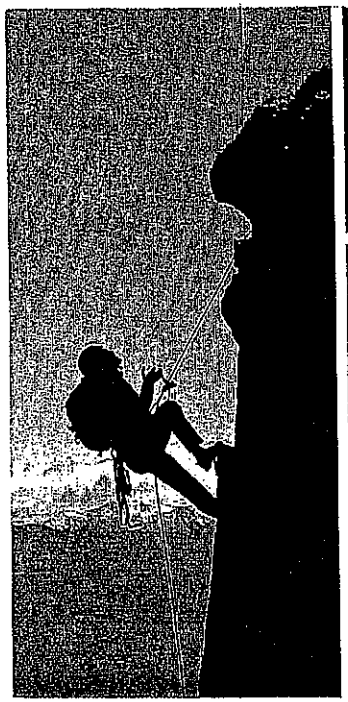

Need Peak Protection?

Basic Term Life Insurance will meet all your family's insurance needs.

❑ True ❑ False

You can always get more life insurance coverage.

❑ True ❑ False

The Prudential Insurance Company of America
IFS A107838

Prudential Financial

True or False?

Enroll Now

Look for details in your enrollment kit

Basic Term Life Insurance will meet all your family's insurance needs.

FALSE

Consider the cost of your final expenses, your debt, your child's tuition or wedding, and your family's ongoing home and personal expenses. Your current coverage may not be enough!

You can always get more life insurance coverage.

FALSE

If you enroll when first eligible or during the enrollment period, you're guaranteed some coverage without having to answer any health questions. If you enroll later, you will be required to provide evidence of good health satisfactory to Prudential.

The good news?

You can enroll in Optional Term Life Insurance now to get the coverage you need.

Prudential Financial

Why Peak Protection?

Some financial professionals say you need 6 to 8 times your annual gross income in life insurance!*

48% of all home foreclosures are caused by disability!†

Prudential Financial

The Prudential Insurance Company of America, IPS-A107820

Your family's future is important.

Buy Optional Term Life and Disability Insurance at work!

Enroll Now

Look for details in your enrollment kit.

It's easy – no confusing quotes to sort through.

It's economical – group rates are usually lower than those you'll find on your own.[1]

It's convenient – automatic payroll deductions ensure no late payments.

It's from an industry leader – The Prudential Insurance Company of America, a company you know and trust, is offering *peak protection* for you and your family.

[1] Prudential Financial, http://www.prudential.com
[1] Ric Edelman, *The Truth About Money*
(New York: HarperCollins, 2000)

Got peak protection?

Enroll in group insurance now!

Optional Term Life Insurance gives you additional life insurance protection for the people who matter most in your life.

Disability Insurance helps protect your most valuable asset—your income.

Both plans offer you economical group rates and convenient payroll deductions.

The disability policy provides disability income insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Insurance Department.

North Carolina Residents: THIS IS NOT A MEDICARE SUPPLEMENT PLAN. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare, which is available from the company.

Group insurance coverages are issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102, 800-290-5903. A Booklet-Certificate with complete plan information, including limitations and exclusions, will be provided. (Contract Series: 83500)

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IFS-A107840 B Ed. 8/2005

Prudential Financial

Optional Term Life Insurance Fits Your Routine

As your income and family responsibilities increase, so should your life insurance coverage. The Prudential Insurance Company of America offers the peak protection your family deserves.

"Why do I need Optional Term Life Insurance?"

With salary increases, new family responsibilities such as a marriage or a birth, and the rising cost of living overall, your family may need more than the basic term life insurance provided by your employer. Purchasing additional coverage helps safeguard your assets and your family's future in the event of your loss.

"Will I have to provide a lot of medical information?"

If you enroll during the initial enrollment period, you are guaranteed certain coverage at favorable group rates **without having to answer any health questions.** If you decide to get this coverage after the initial enrollment period, you will have to complete a medical questionnaire (and possibly take a physical exam) to provide evidence of good health, satisfactory to Prudential.

"Why should I buy term life insurance at work?"

- **It's easy.** There are no confusing quotes to sort through.
- **It's economical.** Group rates are usually lower than those you could find on your own.
- **It's convenient.** With automatic payroll deductions, you never have to worry about late payments.
- **It's from an industry leader.** Your group life plan is issued by Prudential, a name you know and trust. As one of the nation's leading providers of group insurance, our resources, financial strength, and stability allow us to honor long-term commitments.

"How do I get it?"

Getting coverage is easy. You'll find all the information you need in your enrollment kit. If you have any specific questions, please contact your Benefits Administrator. For general questions, visit us on online at www.prudential.com/gi.

Prudential Financial

Peak Protection From A Name You Know & Trust

Group Life Insurance coverage is issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102, Life Claims 800-524-0542. A Booklet-Certificate with complete plan information, including limitations and exclusions, will be provided. (Contract Series: 83500)

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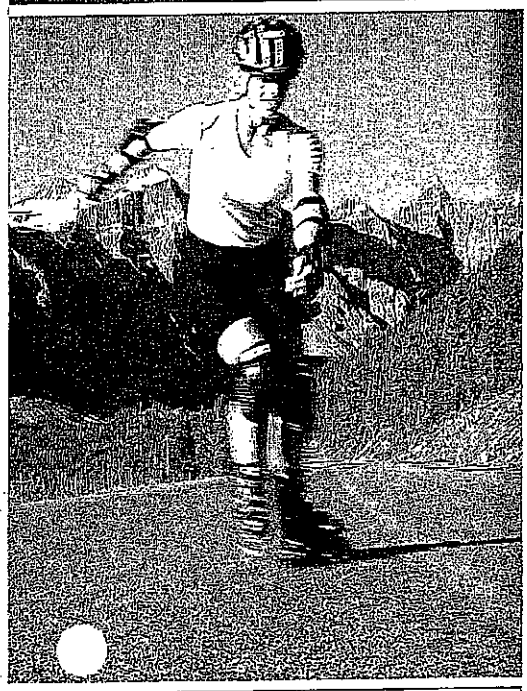
IFS-A108187 Ed. 0805 101459-10M

Disability Insurance Helps You Stay on Course



If you are still working, your most important asset is your ability to produce an income. Don't let a short- or long-term disability throw you off course. Get the peak protection you need with disability insurance from The Prudential Insurance Company of America.

"Why should I get disability insurance?"

While most working Americans have auto and homeowner insurance, less than 28% have disability insurance.[1] If you're sick or injured and can't work, disability insurance can help ease your financial worries by replacing a portion of your lost income while you recover.

"What are the chances I'll need it?"

