FICA Match

D M S - SICK PAY EMPLOYER REPORT
MONTHLY EMPLOYER REPORT
DISB RGO - G — PERIOD COVERED 01/01/2001 - 01/31/2001 — DATE PREPARED

CONTROL # COVERAGE: LTD
BRANCH # -

NET BENEFIT	F.I.T WITHHELD	S.S.T WITHHELD	S.S.T TAXABLE WAGE	MEDICARE TAX WITHHELD	MEDICARE TAXABLE WAGE	S.I.T WITHHELD	ST CD	LOCAL TAX	LOCALITY ZIP CODE	MISCELL. DEDUCTION	DATE OF CHECK	DRAFT/ CHECK#	T C	PAY PNT
EMPLOYEE #		EMPLOYEE NAME:							EMPLOYER CONTRIB RATE: 0.00000%					
1066.61							IL				01/02/2001	001008063	I	012
EMPLOYEE TOTALS:														
1066.61											GROSS BENE:			1066.61

CONTROL # - COVERAGE: LTD
BRANCH # -

	GROSS BENEFIT	NET BENEFIT	F.I.T WITHHELD	S.S.T WITHHELD	S.S.T TAXABLE WAGE	MEDICARE TAX WITHHELD	MEDICARE TAXABLE WAGE	MISCELL. DEDUCTION	S.I.T WITHHELD	L.I.T WITHHELD
COVERAGE TOTAL	1066.61	1066.61	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

CONTROL # - COVERAGE:
BRANCH # -

	GROSS BENEFIT	NET BENEFIT	F.I.T WITHHELD	S.S.T WITHHELD	S.S.T TAXABLE WAGE	MEDICARE TAX WITHHELD	MEDICARE TAXABLE WAGE	MISCELL. DEDUCTION	S.I.T WITHHELD	L.I.T WITHHELD
BRANCH TOTAL	1066.61	1066.61	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

CONTROL # - COVERAGE: DBL
BRANCH # -

NET BENEFIT	F.I.T WITHHELD	S.S.T WITHHELD	S.S.T TAXABLE WAGE	MEDICARE TAX WITHHELD	MEDICARE TAXABLE WAGE	S.I.T WITHHELD	ST CD	LOCAL TAX	LOCALITY ZIP CODE	MISCELL. DEDUCTION	DATE OF CHECK	DRAFT/ CHECK#	T C	PAY PNT
EMPLOYEE #		EMPLOYEE NAME:							EMPLOYER CONTRIB RATE: 100.00000%					
156.99		10.54	170.00	2.47	170.00		NY				01/05/2001	001010391	I	0B6
125.60		8.43	136.00	1.97	136.00		NY				01/10/2001	001014537	I	0B6
EMPLOYEE TOTALS:														
282.59		18.97	306.00	4.44	306.00						GROSS BENE:			306.00
EMPLOYEE #		EMPLOYEE NAME:							EMPLOYER CONTRIB RATE: 100.00000%					
470.97		31.62	510.00	7.41	510.00		NY				01/16/2001	001018115	I	0B6
EMPLOYEE TOTALS:														
470.97		31.62	510.00	7.41	510.00						GROSS BENE:			510.00
EMPLOYEE #		EMPLOYEE NAME:							EMPLOYER CONTRIB RATE: 100.00000%					

EMPLOYEE #		EMPLOYEE NAME:							EMPLOYER CONTRIB RATE: 100.00000%					
175.73		11.80	190.29	2.76	190.29		NJ				01/09/2001	001013568	1	0B6
EMPLOYEE TOTALS:														
175.73		11.80	190.29	2.76	190.29						GROSS BENE:		190.29	
EMPLOYEE #		EMPLOYEE NAME:							EMPLOYER CONTRIB RATE: 100.00000%					
370.33		24.86	401.00	5.81	401.00		NJ				01/05/2001	001010388	1	0B6
52.91		3.55	57.29	0.83	57.29		NJ				01/08/2001	001012608	1	0B6
EMPLOYEE TOTALS:														
423.24		28.41	458.29	6.64	458.29						GROSS BENE:		458.29	
EMPLOYEE #		EMPLOYEE NAME:							EMPLOYER CONTRIB RATE: 100.00000%					
295.52		19.84	320.00	4.64	320.00		NJ				01/05/2001	001010379	1	0B6
295.52		19.84	320.00	4.64	320.00		NJ				01/12/2001	001015837	1	0B6
EMPLOYEE TOTALS:														
591.04		39.68	640.00	9.28	640.00						GROSS BENE:		640.00	
EMPLOYEE #		EMPLOYEE NAME:							EMPLOYER CONTRIB RATE: 100.00000%					
295.52		19.84	320.00	4.64	320.00		NJ				01/05/2001	001010389	1	0B6
295.52		19.84	320.00	4.64	320.00		NJ				01/12/2001	001015846	1	0B6
EMPLOYEE TOTALS:														
591.04		39.68	640.00	9.28	640.00						GROSS BENE:		640.00	

CONTROL #-
BRANCH #-
COVERAGE: TDB

	GROSS BENEFIT	NET BENEFIT	F.I.T WITHHELD	S.S.T WITHHELD	S.S.T TAXABLE WAGE	MEDICARE TAX WITHHELD	MEDICARE TAXABLE WAGE	MISCELL. DEDUCTION	S.I.T WITHHELD	L.I.T WITHHELD
COVERAGE TOTAL	9790.25	9041.38	0.00	606.97	9790.25	141.90	9790.25	0.00	0.00	0.00

CONTROL #-
BRANCH #-
COVERAGE:

	GROSS BENEFIT	NET BENEFIT	F.I.T WITHHELD	S.S.T WITHHELD	S.S.T TAXABLE WAGE	MEDICARE TAX WITHHELD	MEDICARE TAXABLE WAGE	MISCELL. DEDUCTION	S.I.T WITHHELD	L.I.T WITHHELD
BRANCH TOTAL	9790.25	9041.38	0.00	606.97	9790.25	141.90	9790.25	0.00	0.00	0.00

CONTROL #-
BRANCH #-
COVERAGE:

	GROSS BENEFIT	NET BENEFIT	F.I.T WITHHELD	S.S.T WITHHELD	S.S.T TAXABLE WAGE	MEDICARE TAX WITHHELD	MEDICARE TAXABLE WAGE	MISCELL. DEDUCTION	S.I.T WITHHELD	L.I.T WITHHELD
CONTROL TOTAL	22523.90	21093.56	0.00	1159.08	18694.75	271.26	18694.75	0.00	0.00	0.00

	GROSS BENEFIT	NET BENEFIT	F.I.T WITHHELD	S.S.T WITHHELD	S.S.T TAXABLE WAGE	MEDICARE TAX WITHHELD	MEDICARE TAXABLE WAGE	MISCELL. DEDUCTION	S.I.T WITHHELD	L.I.T WITHHELD
GRAND TOTAL	22523.90	21093.56	0.00	1159.08	18694.75	271.26	18694.75	0.00	0.00	0.00

Sample Custom Report

XYZ Corporation
2001 LTD Claims
Control Number:

Date Printed:

