

Greenville Hospital System

Group Universal Life
Dependent Term Life

The Prudential Insurance Company of America

IFS-A093645 Ed.12/2007 ECEd.02.2012.0053
EXP.08.2013

YOUR ENROLLMENT KIT

GROUP INSURANCE

Group Universal Life
Dependent Term Life

Issued by The Prudential Insurance Company of America

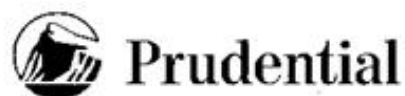
Greenville Hospital System

All Eligible Employees

IFS-A093645

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Benefits for a Lifetime

Life is often unpredictable. Planning for your future can be a challenging task, especially when you are faced with a wide variety of financial choices and an ever-changing economic environment. Everyone wants to take the best possible steps to help protect their future. Having worked hard to build a stable life for yourself and your loved ones, don't you want coverage that helps you secure that stability.

Life insurance has always been an important part of financial planning. If something happens to you, it may be one way to help provide additional security for you and your family's future. Prudential's Group Universal Life (GUL) insurance helps to provide protection for your family as well as a way for you to build tax-deferred value throughout your lifetime.

The following is a summary of the many benefits that you and your family may enjoy by participating in GUL:

- **Permanent Insurance Protection** - Unlike many term insurance plans, which end when employment ends, GUL provides life insurance protection long after you leave your company. Naturally, you have to continue to pay for this protection, but with GUL you can fund your future insurance needs by contributing extra amounts to GUL's Cash Accumulation Fund. Moreover, when you participate in GUL, you are getting life insurance protection at attractive group rates.
- **Tax Deferred Cash Accumulation Fund** - GUL provides you with the opportunity to build cash value in a fund which earns interest at a competitive rate. The fund provides safe and steady tax-deferred growth through a fixed annual interest rate which is guaranteed never to be less than 3%. Of course, any guarantees under the coverages are based on the claims-paying ability of The Prudential Insurance Company of America. The money in your Cash Accumulation Fund is easy to access through loans and withdrawals, and there are no "early withdrawal" penalties. Of course, loans and withdrawals will reduce cash values and death benefits, and may have tax consequences. Premium taxes may also apply.
- **Convenience** - Your premium payment is automatically deducted from your paycheck, so there's no check writing or delays.
- **Flexibility** - You can increase, decrease or make changes to your coverage to fit your life insurance needs. In addition, you can change the amount you allocate to your Cash Accumulation Fund to accommodate your changing financial needs.
- **Continuation of Coverage** - Under most circumstances, if your employment ends or you retire, you can continue your GUL coverage.
- **Additional Plan Options** - In the event you decide to end your GUL coverage, you have a number of options such as using your cash value to purchase paid-up life insurance or an annuity.
- **Dedicated Customer Service** - Prudential has a toll-free Customer Service number, 1-877-571-4861, staffed with professional representatives dedicated to answering your questions.

GUL is an employee-pay-all benefit that offers you the opportunity to purchase competitive group life insurance protection and build cash value by making additional contributions to a Cash Accumulation Fund which earns tax-deferred interest at competitive rates. With GUL, your life insurance benefit consists of the face amount of insurance plus the balance in your Cash Accumulation Fund (less any outstanding loans plus interest). As your cash value grows, so does the total benefit, providing an additional layer of protection.

This enrollment kit is intended to be a summary of Insurance benefits and does not include all policy provisions, exclusions and limitations. Please read on to learn more about coverage available to you.

Participating in GUL is Easy

First, you select the amount of life insurance coverage that's right for you and your family. Your employer offers you a variety of coverage amounts. There is a charge for this amount of coverage known as the cost of insurance which will vary depending on your choice of coverage, your age.

Next, you decide the amount of any additional contributions you wish to make to your Cash Accumulation Fund.

The total premium (your cost of insurance plus any additional fund contributions) will be deducted from your paycheck. A minimal charge to cover fund expenses attributed to premium will be deducted from this contribution. When you elect to participate in the fund, your cash value earns tax-deferred interest and is available through loans and withdrawals.

