(a) of the *Small Business Act* (15 U.S.C. § 636(a)) as an 8(a) or small disadvantaged business must submit proof of U.S. Small Business Administration certification. The owners of such businesses must also submit proof of United States citizenship.
- 3) All businesses claiming Small Disadvantaged Business status, whether as a result of BMWBO certification or U.S. Small Business Administration certification as an 8(a) or small disadvantaged business, must attest to the fact that the business has 100 or fewer employees.
- 4) All businesses claiming Small Disadvantaged Business status, whether as a result of BMWBO certification or U.S. Small Business Administration certification as an 8(a) or small disadvantaged business, must submit proof that their gross annual revenues are less than \$20,000,000 (\$25,000,000 for those businesses in the information technology sales or service business). This can be accomplished by including a recent tax return or audited financial statement.

A copy of the certificate stating Alexis Graphic Communications is a minority business enterprise is included as Exhibit A of this proposal.

ii) All businesses claiming status as a Socially Disadvantaged Business must include in the Disadvantaged Business Submittal of the proposal clear and convincing evidence to establish that the business has personally suffered racial or ethnic prejudice or cultural bias stemming from the business person's color, ethnic origin or gender. The submitted evidence of prejudice or bias must:

- 1) Be rooted in treatment that the business person has experienced in American society, not in other countries.
- 2) Show prejudice or bias that is chronic and substantial, not fleeting or insignificant.

- 3) Indicate that the business person's experience with the racial or ethnic prejudice or cultural bias has negatively impacted his or her entry into and/or advancement in the business world.

BMWBO shall determine whether the offeror has established that a business is socially disadvantaged by clear and convincing evidence.

A copy of the certificate stating Alexis Graphic Communications is a minority business enterprise is included as Exhibit A of this proposal.

~~iii) In addition to the above verifications, the Offeror must include in the Disadvantaged Business Submittal of the proposal the following information:~~

- 1) The name and telephone number of the Offeror's project (contact) person for the Small Disadvantaged Business.

Prudential will be utilizing Alexis Graphic Communications to provide services under our contract. The contact person at Alexis Graphic Communications is Mr. Alexis DeJesus. Mr. DeJesus can be reached at (610) 791-5393.

- 2) The business name, address, name and telephone number of the primary contact person for each Small Disadvantaged Business included in the proposal. The Offeror must specify each Small Disadvantaged Business to which it is making commitments. The Offeror will not receive credit for stating that it will find a Small Disadvantaged Business after the contract is awarded or for listing several businesses and stating that one will be selected later.

Mr. DeJesus of Alexis Graphic Communications can be reached at:

1241 Tweed Avenue
Allentown, PA 18103
(610) 791-5393

- 3) The specific work, goods or services each Small Disadvantaged Business will perform or provide.

Alexis Graphic Communications will be responsible for the production of booklets/certificates for Optional Life, Accidental Death and Dismemberment (AD&D), Long Term Disability (LTD) and Long Term Care (LTC).

4) The estimated dollar value of the contract to each Small Disadvantaged Business.

Alexis Graphic Communications will be compensated up to \$25,000 annually for the Optional Life and AD&D booklets/certificates, up to \$14,500 annually for the LTD booklets/certificates and up to \$5,000 over the contract period for the LTC booklets/certificates. This amount is in addition to the compensation paid for services under the Basic Life plan.

The annual participation/enrollment will not be known until the enrollment project is complete.

The Optional Life, AD&D and LTD dollar values above assume 25% participation and are subject to change if the enrollment differs significantly from this assumption.

The proposed LTC plan does not include a minimum participation requirement. The dollar value above may increase or decrease depending upon the number of participants in the Group LTC plan.

5) Of the estimated dollar value of the contract to each Small Disadvantaged Business, the percent of the total value of services or products purchased or subcontracted that will be provided by the Small Disadvantaged Business directly.

The percent of the total value of services and or products purchased/subcontracted is not known as this time as participation/enrollment will not be known until the business is awarded and the enrollment period has been completed.

6) The location where each Small Disadvantaged Business will perform these services.

Alexis Graphic Communications is located in Allentown, PA.

7) The timeframe for each Small Disadvantaged Business to provide or deliver the goods or services.

Alexis Graphic Communications will provide or deliver the booklets/certificates once the Commonwealth of PA's employees have enrolled in the plan and Prudential releases Welcome Kits as established in the implementation schedule. Additional booklets/certificates will be printed on an as needed basis for future new hires and qualifying life event activities that take place throughout the contract period.