Claimant Last Name	Claimant First Name	Claimant SSN	Gender	Date of Disability	Sched Benefit Amount	Benefits Begin Date	Pay Thru Date	Minimum Benefit	Maximum Benefit
Doe989	John	181779727	F	07/26/1997	$170.00	08/02/1997	09/17/1997	$20.00	$170.00
Doe1324	John	232698439	F	07/14/1997	$170.00	07/21/1997	09/02/1997	$20.00	$170.00
Doe3358	John	514139844	F	08/11/1997	$0.00	08/18/1997	09/27/1997	$0.00	$0.00
Doe1628	John	262839793	F	06/12/1997	$1,251.11	12/11/1997		$100.00	$3,000.00
Doe3318	John	512132467	F	06/19/1997	$889.19	12/18/1997			$3,000.00
Doe517	John	147617792	F	07/07/1997	$0.00	07/14/1997	01/05/1998		$0.00
Doe517	John	147617792	F	07/07/1997	$1,321.83	01/05/1998	01/05/1998		$3,000.00
Doe1415	John	245756769	F	07/11/1997	$168.00	07/18/1997	10/09/1997	$20.00	$170.00
Doe145	John	125672719	F	07/03/1997	$0.00	07/10/1997	12/07/1997		$0.00
Doe390	John	140539941	F	07/30/1997	$0.00	08/06/1997	08/31/1997		$0.00
Doe1057	John	192718720	F	07/03/1997	$170.00	07/10/1997	09/21/1997	$20.00	$170.00
Doe294	John	134412098	F	07/25/1997	$544.80	08/01/1997	01/29/1998		$544.80
Doe294	John	134412098	F	07/25/1997	$1,416.47	01/23/1998	01/31/2001	$0.00	$3,000.00
Doe126	John	124671436	F	08/15/1997	$0.00	08/22/1997	10/02/1997	$0.00	$0.00
Doe360	John	138693988	M	07/16/1997	$216.00	07/16/1997		$216.00	$216.00
Doe1413	John	245660069	M	07/18/1997	$123.00	07/25/1997		$20.00	$170.00
Doe368	John	138819274	M	08/02/1997	$0.00	08/04/1997	09/15/1997	$0.00	$0.00
Doe619	John	153654833	M	07/30/1997	$0.00	08/06/1997	10/05/1997	$0.00	$0.00
Doe1754	John	269698728	F	07/24/1997	$1,342.63	01/22/1998			$3,000.00
Doe2386	John	332000697	F	08/01/1997	$0.00	08/08/1997	10/30/1997	$0.00	$0.00
Doe4188	John	689996588	F	09/15/1997	$0.00	09/22/1997	11/11/1997	$0.00	$0.00
Doe3864	John	660892856	F	07/20/1997	$162.00	07/27/1997	01/24/1998		$162.00
Doe2725	John	387794345	F	07/08/1997	$187.00	07/15/1997	01/12/1998		$312.00
Doe1284	John	227399755	M	08/11/1997	$117.60	08/18/1997	09/28/1997	$20.00	$170.00
Doe1026	John	187660921	F	07/01/1997	$157.20	07/08/1997	08/04/1997	$20.00	$170.00
Doe1453	John	248377913	M	07/16/1997	$130.80	07/23/1997	10/19/1997	$20.00	$170.00
Doe651	John	154575961	M	08/12/1997	$502.00	08/19/1997	09/01/1997	$0.00	$502.00

Doe3184	John	485896618	F	08/18/1997	$0.00	08/25/1997	10/07/1997	$0.00	$0.00
Doe3192	John	486191931	M	07/30/1997	$0.00	08/06/1997	12/01/1997		$0.00
Doe418	John	141597092	F	08/04/1997	$821.00	08/11/1997	02/08/1998		$1,369.72
Doe418	John	141597092	F	08/04/1997	$3,561.25	02/02/1998	03/31/1998		$30,000.00
Doe1279	John	226680443	F	07/06/1997	$153.00	07/13/1997	10/10/1997	$20.00	$170.00
Doe2304	John	329615258	F	08/20/1997	$192.00	08/27/1997	02/21/1998		$320.00
Doe2304	John	329615258	F	08/20/1997	$832.00	02/18/1998			$3,000.00
Doe3395	John	516179396	F	08/28/1997	$168.00	09/04/1997	01/05/1998		$280.00
Doe3395	John	516179396	F	08/28/1997	$727.99	02/26/1998			$30,000.00
Doe612	John	153638387	F	09/01/1997	$319.00	09/08/1997	11/26/1997	$0.00	$533.23
Doe681	John	155414900	M	08/24/1997	$0.00	08/31/1997	11/02/1997	$0.00	$0.00
Doe4328	John	752394131	M	08/04/1997	$145.00	08/11/1997	09/25/1997	$20.00	$170.00
Doe958	John	176636555	M	08/26/1997	$170.00	09/02/1997	09/14/1997	$20.00	$170.00
Doe2821	John	407713731	F	09/05/1997	$180.00	09/12/1997	11/04/1997		$300.00
Doe293	John	133798243	F	10/17/1997	$282.00	10/17/1997	12/01/1997	$0.00	$282.72
Doe3067	John	458478067	F	09/02/1997	$0.00	09/09/1997		$0.00	$0.00
Doe2280	John	328896424	F	08/28/1997	$201.60	09/04/1997	09/14/1997	$0.00	$0.00
Doe1542	John	255820967	F	08/18/1997	$0.00	08/25/1997	10/04/1997	$0.00	$0.00
Doe1237	John	219655904	F	08/24/1997	$0.00	08/24/1997	10/05/1997	$0.00	$0.00
Doe3456	John	520305402	F	08/16/1997	$0.00	08/23/1997	10/14/1997	$0.00	$0.00
Doe2835	John	410839996	F	10/13/1997	$340.00	10/20/1997	12/01/1997	$170.00	$340.00
Doe3274	John	498954169	F	08/12/1997	$218.00	08/19/1997	02/16/1998		$364.00
Doe3274	John	498954169	F	08/12/1997	$948.47	02/10/1998			$3,000.00
Doe1789	John	273700928	M	08/24/1997	$215.00	08/31/1997	02/28/1998		$358.80
Doe3631	John	572290574	F	08/27/1997	$0.00	09/03/1997		$0.00	$0.00
Doe2511	John	350343245	F	09/06/1997	$280.00	09/13/1997	01/09/1998		$467.31
Doe3366	John	514383328	F	09/04/1997	$240.00	09/11/1997	09/14/1997	$0.00	$400.80
Doe2063	John	310738247	F	09/26/1997	$205.20	10/03/1997	11/18/1997	$0.00	$342.80
Doe1114	John	202673048	F	09/07/1997	$170.00	09/14/1997	11/16/1997	$20.00	$170.00
Doe2549	John	357407750	F	08/27/1997	$170.00	09/03/1997	09/30/1997	$20.00	$170.00
Doe2292	John	329058899	F	08/28/1997	$0.00	09/01/1997	10/15/1997	$0.00	$0.00
Doe824	John	159820985	F	08/26/1997	$0.00	08/29/1997	10/10/1997	$0.00	$0.00
Doe193	John	128580114	F	10/08/1997	$830.00	10/08/1997	11/19/1997	$0.00	$1,384.78
Doe2710	John	383754794	F	08/19/1997	$198.00	08/26/1997	09/01/1997	$0.00	$331.20