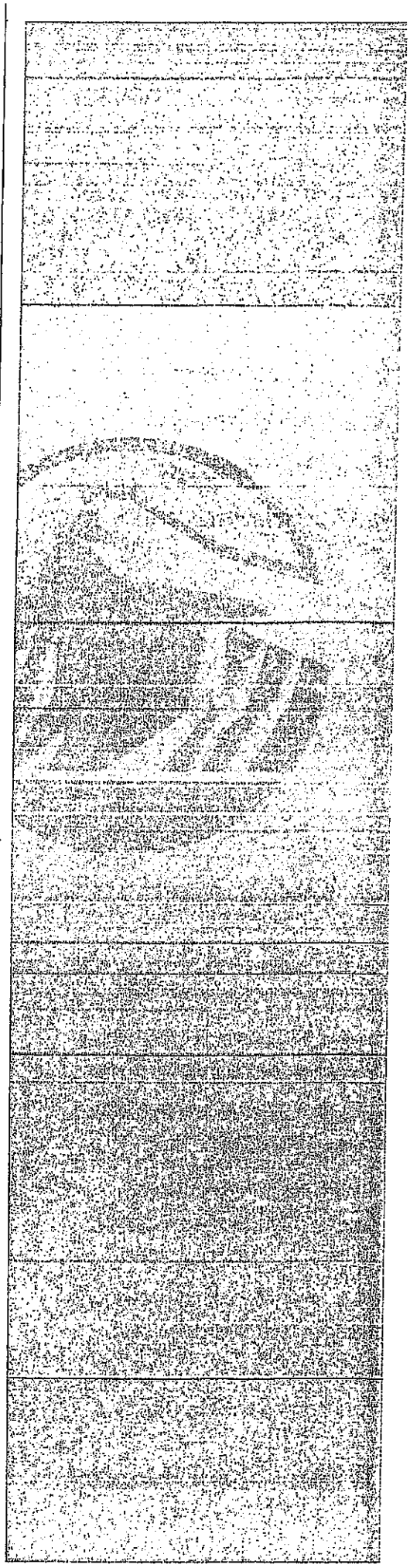
If you think a disability won't happen to you, consider... technological advances, like airbags for instance, protect you from death, and modern medicine can keep you alive.
But a serious injury or illness can still result in a disability that can prevent you from working—and result in a heavy financial burden. You might be surprised to learn that:

- One in four working Americans will become disabled for 90 days or more before reaching age 65—and about one in seven can expect to become disabled for five years or more.[2]
- During the course of your career, you are three and a half times more likely to be injured and need disability coverage than you are to die and need life insurance.[3]
- To qualify for Social Security, you must be unable to engage in any type of work as defined by Social Security—and payments are limited to disabilities expected to last at least 12 months or end in death.
- A study by the *Journal of the American Medical Association* found that 31% of severely ill patients lost their savings—even though 96% had some form of medical insurance.
- Disability has led to 48% of all mortgage foreclosures.[4]

Peak Protection From A Name You Know & Trust

The Prudential Insurance Company of America
IFS-A108186 Ed. 0805

Prudential Financial



"Why should I buy it at work?"

- **It's easy.** There are no confusing quotes to sort through.
- **It's economical.** Group rates are usually lower than those you could find on your own.
- **It's convenient.** With automatic payroll deductions, you never have to worry about late payments.
- **It's from an industry leader.** Your group disability plan is issued by Prudential, a name you know and trust. As one of the nation's leading providers of group insurance, our resources, financial strength, and stability allow us to honor long-term commitments.

"How do I get it?"

Getting coverage is easy. You'll find all the information you need in your enrollment kit. If you have any specific questions, please contact your Benefits Administrator. For general questions, visit us on online at www.prudential.com/gi.

1 U.S. Department of Labor, Bureau of Labor Statistics, Table 1, National Compensation Survey, 2004.

2 National Association of Insurance Commissioners, 2003.

3 Health Insurance Association of America, 2002.

4 Ric Edelman, *The Truth about Money* (New York: Harper Resource, 2000).

The policy provides disability income insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Insurance Department.

North Carolina Residents: THIS IS NOT A MEDICARE SUPPLEMENT PLAN. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare, which is available from the company.

Group Disability Insurance coverages are issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102, Disability Support 800-290-5903. A Booklet-Certificate with complete plan information, including limitations and exclusions, will be provided. (Contract Series: 83500)

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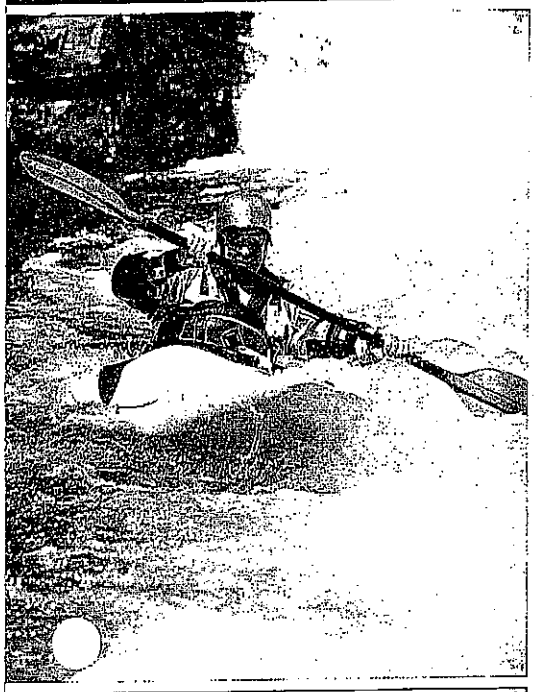
IFS-A108186 Ed. 0805 101460-10M

Disability & Life Insurance— A Winning Combination



Help ensure that your loved ones are protected—even when faced with your disability or death. With important coverages at group rates, The Prudential Insurance Company of America provides the peak protection you need to help your family remain financially secure.

"Do I really need both disability *and* optional term life insurance?"

Few things put a greater strain on a family than a loss of income due to disability or death. When that happens, the benefits from Prudential's Disability[1], Optional Term Life, and Dependent Term Life Insurance can help ease the strain.

When you consider that one in four working Americans will become disabled for 90 days or more before reaching age 65 and about one in seven can expect to become disabled for five years or more,[2] it makes sense to get disability insurance. If you become sick or injured and can't work, **Disability Insurance** can help replace a portion of your lost income while you recover. It can also help pay for your disability coverage while you are disabled, get you back to work with rehabilitation programs and worksite modification, and support your family with a lump sum payment if you die while receiving disability benefits.

With salary increases, new family responsibilities such as a marriage or a birth, and the rising cost of living overall, your family may need more than the basic term life insurance provided by your employer. Purchasing additional coverage helps safeguard your assets and your family's future in the event of your loss. **Optional Term Life and Dependent Term Life Insurance** provide the added protection your family may need for the future.

Peak Protection From A Name You Know & Trust

The Prudential Insurance Company of America
IFS-A108189 Ed. 0805

Prudential Financial

"Why should I purchase both coverages now?"

By enrolling for both Disability and Optional Term Life Insurance during the initial enrollment period, you are guaranteed certain coverage at favorable group rates without having to answer any health questions. If you decide to get this coverage after the initial enrollment period, you will have to complete a medical questionnaire (and possibly take a physical exam) to provide evidence of good health, satisfactory to Prudential.

"Why should I buy both coverages at work?"

- **It's easy.** There are no confusing quotes to sort through.
- **It's economical.** Group rates are usually lower than those you could find on your own.
- **It's convenient.** With automatic payroll deductions, you never have to worry about late payments.
- **It's from an industry leader.** Your group disability, optional term life, and dependent term life plans are issued by Prudential, a name you know and trust. As one of the nation's leading providers of group insurance, our resources, financial strength, and stability allow us to honor long-term commitments.

"How do I get these important coverages?"

Getting both coverages is easy. You'll find all the information you need in your enrollment kit. If you have any specific questions, please contact your Benefits Administrator. For general questions, visit us on online at www.prudential.com/gi.

1 The policy provides disability income insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Insurance Department.

North Carolina Residents: THIS IS NOT A MEDICARE SUPPLEMENT PLAN. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare, which is available from the company.