- 8) **The amount of capital, if any, each Small Disadvantaged Business will be expected to provide.**

Alexis Graphic Communications will not be expected to provide any capital.

- 9) **The form and amount of compensation each Small Disadvantaged Business will receive.**

Alexis Graphic Communications will be compensated up to \$25,000 annually for the ~~Optional Life and AD&D booklets/certificates, up to \$14,500 annually for the LTD~~ booklets/certificates and up to \$5,000 over the contract period for the LTC booklets/certificates. This amount is in addition to the compensation paid for services under the Basic Life plan.

The annual participation/enrollment will not be known until the enrollment project is complete.

The Optional Life, AD&D and LTD dollar values above assume 25% participation and are subject to change if the enrollment differs significantly from this assumption.

The proposed LTC plan does not include a minimum participation requirement. The dollar value above may increase or decrease depending upon the number of participants in the Group LTC plan.

- 10) **For a joint venture agreement, a copy of the agreement, signed by all parties.**

A signed letter of intent is included as Exhibit B of this proposal.

- 11) **For a subcontract, a signed subcontract or letter of intent.**

A signed letter of intent is included as Exhibit B of this proposal.

- iv) **The Offeror is required to submit only one copy of its Disadvantaged Business Submittal. The submittal shall be clearly identified as Disadvantaged Business information and sealed in its own envelope, separate from the remainder of the proposal.**

Noted.

v) The Offeror must include the dollar value of the commitment to each Small Disadvantaged Business in the same sealed envelope with its Disadvantaged Business Submittal. The following will become a contractual obligation once the contract is fully executed:

- 1) The amount of the selected Offeror's Disadvantaged Business commitment;
- 2) The name of each Small Disadvantaged Business; and
- 3) The services each Small Disadvantaged Business will provide, including the timeframe for performing the services.

Noted.

vi) A Small Disadvantaged Business can be included as a subcontractor with as many prime contractors as it chooses in separate proposals.

Noted.

vii) An Offeror that qualifies as a Small Disadvantaged Business and submits a proposal as a prime contractor is not prohibited from being included as a subcontractor in separate proposals submitted by other Offerors.

Noted.

b. Enterprise Zone Small Business Participation

i) To receive credit for being an enterprise zone small business or entering into a joint venture agreement with an enterprise zone small business or subcontracting with an enterprise zone small business, an Offeror must include the following information in the Disadvantaged Business Submittal of the proposal:

- 1) Proof of the location of the business' headquarters (such as a lease or deed or Department of State corporate registration), including a description of those activities that occur at the site to support the other businesses in the enterprise zone.
- 2) Confirmation of the enterprise zone in which it is located (obtained from the local enterprise zone office).
- 3) Proof of United States citizenship of the owners of the business.
- 4) Certification that the business employs 100 or fewer employees.

- 5) Proof that the business' gross annual revenues are less than \$20,000,000 (\$25,000,000 for those businesses in the information technology sales or service business). This can be accomplished by including a recent tax return or audited financial statement.
- 6) Documentation of business organization, if applicable, such as articles of incorporation, partnership agreement or other documents of organization.

A copy of the certificate stating Alexis Graphic Communications is a minority business enterprise is included as Exhibit A of this proposal.

ii) In addition to the above verifications, the Offeror must include in the Disadvantaged Business Submittal of the proposal the following information:

- 1) The name and telephone number of the Offeror's project (contact) person for the Enterprise Zone Small Business.

Prudential will be utilizing Alexis Graphic Communications to provide services under our contract. The contact person at Alexis Graphic Communications is Mr. Alexis DeJesus. Mr. DeJesus can be reached at (610) 791-5393.

- 2) The business name, address, name and telephone number of the primary contact person for each Enterprise Zone Small Business included in the proposal. The Offeror must specify each Enterprise Zone Small Business to which it is making commitments. The Offeror will not receive credit for stating that it will find an Enterprise Zone Small Business after the contract is awarded or for listing several businesses and stating that one will be selected later.

Prudential will be utilizing Alexis Graphic Communications to provide services under our contract.

Mr. DeJesus of Alexis Graphic Communications can be reached at:

1241 Tweed Avenue
Allentown, PA 18103
(610) 791-5393

- 3) The specific work, goods or services each Enterprise Zone Small Business will perform or provide.