Doe895	John	166651205	M	10/16/2000	$150.00	10/23/2000	12/25/2000	$20.00	$170.00
Doe1026	John	187660921	F	11/01/2000	$170.00	11/08/2000	12/31/2000	$20.00	$170.00
Doe1201	John	214712976	F	11/11/2000	$170.00	11/18/2000	11/26/2000	$20.00	$170.00
Doe1004	John	184838182	F	11/18/2000	$170.00	11/25/2000	01/11/2001	$20.00	$170.00
Doe1017	John	186574489	M	11/15/2000	$170.00	11/22/2000	01/21/2001	$20.00	$170.00
Doe926	John	171673745	F	11/17/2000	$170.00	11/24/2000	12/17/2000	$20.00	$170.00
Doe1109	John	201675771	M	11/20/2000	$170.00	11/27/2000	01/02/2001	$20.00	$170.00
Doe1142	John	206816936	M	11/26/2000	$170.00	12/03/2000	01/07/2001	$20.00	$170.00
Doe979	John	179737211	F	11/11/2000	$160.00	11/18/2000	12/05/2000	$20.00	$170.00
Doe1220	John	217732697	F	12/04/2000	$170.00	12/11/2000	02/11/2001	$20.00	$170.00
Doe1258	John	223472142	F	11/23/2000	$80.00	11/30/2000	01/21/2001	$20.00	$170.00
Doe1751	John	269592311	F	12/13/2000	$170.00	12/20/2000	01/03/2001	$20.00	$170.00
Doe928	John	171791501	F	12/11/2000	$170.00	12/18/2000	01/22/2001	$20.00	$170.00
Doe1322	John	232677255	F	11/01/2000	$170.00	11/01/2000	11/23/2000	$20.00	$99,999.99
Doe1212	John	216571540	M	12/18/2000	$170.00	12/25/2000	01/21/2001	$20.00	$170.00
Doe1834	John	279875624	F	02/01/2001	$50.00	02/08/2001	02/28/2001		$50.00
Doe1624	John	262631110	F	02/09/2001	$250.00	02/16/2001		$2,500.00	$4,000.00
Doe1424	John	246598254	F	02/15/2001	$0.00	02/22/2001			$0.00
Doe2948	John	432765762	F	02/01/2001	$0.00				$0.00
Doe1396	John	243765909	F	02/22/2001	$75.00	03/01/2001	03/10/2001	$20.00	$170.00
Doe3934	John	666665555	F	02/22/2001	$0.00				$0.00
Doe4330	John	109876543	F	02/01/2001	$20.00			$20.00	$170.00
Doe4331	John	109876555	M	02/08/2001	$0.00				$0.00
Doe1153	John	209209876	F	02/01/2001	$0.00				$0.00
Doe1351	John	236760952	F	03/06/2001	$170.00	03/09/2001	03/11/2001	$20.00	$170.00

Records Returned: 1616

Criteria:

- Plans: (00002 LTD, 00002 STD, 00003 DBL, 00003 LTD);

GRAPHIC REPORTS

Prudential Financial

STD Rep er Report.html - Microsoft Internet Explorer provided by P ntial Financial IE6 (Rev.C)
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Prudential Financial

XYZ Corporation
STD Repeater Report
Control Number: 24329

Date Printed: 02/06/2004

Claims per Claimant	Total Number of Claimants	Total Number of Claims	Advice Only Claims	Total Cost	Average Cost per Claim
1	1258	1258	770	$938,858.94	$1,919.96
2	103	206	95	$225,960.59	$2,035.68
3	5	15	6	$16,314.98	$1,812.78
More than 3	3	12	4	$8,504.34	$1,063.04
Total	1369	1491	875	$1,189,638.85	$1,928.10
Repeaters	111	233	105	$250,779.91	$1,959.22
Repeater Percentage	**8%**	**15%**		**21.08%**	

Criteria:
Date of Disability: ALL Claim Received Date: ALL Coverage Status Effective Date: ALL
Does not include the Advice Only Claims

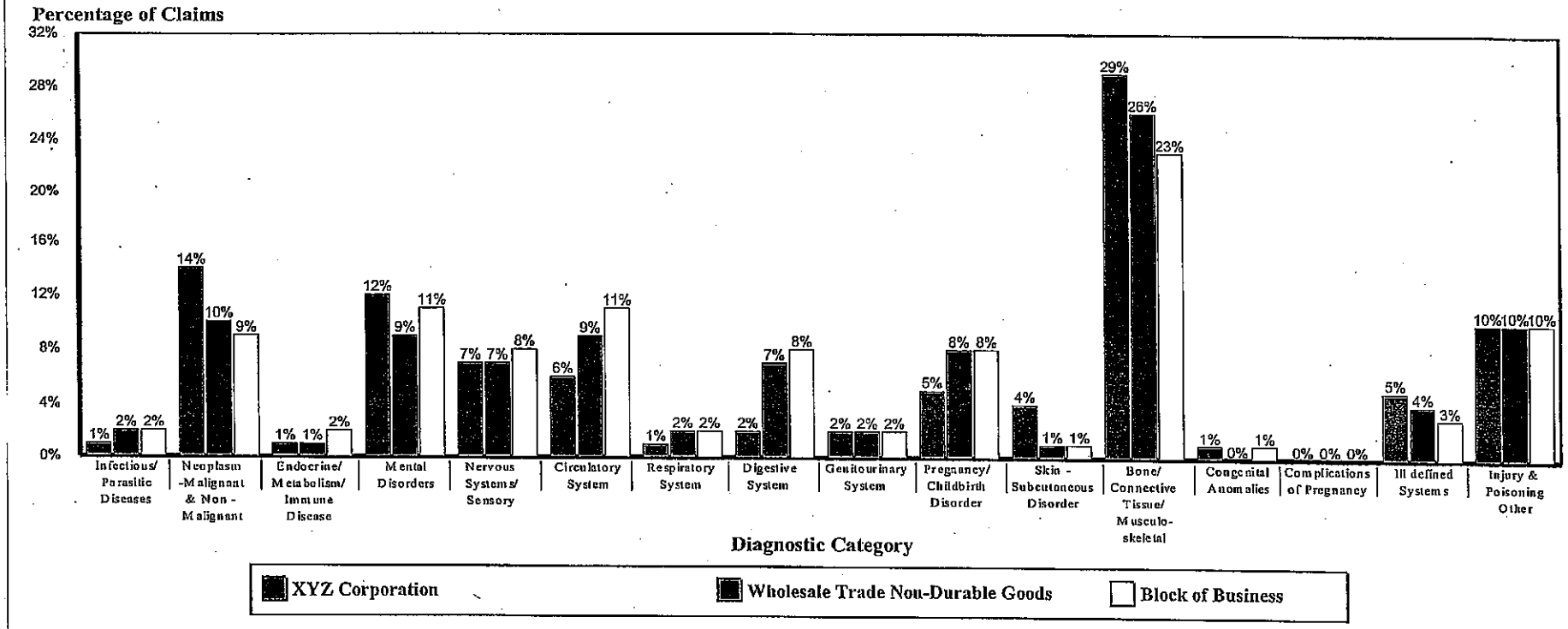
Done Local intranet
Start New Mem Exploring DMS Clai Microsoft Embarcad STD Re http://www 9:25 AM

Prudential Financial

XYZ Corporation

LTD by Diagnosis - Bar View

Date Run: 2/6/04



It is important that users of this report recognize the confidential nature of the information and handle the report with discretion as they would other confidential information.