2 National Association of Insurance Commissioners, 2003.

Group Insurance coverages are issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102, Life Claims 800-524-0542, Disability Support 800-290-5903. A Booklet-Certificate with complete plan information, including limitations and exclusions, will be provided. (Contract Series: 83500)

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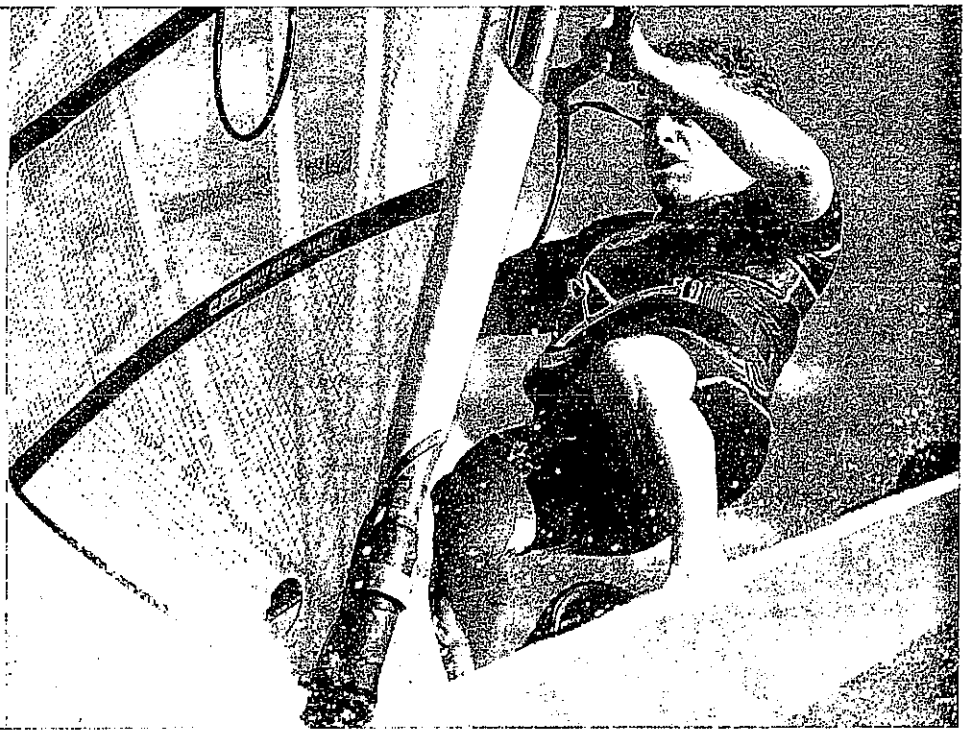
IFS-A108189 Ed. 0805 7438-0106-5M

PRUDENTIAL'S GROUP INSURANCE

PEAK PROTECTION FOR YOUR EMPLOYEES

Prudential Long Term Care℠ Insurance

Enrollment Communication Tools



Prudential Financial

ANNOUNCEMENT LETTER

On your letterhead, the announcement letter notifies employees of the open enrollment period and gives them the online address to enroll.

[Company Logo]

Long term care insurance is coming!
Open Enrollment is [Month XX – Month XX].

We are pleased to provide you and your family with the opportunity to purchase—at competitive group rates—important financial security through long-term care insurance for...

- You
- Your family (including your spouse, domestic partner, parents, parents-in-law, grandparents, grandparents-in-law, adult child, and spouse of an adult child)

After careful review, we've selected a group plan issued by The Prudential Insurance Company of America—a name you know and trust. An insurance leader for 130 years, Prudential has the resources, financial strength, and stability to honor long-term commitments. With your family's financial security and welfare at stake, you owe it to them to consider this option.

Long-term care is the help or supervision provided for someone with severe cognitive impairment or the inability to perform two of the normal activities of daily living: bathing, dressing, eating, toileting, transferring, and continence. Services may be provided at home or in a facility—and care may be provided by a professional caregiver, friend, or family member.

And long-term care isn't just an issue for older people; 40% of those receiving long-term care are between the ages of 18 and 64 and require care because of serious illness or an accident.

Prudential Long Term Care℠ Insurance—An important part of your financial plan.

You've worked hard to build your savings. A long-term care plan can help you protect your assets and preserve your independence. Be sure to watch for upcoming announcements and opportunities to learn more. Open enrollment is scheduled for [Month XX-XX, XXXX].

Sincerely,

[Signature]

[Name]
[Title]

Prudential Long Term Care℠ Insurance is issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102. 800-732-0416. This coverage contains benefits, exclusions, limitations, eligibility requirements, and specific terms and provisions under which the insurance coverage may be continued in force or discontinued. The Prudential Insurance Company of America is authorized to conduct business in all U.S. states and the District of Columbia. All insurance policies/options may not be available in your state. Coverage is issued under contract series 83500.

IFS-DRAFT Ed. XXXX XXXXXX-XXXX-XX

Prudential Financial

OPEN ENROLLMENT LETTER

On your letterhead, the Open Enrollment letter reminds employees of the importance of long-term care insurance and reinforces how to enroll.

Marketing letter

[ABC Company/Association Logo]

**[Act now!
Open enrollment ends
Month XX, 200X.]**

[Enroll by Month XX, 200X.]

[Sample A. Sample]
[123 Main Street]
[2nd Address Line]
[Anytown, State 00000]

To all [ABC Company/Association] [active, full-time, regular employees/members and their families]:

If you have been a caregiver for someone you love, or if you have relatives or friends who have had that experience, you already understand the challenges of long term care. We understand, too. That's why, after extensive research, we've selected The Prudential Insurance Company of America as your group long term care insurance provider. This [voluntary/optional/employee-pay-all/member-pay-all] benefit can help ease the financial burdens often associated with long term care.

It can cost you a lot later—or a little now. The choice is yours.
Long term care insurance helps cover the costs of care that you or a loved one may need, including care received at home, in an adult day-care center, in a nursing home or [an assisted living/a residential care] facility. And it isn't just for older people. In fact, the younger you are when you purchase it, the lower your premiums will be.

Variable A During open enrollment

[Act now, while acceptance is guaranteed.
You are guaranteed enrollment in this plan if you sign up during the open enrollment period. [Pre-existing conditions may apply.†] [Acceptance of applications from family members is always subject to medical underwriting requirements.*]]

Variable B Outside open enrollment

[Take advantage of your opportunity to enroll.
[ABC Company/Association] is making this valuable coverage available to you. And if you qualify, you can take advantage of the benefits that a group plan can provide. Your enrollment will be subject to medical underwriting which will determine your eligibility for acceptance into the plan. Qualified family members applying for the plan must always meet medical underwriting requirements.*]

Variable C Simplified issue open enrollment

[Enroll before Month XX, 200X for an easier application process.
Because you are [a/an] [actively-at-work] [employee/member] of [ABC Company/Association], you [and your spouse] can get Prudential Long Term Care℠ Insurance by answering a few basic questions about your health, if you enroll [by Month XX, 200X]. After that date, enrollment will be subject to full medical underwriting which will determine your eligibility for acceptance into the plan. Qualified family members applying for the plan must always meet medical underwriting requirements.*]

Variable D Extended open enrollment

[Open enrollment for Prudential Long Term Care℠ Insurance is extended to Month XX, 200X.
As [a/an] [actively-at-work] [employee/member] of [ABC Company/Association], you are guaranteed automatic enrollment—without medical underwriting—if you enroll [by Month XX, 200X]. [Pre-existing conditions may apply.†] After that date, enrollment will be subject to medical underwriting which will determine your eligibility for acceptance into the plan. Qualified family members applying for the plan must always meet medical underwriting requirements.*]

Contact us today to learn more about Prudential Long Term Care℠ Insurance!