Alexis Graphic Communications will be responsible for the production of booklets/certificates for Optional Life, AD&D, LTD and LTC.

4) The estimated dollar value of the contract to each Enterprise Zone Small Business.

Alexis Graphic Communications will be compensated up to \$25,000 annually for the Optional Life and AD&D booklets/certificates, up to \$14,500 annually for the LTD booklets/certificates and up to \$5,000 over the contract period for the LTC booklets/certificates. This amount is in addition to the compensation paid for services under the Basic Life plan.

The annual participation/enrollment will not be known until the enrollment project is complete.

The Optional Life, AD&D and LTD dollar values above assume 25% participation and are subject to change if the enrollment differs significantly from this assumption.

The proposed LTC plan does not include a minimum participation requirement. The dollar value above may increase or decrease depending upon the number of participants in the Group LTC plan.

5) Of the estimated dollar value of the contract to each Enterprise Zone Small Business, the percent of the total value of services or products purchased or subcontracted that each Enterprise Zone Small Business will provide.

The percent of the total value of services and or products purchased/subcontracted is not known as this time as participation/enrollment will not be known until the business is awarded and the enrollment period has been completed.

6) The location where each Enterprise Zone Small Business will perform these services.

Alexis Graphic Communications is located in Allentown, PA.

7) The timeframe for each Enterprise Zone Small Business to provide or deliver the goods or services.

Alexis Graphic Communications will provide or deliver the booklets/certificates once the Commonwealth of PA's employees have enrolled in the plan and Prudential releases Welcome Kits as established in the implementation schedule. Additional booklets/certificates will be printed on an as needed basis for future new hires and qualifying life event activities that take place throughout the contract period.

- 8) **The amount of capital, if any, each Enterprise Zone Small Business will be expected to provide.**

Alexis Graphic Communications will not be expected to provide any capital.

- 9) **The form and amount of compensation each Enterprise Zone Small Business will receive.**

Alexis Graphic Communications will be compensated up to \$25,000 annually for the ~~Optional Life and AD&D booklets/certificates, up to \$14,500 annually for the LTD~~ booklets/certificates and up to \$5,000 over the contract period for the LTC booklets/certificates. This amount is in addition to the compensation paid for services under the Basic Life plan.

The annual participation/enrollment will not be known until the enrollment project is complete.

The Optional Life, AD&D and LTD dollar values above assume 25% participation and are subject to change if the enrollment differs significantly from this assumption.

The proposed LTC plan does not include a minimum participation requirement. The dollar value above may increase or decrease depending upon the number of participants in the Group LTC plan.

- 10) **For a joint venture agreement, a copy of the agreement, signed by all parties.**

A signed letter of intent is included as Exhibit B of this proposal.

- 11) **For a subcontract, a signed subcontract or letter of intent.**

A signed letter of intent is included as Exhibit B of this proposal.

- iii) **The dollar value of the commitment to each Enterprise Zone Small Business must be included in the same sealed envelope with the Disadvantaged Business Submittal of the proposal. The following will become a contractual obligation once the contract is fully executed:**

- 1) **The amount of the selected Offeror's Enterprise Zone Small Business commitment;**
- 2) **The name of each Enterprise Zone Small Business; and**

- 3) The services each Enterprise Zone Small Business will provide, including the timeframe for performing the services.

Noted.



1241 TWEED AVENUE
ALLENTOWN, PA 18104-1241
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E-mail: alexis@prptech.com

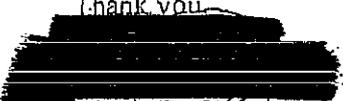
February 8, 2007

Mr. John Davalos
Prudential Financial
290 W. Mount Pleasant Avenue
Livingston, NJ 07039-2729

Dear Mr. Davalos,

As you requested here is a copy of our certificate.
We will welcome the opportunity to continue
producing Contract Certificate booklets in the future.

Thank you,


Alexis De Jesus

Commonwealth of Pennsylvania

DEPARTMENT
OF
GENERAL SERVICES

Be it hereby known that

Alexis Graphic Communications

A

Minority Business Enterprise

Is recognized as a certified business enterprise owned and controlled in accordance with the criteria established by Executive Order-No. 2004-6 and 4 Pennsylvania Code, Section 68.204.

ISSUE DATE: 12/14/2005

EXPIRATION DATE: 12.31.2007


Theresa A. Powell, Director
Bureau of Minority and Women
Business Opportunities