Total Number of Claims: 281 **Average Age: 43** **Average S/B Amount: $1,376**

	Infectious/ Parasitic Diseases	Neoplasm Malignant & Non - Malignant	Endocrine/ Metabolism/ Immune Disease	Mental Disorders	Nervous Systems/ Sensory	Circulatory System	Respiratory System	Digestive System	Genitourinary System	Pregnancy/ Childbirth Disorder	Skin - Subcutaneous Disorder	Bone/ Connective Tissue/ Musculo-skeletal	Congenital Anomalies	Complications of Pregnancy	Ill defined Systems	Injury & Poisoning Other
Number of Claims	4	39	4	33	19	18	3	5	5	14	10	82	3	1	14	27
Perc of Claims	1.51%	13.87%	1.42%	11.74%	6.76%	6.40%	1.06%	1.77%	1.77%	4.98%	3.55%	29.18%	1.06%	0.35%	4.98%	9.60%
Average Age	40	47	51	42	42	47	43	42	44	26	46	42	42	27	40	44
Average Duration*	7.00	12.91	-	16.66	9.00	16.33	13.00	6.00	-	7.00	8.00	17.44	-	7.00	9.66	10.81
Average S/B Amt	$1,105	$1,811	$1,617	$1,732	$1,374	$1,202	$1,701	$946	$867	$1,042	$1,138	$1,232	$1,093	$944	$1,501	$1,254

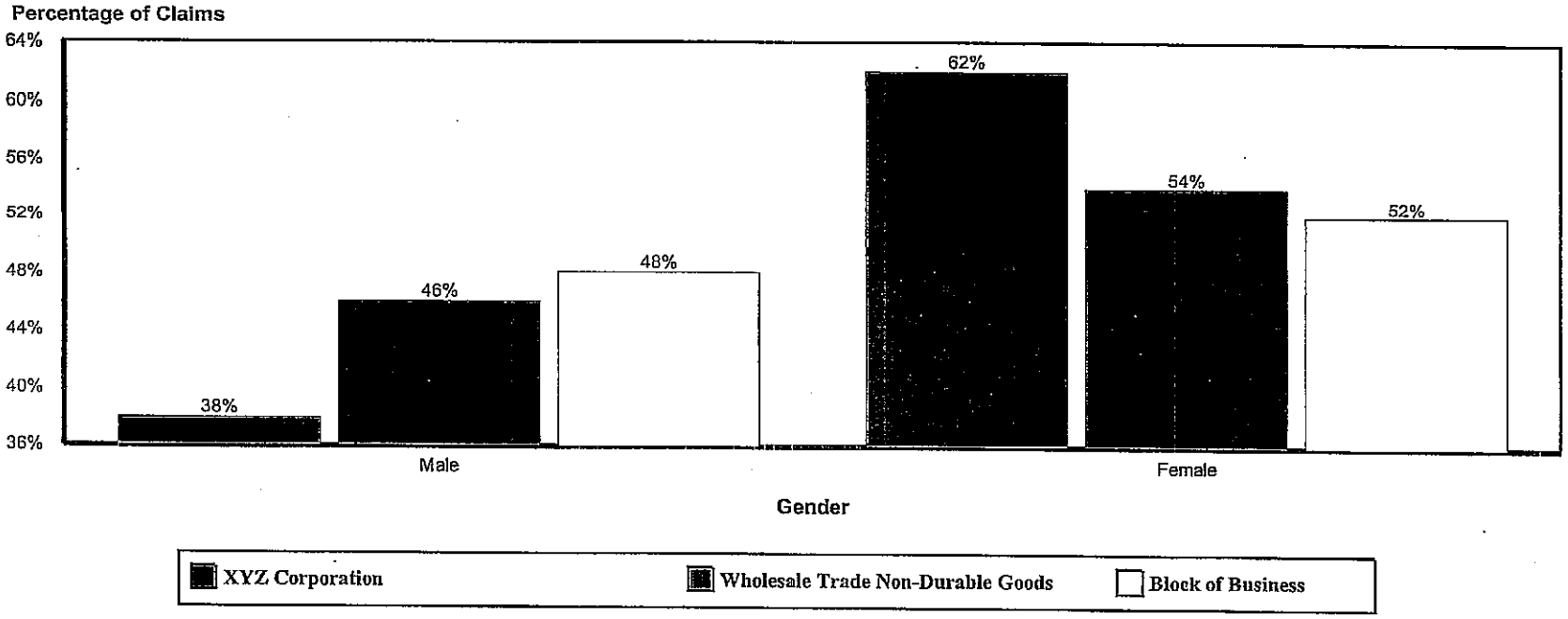
Criteria: Coverage Status: ALL;
Date of Disability: ALL;Claim Received Date: ALL;Coverage Status Effective Date: ALL;
Control Number: 24329; XYZ Corporation SIC: 5112; Wholesale Trade Non-Durable Goods SIC Range: 5111 - 5199

* Duration Calculated in months for terminated Claims only

Prudential Financial

XYZ Corporation
LTD by Gender

Date Run: 2/6/04



It is important that users of this report recognize the confidential nature of the information and handle the report with discretion as they would other confidential information.

Total Number of Claims: 261 **Average Age:** 43 **Average S/B Amount:** $1,376

	Male	Female	Total
Closed	65	129	194
Open	34	33	67
Total	99	162	261

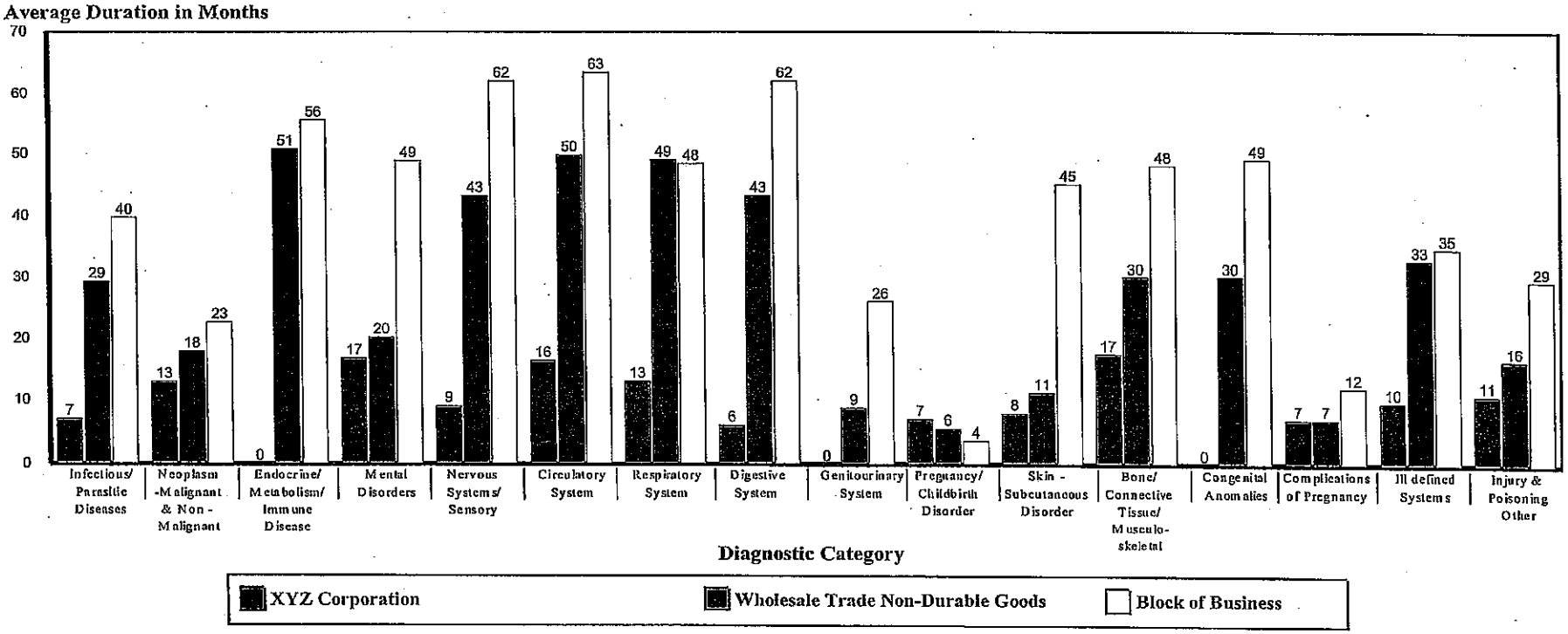
Criteria: Coverage Status: ALL; Date of Disability: ALL; Claim Received Date: ALL; Coverage Status Effective Date: ALL;

Control Number: 24329; XYZ Corporation SIC: 5112; Wholesale Trade Non-Durable Goods SIC Range: 5111 - 5199

Prudential Financial

XYZ Corporation
LTD Duration - Bar View

Date Run: 2/6/04



It is important that users of this report recognize the confidential nature of the information and handle the report with discretion as they would other confidential information.