Sincerely,

Name
Title

[Please see reverse side for important information.]
INST-A012569 Ed. 02/2004

GLDI-D101

Learn more about Prudential Long Term Care℠ Insurance today.

- Call [1-800-732-0416], [8 a.m. to 8 p.m. ET, Monday through Friday]. [Licensed insurance agents/Representatives] are available to provide you with more information.
- Visit [www.prudential.com/insurance/life/ltc.] [www.prudential.com/gltc Group name: XXXX Password: XXXXXX]
- [Send an [e-mail] to [Prudential] at [LTC4me@prudential.com].]
- [Return the business reply card attached to the enclosed brochure.]

lies only to those individuals who are guaranteed coverage.
tment was recommended or received within six months
ge, you will not be covered for that condition until six months
is issued to replace prior long term care coverage which also
vants this limitation will be given for the period of time that was

Prudential Insurance Company of America, 751 Broad Street,
rage contains benefits, exclusions, limitations, eligibility
ich the insurance coverage may be continued in force or
. Contract Series 83500.

Prudential Financial

POSTERS

Posters are a great communication vehicle. Choose a prime location—a lunch room, main lobby, or common hallway are perfect places to display posters reminding employees that the enrollment period is underway.

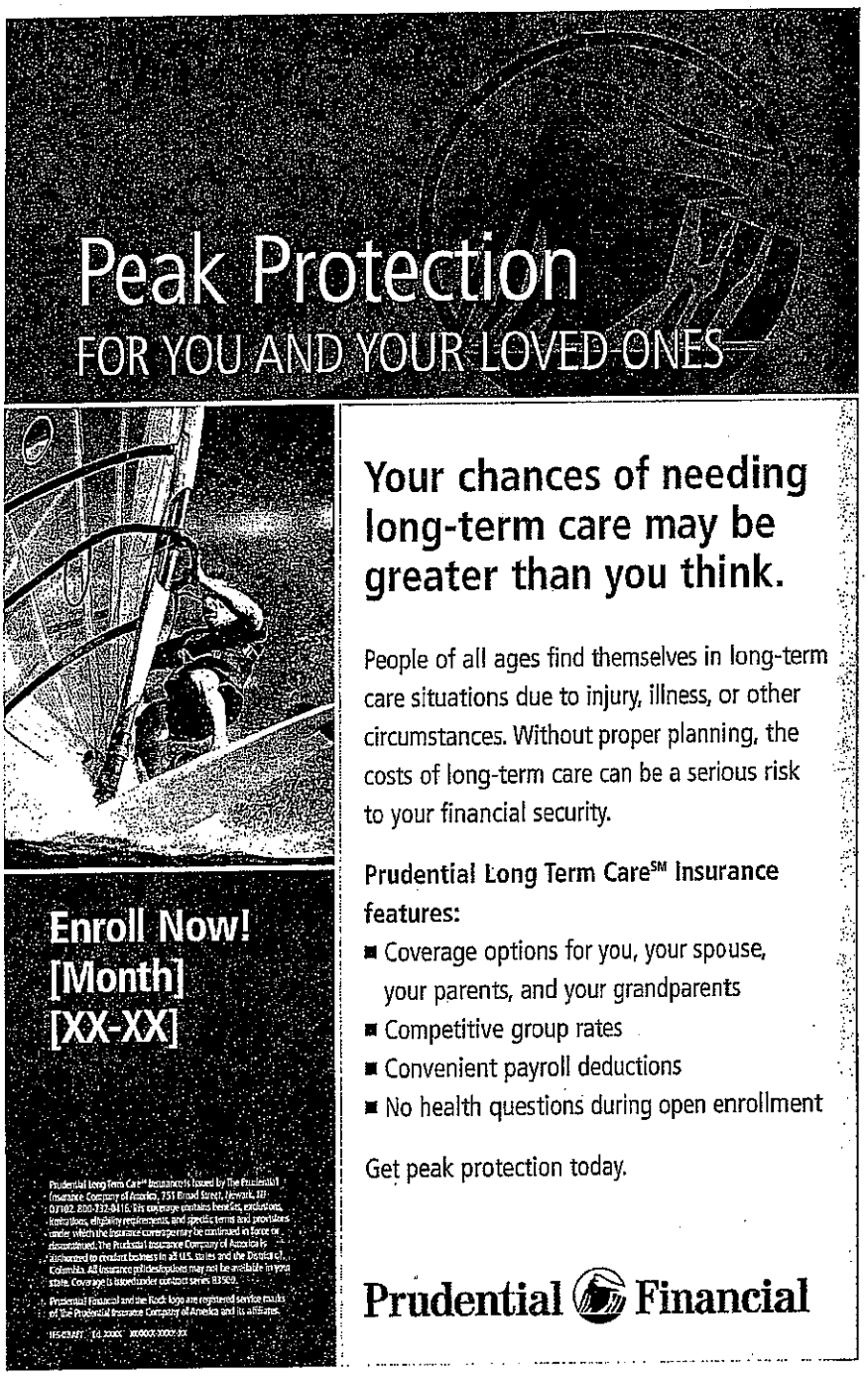
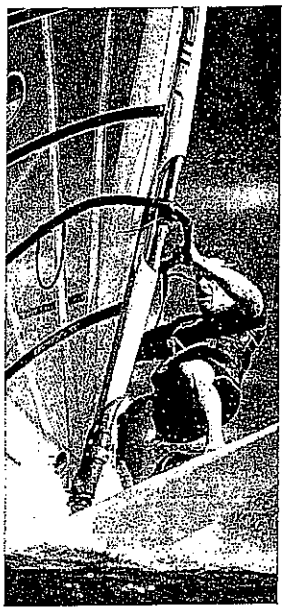


TABLE TOP TENTS

Introduce table top tents in the lunch room. Our materials have been designed to be colorful, eye-catching, and motivational.

PAYROLL STUFFERS

Insert payroll stuffers in pay envelopes. Prudential offers these to help remind employees about the benefits of long-term care insurance, as well as the advantages of enrolling now.



Learn more about Long-Term Care Insurance— an important part of your financial plan.

You're working hard to build your savings. Attend one of the Employee Education Sessions and Insurance Sales Presentations to find out how a long-term care plan can help protect your assets and preserve your independence.

Open Enrollment is [Month XX– Month X, 200X].

The Prudential Insurance Company of America
IFS-A112973 Ed. 0106

Prudential Financial

Long-Term Care Insurance Employee Education Sessions

Location	Date/Time	Room
[Xxxxxxxx]	[Month Xxx] [XX:XX am, XX:XX pm, & X:XX pm]	[XXXXXXXXXXXX]
[Xxxxxxxx]	[Month Xxx] [XX:XX am, XX:XX pm, & X:XX pm]	[XXXXXXXXXXXX]
[Xxxxxxxx]	[Month Xxx] [XX:XX am, XX:XX pm, & X:XX pm]	[XXXXXXXXXXXX]
[Xxxxxxxx]	[Month Xxx] [XX:XX am, XX:XX pm, & X:XX pm]	[XXXXXXXXXXXX]
[Xxxxxxxx]	[Month Xxx] [XX:XX am, XX:XX pm, & X:XX pm]	[XXXXXXXXXXXX]
[Xxxxxxxx]	[Month Xxx] [XX:XX am, XX:XX pm, & X:XX pm]	[XXXXXXXXXXXX]
[Xxxxxxxx]	[Month Xxx] [XX:XX am, XX:XX pm, & X:XX pm]	[XXXXXXXXXXXX]

Prudential Financial

Open Enrollment is [Month X– Month X, 200X].