Total Number of Claims: 77 **Total Average Duration*: 13.58** **Average Age: 40** **Average S/B Amount: $1,502**

	Infectious/ Parasitic Diseases	Neoplasm Malignant & Non - Malignant	Endocrine/ Metabolism/ Immune Disease	Mental Disorders	Nervous Systems/ Sensory	Circulatory System	Respiratory System	Digestive System	Genitourinary System	Pregnancy/ Childbirth Disorder	Skin - Subcutaneous Disorder	Bone/ Connective Tissue/ Musculo-skeletal	Congenital Anomalies	Complications of Pregnancy	Ill defined Systems	Injury & Poisoning Other
Terminated Claims	1	12	0	9	2	3	1	2	0	5	2	25	0	1	3	11
Perc of Claims	1.38%	15.58%	0.00%	11.68%	2.59%	3.89%	1.29%	2.59%	0.00%	6.49%	2.59%	32.46%	0.00%	1.29%	3.89%	14.28%
Average Age	27	47	-	46	46	46	45	30	-	25	40	40	-	27	30	37
Average Duration*	7.00	12.91	-	16.66	9.00	16.33	13.00	6.00	-	7.00	8.00	17.44	-	7.00	9.66	10.81
Average S/B Amt	$780	$2,610	$0	$1,843	$1,313	$1,298	$2,340	$957	$0	$1,082	$1,144	$1,170	$0	$944	$1,398	$1,287

Criteria: Coverage Status: Terminated;
Date of Disability: ALL;Claim Received Date: ALL;Coverage Status Effective Date: ALL;
Control Number: 24329; XYZ Corporation SIC: 5112; Wholesale Trade Non-Durable Goods SIC Range: 5111 - 5199

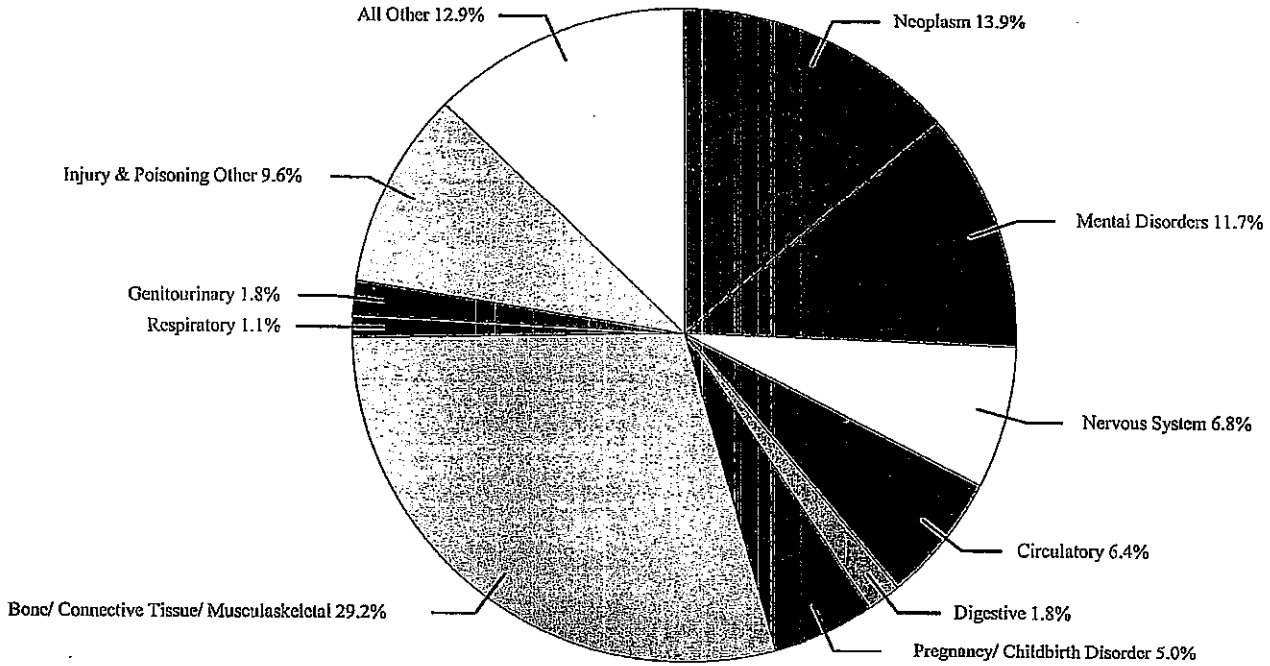
* Duration Calculated in months for terminated Claims only

Prudential Financial

XYZ Corporation

LTD Major Diagnosis - Pie View

Date Run: 2/6/04



It is important that users of this report recognize the confidential nature of the information and handle the report with discretion as they would other confidential information.