This is preliminary to the issuance of a booklet explaining the proposed coverage. Prudential Long Term Care℠ Insurance is issued by **The Prudential Insurance Company of America**, 751 Broad Street, Newark, NJ 07102 (800) 732-0416. This insurance coverage contains benefits, exclusions, limitations, eligibility requirements and specific terms and provisions under which the insurance coverage may be continued in force or discontinued. Coverage may not be available in your state. Coverage is issued under contract series 83500. Prudential Financial and the Rock logo are registered service marks of The Prudential Insurance Company of America.

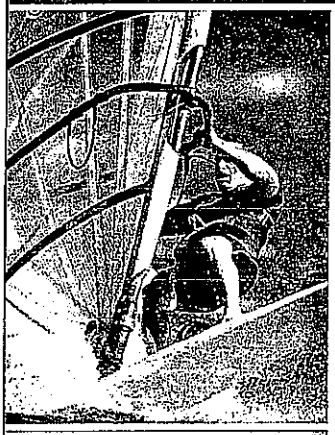
IFS-A112973 Ed. 0106 100651-0206

Prudential Financial

These educational flyers answer commonly asked employee questions, such as "Why do I need long-term care insurance?" Distribute them electronically, via a desk drop, or at onsite meetings.

Prudential Long Term Care℠ Insurance

Protect your assets. Preserve your independence.



Peak Protection From A Name You Know & Trust

The Prudential Insurance Company of America
IFS-DRAFT

Prudential Long Term Care℠ Insurance

The Prudential Insurance Company of America

Long-term care is the help or supervision provided for someone with severe cognitive impairment or the inability to perform the activities of daily living: bathing, dressing, eating, toileting, transferring, and continence. Services may be provided at home or in a facility—and care may be provided by a professional or informal caregiver, such as a friend or family member.

Why do I need long-term care insurance? Your odds of needing long-term care services may be greater than you think. More than 2 in 5 persons over the age of 65 will require nursing home care at some time in their lives.[1] It could be the result of spinal cord injury, heart attack, stroke, or age-related illness such as Parkinson's Disease or Alzheimer's Disease.

How expensive is long-term care? It can cost over $61,000 a year for nursing home care alone.[2] When people suddenly find themselves the primary caregiver for a loved one, the responsibility could result in a huge financial and emotional burden.

Isn't care covered by other insurance? Disability income insurance provides no benefits for the services covered by long-term care insurance—while Medicaid and Medicare have significant limitations.

Why should I get coverage now? Your employer has made it possible for you to buy this valuable, portable coverage at low group rates. If you are a regular full-time or part-time associate and you enroll from [Month XX] through [Month XX, XXXX], you will be guaranteed acceptance into the plan without providing any medical history.

Am I too young for LTC insurance coverage? It's never too early to purchase coverage. You may be surprised to learn that 40% of long-term care insurance benefit recipients are under the age of 65.[3] And the younger you are when you first purchase long-term care insurance, generally the lower your premium for the life of your plan, regardless of your age or health status in later years.[4]

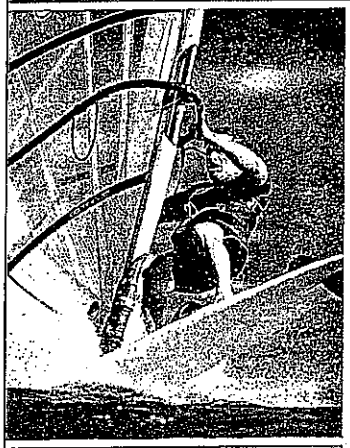
Can I get coverage for other family members, too? You can also extend coverage to qualified family members (such as a spouse, parent or grandparent). They will need to provide evidence of good health satisfactory to Prudential.

Prudential Financial

5 MYTHS HAND OUT

Dispelling common myths about long-term care insurance, the hand out is helpful to distribute at employee meetings. The single sheet communication is designed to be easy to follow and a quick read.

5 Myths About Long-Term Care— The truth might surprise you!



Peak Protection From A Name You Know & Trust

The Prudential Insurance Company of America
IFS-A112172

Myth 1
The government or health insurance will cover me.

Medicare, conventional health insurance and HMOs generally cover only skilled care provided by nursing homes and home health care agencies. Medicare covers some home health aide services, but only if a person is receiving skilled care—and most long-term care is not skilled care. Disability income insurance does not cover long-term care services. Medicaid has strict limitations and requirements before it will cover long-term care expenses.

Myth 2
I'll be able to pay for it myself.

Nationally, nursing home costs alone can run over $61,000 in one year[1]. Assisted living and residential care facilities are also quite expensive. Consider your assets—a couple with $500,000 in total assets could possibly deplete them in 6 years paying for long-term care[2].

Myth 3
It won't happen to me, besides, I'm too young.

A long-term illness, stroke, or accidental injury could intrude upon anyone's life at anytime. In fact, 40% of people receiving long-term care services are between the ages of 18 and 64[3].

Myth 4
My family will take care of me.

Time, distance, and both spouses working have made it much more difficult for many families to provide all the care needed. If you were suddenly in need of long-term care, imagine the emotional and financial burden it could cause your family.

Myth 5
I cannot afford long-term care insurance.

Long-term care insurance can seem expensive, but the cost of not having it can be much greater. And purchasing earlier is better. The younger you are when you buy long-term care insurance, generally, the lower the cost for the life of your contract[4].

For more information on how you can get the peak protection you need with long-term care insurance, call The Prudential Insurance Company of America at 800-732-0416 or visit www.prudential.com/insurance/life/ltc.

Prudential Financial

Prudential Financial

EMPLOYEE EDUCATION SLIM JIM

Mail the informational slim jim brochure to employees during the open enrollment. Designed to be easy to understand, the brochure explains the need for long-term care insurance, as well as the advantages of buying it now.

PRUDENTIAL'S GROUP INSURANCE

PRUDENTIAL LONG TERM CARE℠ INSURANCE

The Prudential Insurance Company of America

Peak Protection For Every Moment

Prudential Financial

INST-A014709

Long-term care insurance may be the most important insurance you can own.

Medical breakthroughs and improved nutritional practices have people living longer these days. In fact, the number of people over age 65 is expected to double by the year 2050.[1] And as life expectancy increases, so does the potential need for long-term care.

Your chances of needing long-term care may be greater than you think—and not just because you're likely to live a longer life. People of all ages find themselves in long-term care situations due to illness, injury or other circumstances. Without proper planning, the costs of long-term care can be a serious risk to your financial security.

Can you afford to pay for long-term care?

You may spend years planning for retirement and building your assets only to spend it on high long-term care expenses. Nationally, the average cost for nursing home care is $61,000 per year.[2] Home health care can cost up to $240 per day.[2] Even adult day care can be expensive.

Average costs of long-term care[2]

Nursing Home	$61,000/yr
Assisted Living/Residential Care Facility	$42,000/yr
Homecare	$52,600/yr

Are you covered?

Contrary to what many people may believe, long-term care may not be covered by other types of insurance or public programs. Long-term disability insurance pays benefits to help replace a portion of your income when you become unable to work because of an accident or illness. Medicaid only covers long-term care after you've spent down your assets. And Medicare generally covers only skilled care. Most long-term care services are considered unskilled care.

Long-term care insurance helps protect your savings.

Fortunately, your company is offering you the opportunity to sign up for long-term care insurance at work. Long-term care insurance, from The Prudential Insurance Company of America, helps pay for care you would receive at home or in an extended care facility—care you would otherwise pay for out of your own pocket. It helps you maintain financial independence, so that the kind of care you receive is up to you—not someone else. It can help make sure you don't become a financial or emotional burden to the ones you love.

Earlier is better, when buying long-term care insurance.

Generally, the younger you are when you buy long-term care insurance, the lower your monthly premium will be. Once you enroll, your rates will not increase simply because you get older or because your health declines. Prudential has the right to change premium rates in the future, but only on a class basis.

You will receive benefits if:

- A certified health care provider has certified that you're unable to perform, without substantial assistance, two out of the six activities of daily living—bathing, dressing, eating, toileting, transferring, or continence—for at least 90 days; or,
- You have a severe cognitive impairment (loss or deterioration in intellectual capacity) that means you will need ongoing help or supervision.

Help protect your future—enroll for Prudential Long Term Care℠ Insurance.

You can take an important step in helping to protect yourself and your loved ones from potential financial hardship by enrolling in Prudential Long Term Care℠ Insurance. In addition, you can:

- Choose your own daily benefit amounts and plan options;
- Use your benefits to pay a professional caregiver, or a friend or family member;
- Take your coverage with you if you change jobs or retire.

Prudential Financial

DESK DROPS

Use these bright green and blue desk drops throughout the enrollment period as reminders. These announcement cards are available as a three-staged communication, including "It's Coming," "It's Here," and "Time is Running Out!"

It's Coming!

Prudential Long Term Care℠ Insurance
Enroll [May XX – May XX, XXXX]

Long-term care insurance is a great way to help...
- preserve your assets.
- protect your independent way of life.
- give you peace of mind.

Watch for more details! Or visit www.prudential.com/gltc.

This is preliminary to the issuance of a booklet and/or online enrollment process explaining the proposed coverage. This insurance coverage contains benefits, limitations, eligibility requirements, and specific terms and provisions under which the insurance coverage may be continued in force or discontinued.

[Company Logo]

Prudential Financial

The Prudential Insurance Company of America
IFS-A115126 Ed. 0206 100707-0206-XX

Get Peak Protection

Prudential Long Term Care℠ Insurance is issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102. 800-732-0416. Coverage may not be available in your state. Coverage is issued under contract series 83500. Prudential Financial and the Rock logo are registered service marks of The Prudential Insurance Company of America.

It's Here!

Prudential Long Term Care℠ Insurance

Enroll [May XX – May XX]
Now through [May XX], sign up for long-term care insurance from The Prudential Insurance Company of America, without medical underwriting.

To enroll or learn more, please log on to www.prudential.com/gltc.
Group Name: [XXXXXX] Access Code: [XXXXXX]

Questions? Please contact Prudential at 800-732-0416.

This insurance coverage contains benefits, limitations, eligibility requirements, and specific terms and provisions under which the insurance coverage may be continued in force or discontinued.

Logo]

Prudential Financial

ny of America
709-0306-XX

Get Peak Protection

Prudential Long Term Care℠ Insurance is issued by The Prudential Insurance Company of America, 751 Broad Street,

Time is Running Out!

Prudential Long Term Care℠ Insurance

Open enrollment ends [May XX].
Time is running out for you to sign up for long-term care insurance from The Prudential Insurance Company of America, without medical underwriting.

Enroll now (before it's too late!)
Log on to www.prudential.com/gltc to enroll.
Group Name: [XXXXXX] Access Code: [XXXXXX]

Questions? Please contact Prudential at 800-732-0416.

This insurance coverage contains benefits, limitations, eligibility requirements, and specific terms and provisions under which the insurance coverage may be continued in force or discontinued.

[Company Logo]

Prudential Financial

The Prudential Insurance Company of America
IFS-XXXXXX Ed. XXXX 100711-0305-XX

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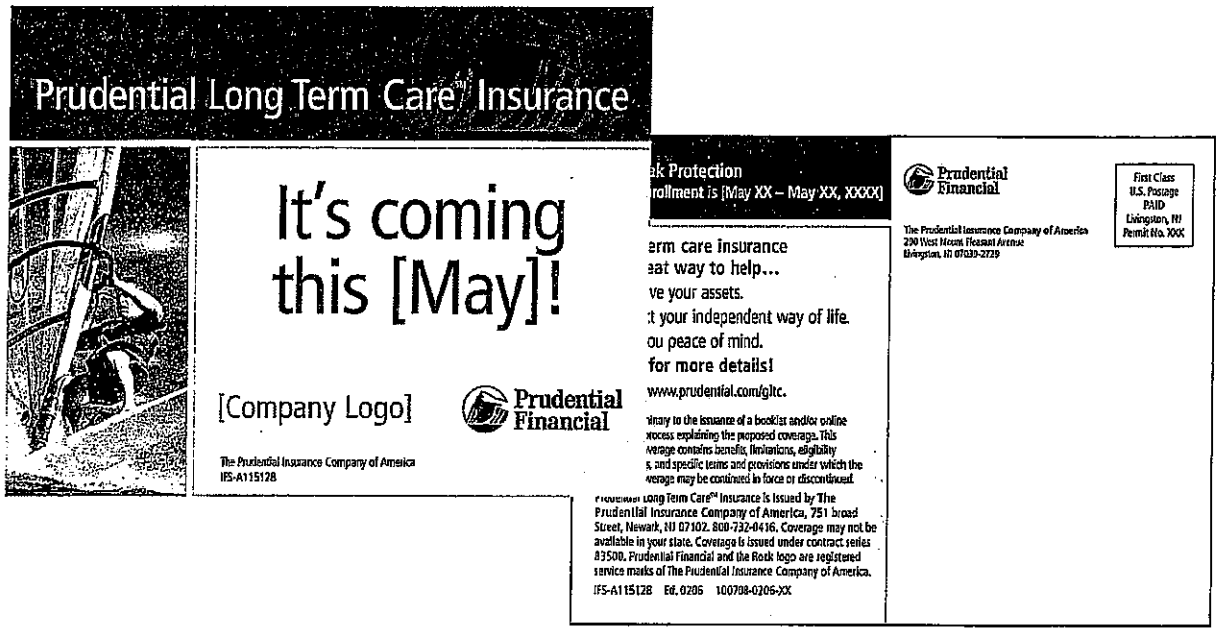
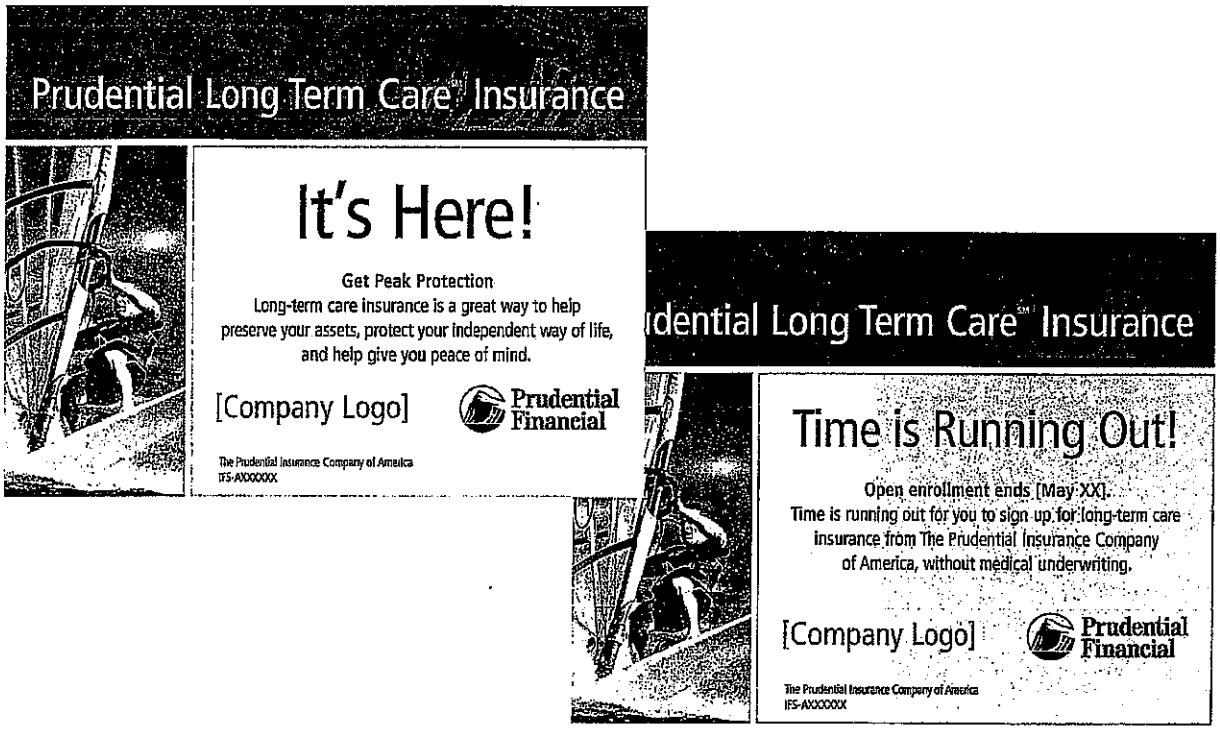
MAILED POSTCARDS