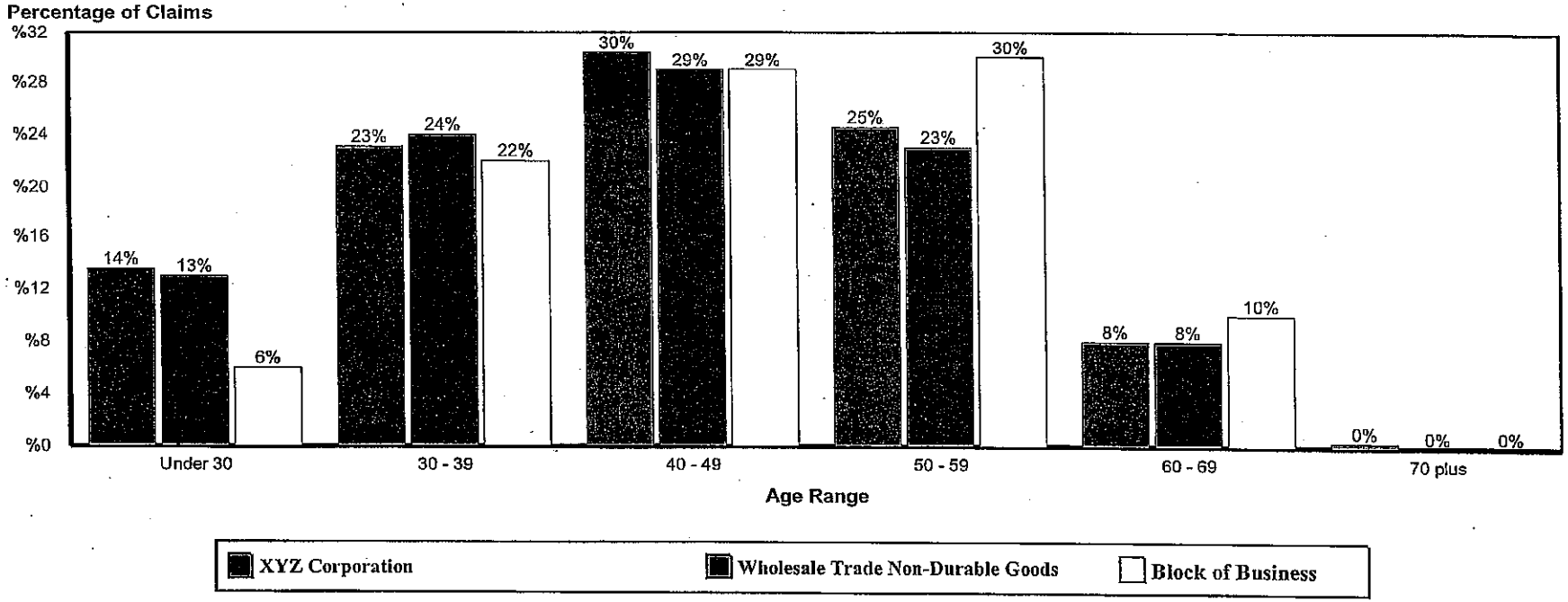
Diagnostic Category	Neoplasm	Mental Disorders	Nervous System	Circulatory	Digestive	Pregnancy/ Childbirth Disorder	Bone/ Connective Tissue/ Musculaskeletal	Injury & Poisoning Other	Respiratory	Genitourinary	All Other	Total
Number of Claims	39	33	19	18	5	14	82	27	3	5	36	**281**
Average Age	47	42	42	47	42	26	42	44	43	44	42	**43**
Percentage of Claims	13.9 %	11.7 %	6.8 %	6.4 %	1.8 %	5.0 %	29.2 %	9.6 %	1.1 %	1.8 %	12.9 %	**100.0 %**
SIC Range Percentage	10.4 %	8.6 %	6.9 %	9.5 %	6.9 %	8.4 %	26.3 %	10.2 %	1.9 %	1.9 %	9.0 %	**100.0 %**
Block of Business	9.2 %	10.6 %	7.6 %	11.2 %	7.6 %	7.6 %	22.7 %	9.6 %	2.4 %	2.4 %	9.1 %	**100.0 %**

Criteria: Coverage Status: ALL;
Date of Disability: ALL;Claim Received Date: ALL;Coverage Status Effective Date: ALL;
Control Number: 24329; XYZ Corporation SIC: 5112; Wholesale Trade Non-Durable Goods SIC Range: 5111 - 5199

Prudential Financial

XYZ Corporation
LTD by Age

Date Run: 2/6/04



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Total Number of Claims: 273 **Average Age:** 43 **Average S/B Amount:** $1,376

	Under 30	30 - 39	40 - 49	50 - 59	60 - 69	70 plus
Number of Claims	37	63	83	67	22	1
Perc of Claims	13.58%	23.07%	30.40%	24.54%	8.05%	0.36%
Average S/B Amt	$ 1,094.75	$ 1,287.98	$ 1,477.32	$ 1,394.71	$ 1,682.38	$ 754.00

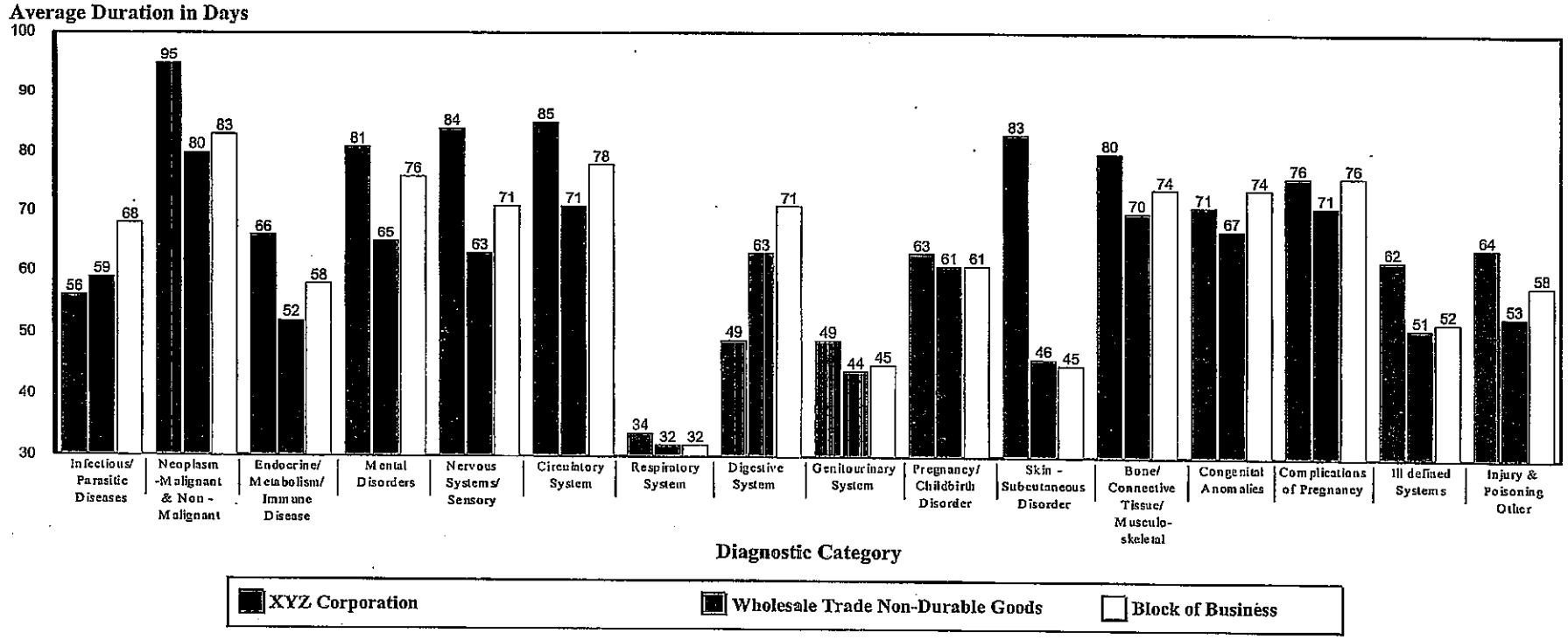
Criteria: Coverage Status: ALL;
Date of Disability: ALL;Claim Received Date: ALL;Coverage Status Effective Date: ALL;
Control Number: 24329; XYZ Corporation SIC: 5112; Wholesale Trade Non-Durable Goods SIC Range: 5111 - 5199

Prudential Financial

XYZ Corporation

STD Duration - Bar View

Date Run: 2/6/04



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Total Number of Claims: 1,599 **Total Average Duration*: 68** **Average Age: 35** **Average S/B Amount: $254**

	Infectious/ Parasitic Diseases	Neoplasm -Malignant & Non - Malignant	Endocrine/ Metabolism/ Immune Disease	Mental Disorders	Nervous Systems/ Sensory	Circulatory System	Respiratory System	Digestive System	Genitourinary System	Pregnancy/ Childbirth Disorder	Skin - Subcutaneous Disorder	Bone/ Connective Tissue/ Musculo-skeletal	Congenital Anomalies	Complications of Pregnancy	Ill defined Systems	Injury & Poisoning Other
Terminated Claims	22	80	11	96	32	61	42	78	78	532	16	248	13	3	80	207
Perc of Claims	1.45%	5.00%	0.68%	6.00%	2.00%	3.81%	2.62%	4.87%	4.87%	33.27%	1.00%	15.50%	0.81%	0.18%	5.00%	12.94%
Average Age	39	45	37	36	40	46	37	41	36	27	41	40	39	27	39	36
Average Duration	56	95	66	81	84	85	34	49	49	63	83	80	71	76	62	64
Average S/B Amt	$235	$290	$283	$268	$229	$265	$268	$264	$230	$257	$293	$233	$267	$262	$268	$247

Criteria: Coverage Status: Terminated;
Date of Disability: ALL;Claim Received Date: ALL;Coverage Status Effective Date: ALL;
Control Number: 24329; XYZ Corporation SIC: 5112; Wholesale Trade Non-Durable Goods SIC Range: 5111 - 5199

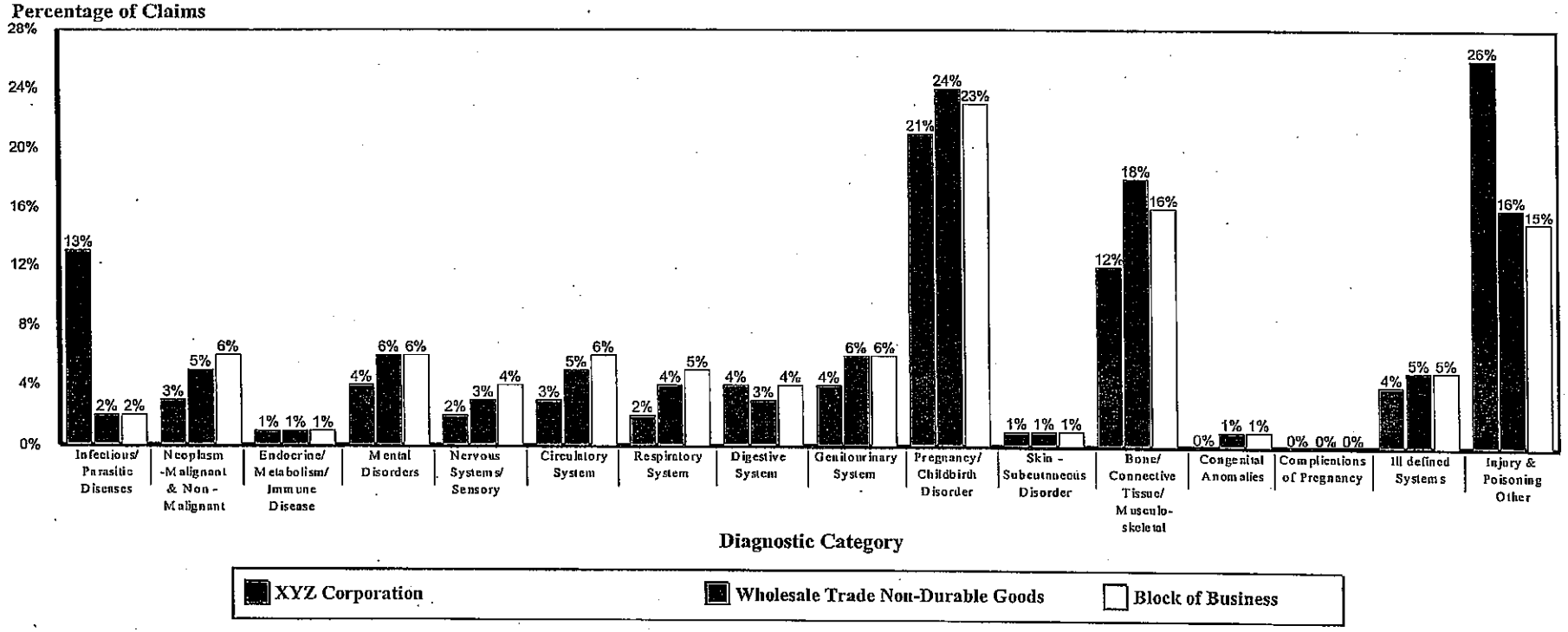
* Duration Calculated in days for terminated Claims only

Prudential Financial

XYZ Corporation

STD by Diagnosis - Bar View

Date Run: 2/6/04



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Total Number of Claims: 4,739 **Average Age: 35** **Average S/B Amount: $182**

	Infectious/ Parasitic Diseases	Neoplasm -Malignant & Non - Malignant	Endocrine/ Metabolism/ Immune Disease	Mental Disorders	Nervous Systems/ Sensory	Circulatory System	Respiratory System	Digestive System	Genitourinary System	Pregnancy/ Childbirth Disorder	Skin - Subcutaneous Disorder	Bone/ Connective Tissue/ Musculo-skeletal	Congenital Anomalies	Complications of Pregnancy	Ill defined Systems	Injury & Poisoning Other
Number of Claims	632	145	37	196	93	120	101	183	196	1,001	38	546	20	8	168	1,255
Perc of Claims	13.39%	3.05%	0.78%	4.13%	1.96%	2.53%	2.13%	3.86%	4.13%	21.12%	0.80%	11.52%	0.42%	0.16%	3.54%	26.48%
Average Age	34	44	38	37	40	45	38	40	36	27	43	40	42	27	39	34
Average Duration	46	90	56	71	77	78	31	43	52	61	68	77	69	69	55	60
Average S/B Amt	$53	$268	$253	$257	$247	$254	$254	$259	$226	$244	$275	$235	$258	$259	$257	$100

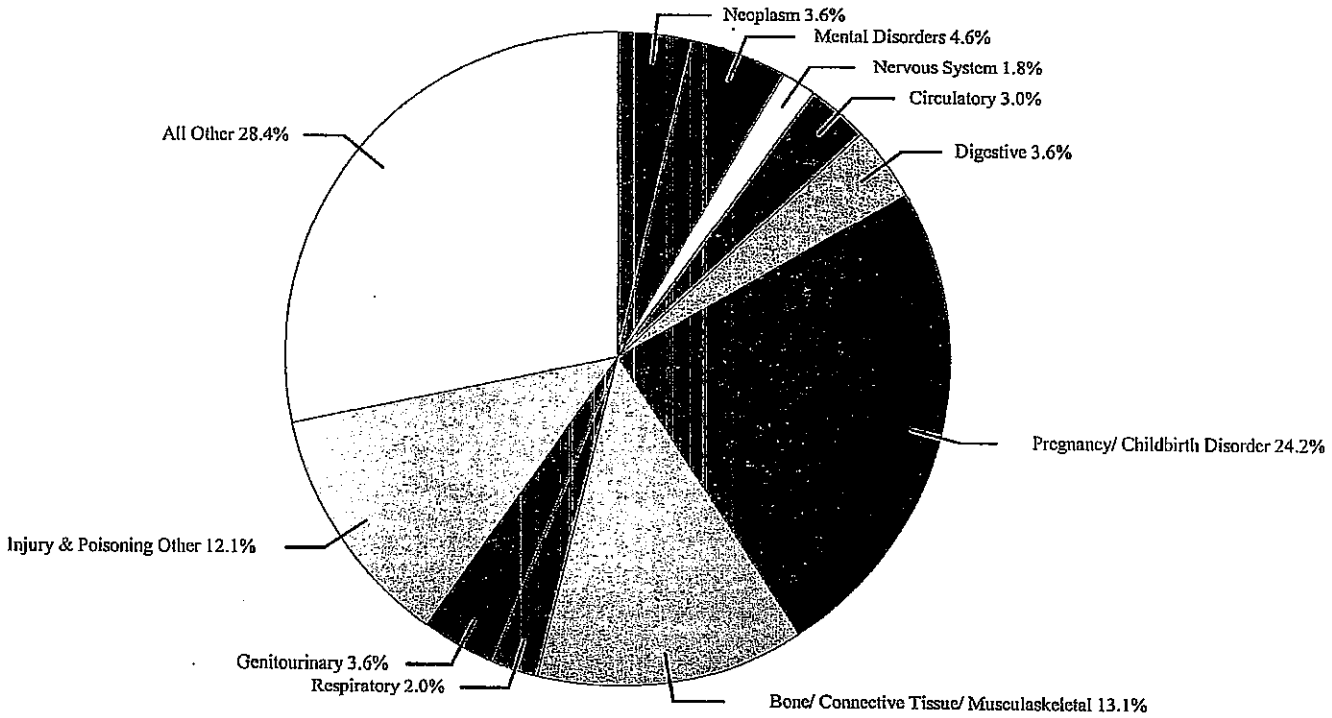
Criteria: Coverage Status: ALL;
Date of Disability: ALL;Claim Received Date: ALL;Coverage Status Effective Date: ALL;
Control Number: 24329; XYZ Corporation SIC: 5112; Wholesale Trade Non-Durable Goods SIC Range: 5111 - 5199