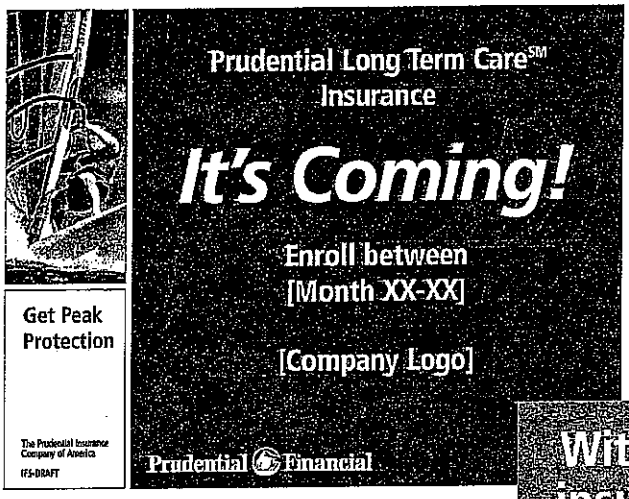
Similar to the desk drops, the postcards are available as a three-staged communication and help to reinforce the message at home.

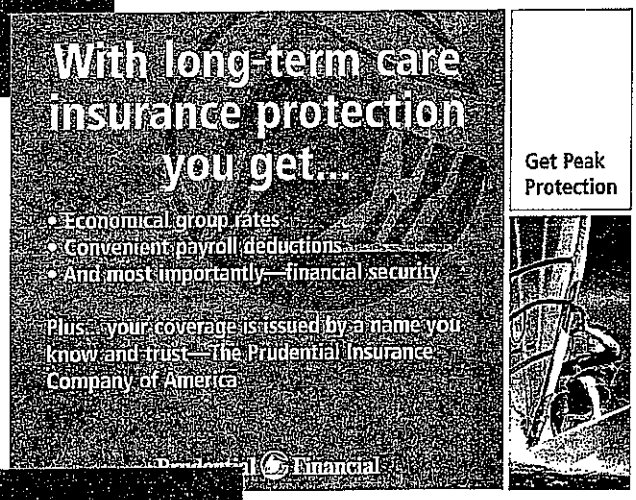


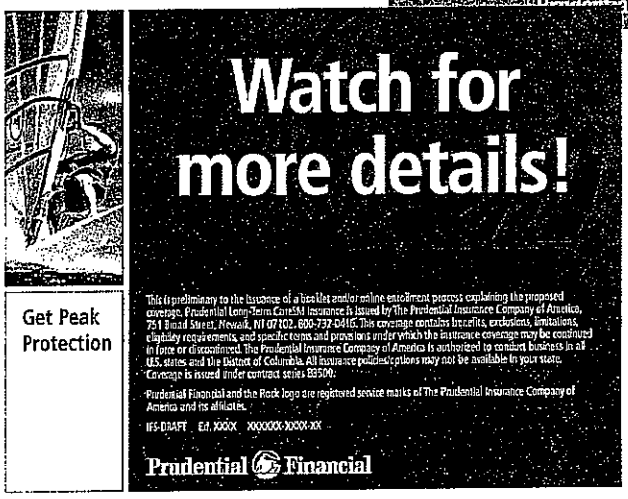


ELECTRONIC MESSAGES

Communication is critical to a successful enrollment period. Use a series of four electronic messages as consistent, engaging communications to employees. From "It's Coming" to "Last Chance," the messages are crafted to be sent throughout the enrollment period.