* Duration Calculated in days for terminated Claims only

Prudential Financial

XYZ Corporation
STD Major Diagnosis - Pie View

Date Run: 2/6/04



It is important that users of this report recognize the confidential nature of the information and handle the report with discretion as they would other confidential information.

Diagnostic Category	Neoplasm	Mental Disorders	Nervous System	Circulatory	Digestive	Pregnancy/ Childbirth Disorder	Bone/ Connective Tissue/ Musculaskeletal	Injury & Poisoning Other	Respiratory	Genitourinary	All Other	Total
Number of Claims	83	106	41	69	83	553	298	275	46	82	646	**2,282**
Average Age	45	37	40	45	40	27	40	35	38	36	34	**35**
Percentage of Claims	3.6 %	4.6 %	1.8 %	3.0 %	3.6 %	24.2 %	13.1 %	12.1 %	2.0 %	3.6 %	28.4 %	**100.0 %**
SIC Range Percentage	5.2 %	5.8 %	3.3 %	4.9 %	3.3 %	23.5 %	18.3 %	4.9 %	4.0 %	6.4 %	20.4 %	**100.0 %**
Block of Business	5.5 %	6.1 %	3.7 %	5.9 %	3.7 %	22.7 %	16.3 %	14.9 %	5.1 %	6.0 %	10.1 %	**100.0 %**

Criteria: Coverage Status: ALL;
Date of Disability: ALL;Claim Received Date: ALL;Coverage Status Effective Date: ALL;
Control Number: 24329; XYZ Corporation SIC: 5112; Wholesale Trade Non-Durable Goods SIC Range: 5111 - 5199

Sample Group Long Term Care

Management Reports

Prudential Long Term Care Performance Measures
Results as of June 2005

(All Days are Business Days)		1Q 2005	2Q 2005	3Q 2005	4Q 2005	Year to Date Results
Group Applications	Received					
	Processed					
	Processed in Good Order					
	Processed in Good Order within 5 Days					
	% Processed in Good Order within 5 Days (Standard = 95%)					
	Processed Not Good Order					
Group Underwriting	Processed					
	# Decided within 10 days					
	% Decided within 10 days (Standard = 90%)					
All Claims (Group and Individual)	Processed *					
	# Processed within 15 days					
	% Processed within 15 days (Standard = 95%)					
	Total Quality Reviewed					
	% Payment Accuracy (Standard = 99%)					
	% Mechanical Accuracy					
	Total Overall Quality Rate (Standard = 95%)					
Customer Service (Group and Individual)	Total Call Volume *					
	# Answered within 20 seconds					
	Seconds (Standard = 80%)					
	# Abandoned					
	% Abandoned (Standard = 2% or less)					
	Average Speed of Answer (Standard = 20 sec)					

Prudential Long Term Care Performance Measures
Results as of June 2005

(All Days are Business Days)		1Q 2005	2Q 2005	3Q 2005	4Q 2005	Year to Date Results
Benefit Assessment (Group and Individual)	**Requests ***					
	# Initial Call within 1 day					
	% Initial Call within 1 day (Standard = 95%)					
	Benefit Determinations - Initial Assessments *					
	# Approvals					
	#Denials					
	# of Determinations within 8 days					
	% of Determinations within 8 days (Standard=95%)					
	Benefit Determinations - Reassessments *					
	Remains Eligible					
	No Longer Eligible					

* The amounts shown for January through April are not the same as those shown in prior reports due to refinements made to the process of determining these amounts. These results did not impact whether the standards were met.

LONG TERM CARE ENROLLMENT DATA

Quarterly Report for 2005

TOTAL Eligible Population: _____

TOTAL Enrolled: _____

Current Monthly Premium: _____

Average Annualized Premium: _____

TOTAL PARTICIPANTS

	1st Qtr.		2nd Qtr.		3rd Qtr.		4th Qtr.	
	Participant #	Participation %	Participant #	Participation %	Participant #	Participation %	Participant #	Participation %
By Payment Method								
Payroll Deduction								
Direct Bill								
EFT (monthly)								
UNKNOWN								
Total								
By Gender								
Male								
Female								
Total								
By Relationship								
Employee								
Spouse								
Domestic Partner								
Parent								
Parent-in-Law								
Others								
Total								
By Plan Option or DBM								
$ 50								
$ 60								
$ 70								
$ 76								
$ 80								

	1st Qtr		2nd Qtr		3rd Qtr		4th Qtr	
	Participant #	Participation %	Participant #	Participation %	Participant #	Participation %	Participant #	Participation %
$ 84								
$ 85								
$ 90								
$ 100								
$ 110								
$ 117								
$ 120								
$ 122								
$ 125								
$ 130								
$ 140								
$ 150								
$ 160								
$ 165								
$ 167								
$ 176								
$ 180								
$ 185								
$ 190								
$ 200								
$ 205								
$ 225								
$ 220								
$ 230								
$ 250								
$ 270								
$ 276								
$ 290								
$ 300								
$ 315								
$ 350								
$ 400								
$ 500								
Total								

By Waiting Period

30 days								
60 days								
90 days								
365 days								
Total								

By HHC%

50%								

	1st Qtr		2nd Qtr		3rd Qtr		4th Qtr	
	Participant #	Participation %	Participant #	Participation %	Participant #	Participation %	Participant #	Participation %
60%								
67%								
76%								
80%								
100%								
Total								

BY PLAN FEATURE

With Lifetime Max (Years)

2 Years								
3 Years								
4 Years								
5 Years								
10 Years								
Unlimited								
Total								

With Auto Inflation Option

Compound								
Periodic								
Simple								
2X								
Total								

With Non-Forfeiture Option

None								
With SBP (option)								
With SBP (built-in))								
With ROP								
Extended Term								
Reduced Paid Up								
Total								

With Cash Benefit Option

CBO (option)								
CBO (built-in)								
No								
Total								

With Monthly Benefit Option

Monthly (option)								
Monthly (built-in)								
No								
Total								

	1st Qtr		2nd Qtr		3rd Qtr		4th Qtr	
	Participant #	Participation %	Participant #	Participation %	Participant #	Participation %	Participant #	Participation %
With Survivor Benefit Option								
Yes								
No								
Total								

DISTRIBUTION BY ISSUE AGE

	<35									
	35-39									
	40-44									