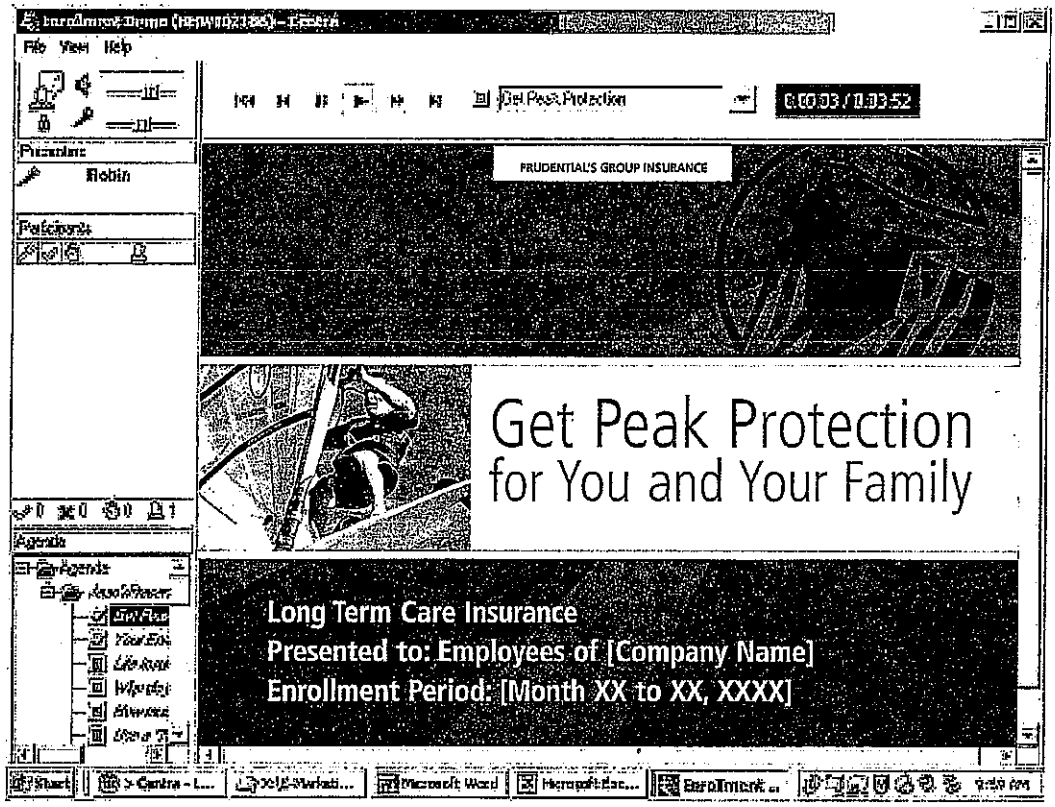




VIRTUAL MEETING

Centra Live for eMeetings replicates the dynamic interaction of on-site meetings, using a rich set of online tools and capabilities such as: Real-Time Interactivity, Application Sharing, Live Meeting Coordination, Content Sharing and Management, Meeting Management, and Global Multi-Lingual Support.

Features include integrated audio and video conferencing, application sharing with mark-up, PowerPoint slides with animation, real-time feedback, whiteboards, instant surveys, file transfer, and text chat.



EMPLOYEE MEETINGS

Peak exposure for your supplemental insurance. Eye-catching graphics and, innovative displays, our meeting materials are designed to grab the attention of employees and educate them on the coverage benefits.

- Guaranteed Issue For Active Employees
- Portable Coverage
- Flexible Plan Design

Prudential Long Term Care Insurance

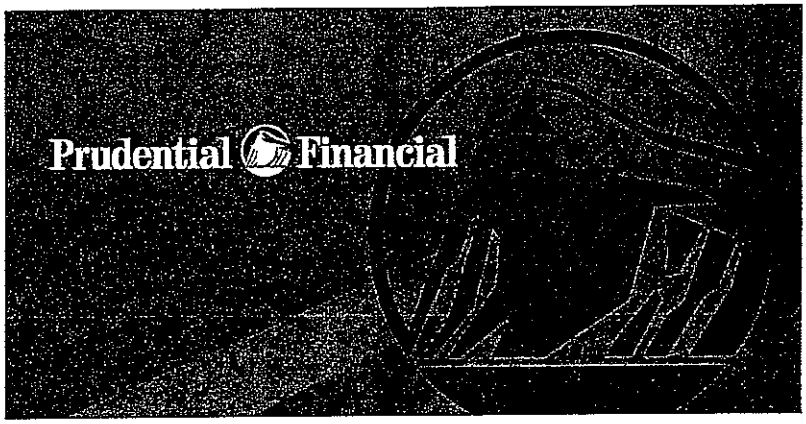
Performance At Its Peak

FROM A NAME YOU KNOW AND TRUST

Prudential Financial

- Asset Protection
- Retirement Planning
- Strong Financial Ratings

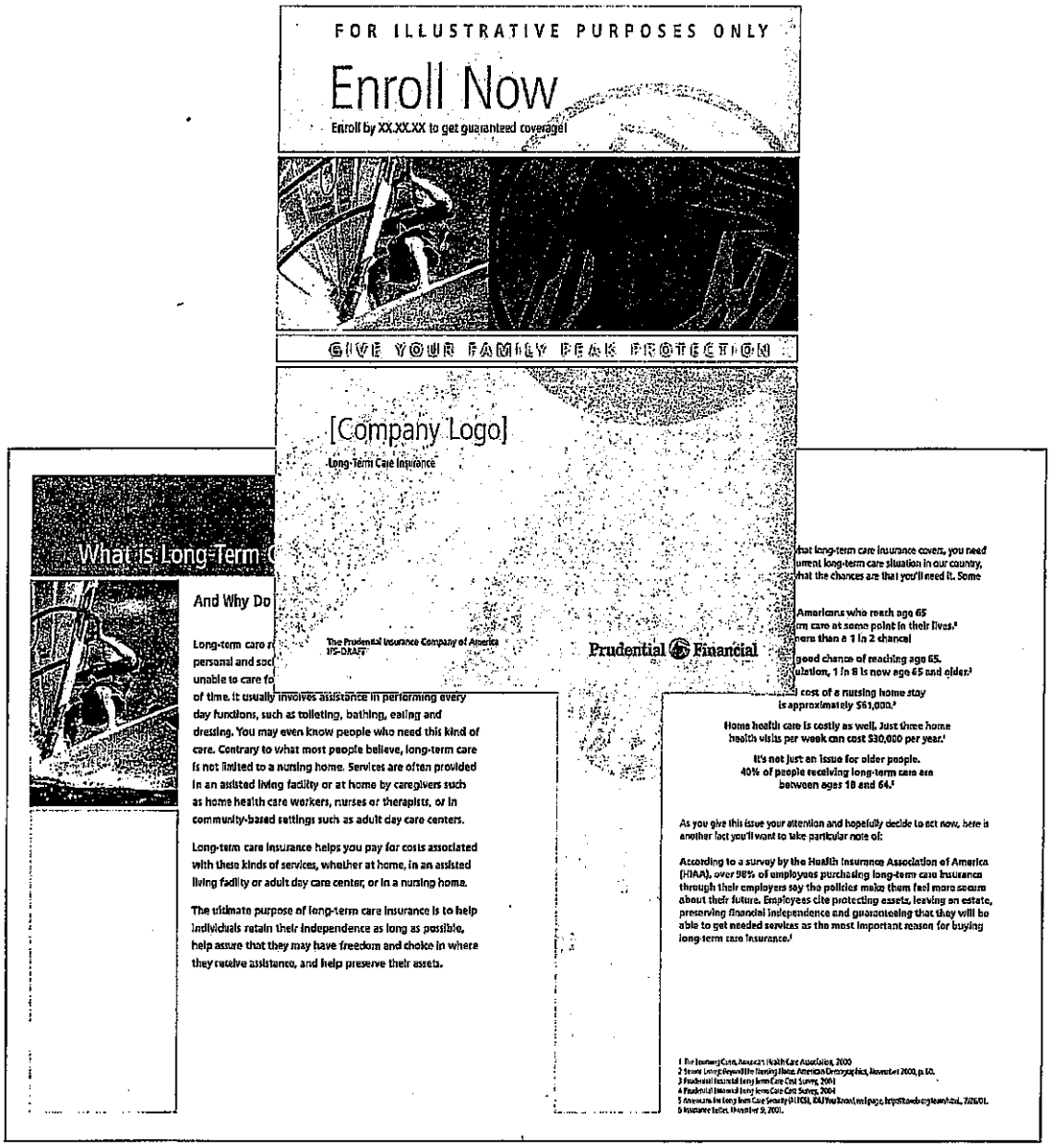
Table Top Display



Floor Mat

PERSONALIZED ENROLLMENT KIT

Simply provide us with your employees' census data and we'll merge the data with your plan design information to create a personalized kit for each employee. The customized, printed enrollment kits include each employee's name, product offering, specific benefit options, cost per pay period, and pre-populated enrollment form.



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