How to Enroll

Once you have made your choices, simply complete the Enrollment form. Make sure to sign and date the form, and return it as instructed.

Cash Accumulation Fund Features

The Cash Accumulation Fund offers you tax-deferred accumulation, tremendous flexibility and easy access to your cash at any time.

- Your total benefit grows as your cash value increases.
- You can use your cash value to pay future premiums or purchase paid-up coverage. If you stop payments, your insurance coverage will continue as long as there is enough money in your fund to cover monthly deductions.
- You can access your cash value, through loans and withdrawals.* Loans and withdrawals will reduce cash values and death benefits, and may have tax consequences.

Tax-Deferred Opportunity

Since the interest you accumulate in your Cash Accumulation Fund is tax-deferred, you would not be subject to income taxes on these earnings unless you receive a pre-death distribution that exceeds your "cost basis". Your cost basis generally equals the total amount you have contributed to your GUL plan (including cost of insurance premiums and contributions to your fund), less any untaxed portion of amounts previously withdrawn.

Contributions to the Cash Accumulation Fund are limited based on Internal Revenue Code (IRC) guidelines. GUL is life insurance and the IRS restricts contributions above certain limits in order to meet the IRC definition of life insurance. Another IRC restriction - the Modified Endowment Contract* (MEC) limit - imposes penalties on pre death distributions from life insurance contracts that fail these guidelines. To obtain information about maximum Cash Accumulation Fund contribution amounts, please call Prudential's Customer Service number at 877-571-4861.

Contribution Flexibility

You have the flexibility to increase or decrease the amount you allocate to your Cash Accumulation Fund. You decide how much to contribute based on your personal needs and lifestyle changes*.

You can increase your contributions to the fund in order to accumulate additional cash value or stop your fund contributions altogether.

You may make lump sum contributions to your fund at any time (with certain annual and lifetime premium limitations).

Easy Access to Your Cash Accumulation Fund

With GUL, you have access to your fund's cash value at any time through loans and withdrawals. To obtain transaction forms to request a loan or withdrawal, visit our web site at <http://www.prudential.com/giemployeeforms>. You may also call our Customer Service Center at 877-571-4861.

Loans⁺ - Generally, when you take a loan, the amount borrowed is not actually deducted from your cash value. As a result, while the loan is outstanding, interest continues to be earned on the entire fund balance*. Your maximum loan amount may be less than your total cash value. Interest charged on a loan is set at a percentage above the interest being credited to your fund.

Here's an example: When the percentage is set at 2% above the interest being credited to your Cash Accumulation Fund and the interest crediting rate is 6%, the loan interest rate would be 8%, resulting in a net 2% loan rate. Interest is generally due annually, however, you can repay all or part of your loan to Prudential at any time. Interest not paid when due will be added to your loan balance and your death benefit will be reduced by the amount of any outstanding loan.

Withdrawals⁺ - At any time, you may withdraw up to the balance in your fund (minus the balance of any outstanding loan and loan interest). Under current tax laws, the interest earned on your Cash Accumulation Fund is generally not taxed until you withdraw *more* than your "cost basis".* Generally, cost basis is equal to your contributions made (including cost of insurance premium and contributions to your Cash Accumulation Fund), less any untaxed portion of amounts previously withdrawn. And with GUL, there are no "early withdrawal" penalties.

Here's a simplified example: If your cost basis equals \$1,000 and you want to withdraw \$500, generally, you would not pay taxes on the \$500 withdrawal. However, if you withdraw any amount over \$1,000, you would then be responsible for paying applicable taxes on the amount that exceeds \$1,000.*

You can repay all or part of your loan to Prudential at any time. However, your death benefit will be reduced by the amount of any outstanding loan.

* Please note, if your cash contribution exceeds certain limits and your GUL coverage becomes a "Modified Endowment Contract" (MEC), different tax rules, and in some cases, penalties apply for lifetime distributions such as loans, withdrawals and assignments including distributions made in the two years prior to becoming a MEC. A MEC can result from premium payments or from a reduction in coverage (such as the purchase of paid-up life insurance). If this applies to you, Prudential will notify you in writing of your status and advise you of your current options (if any) and by when you must respond. Prudential is not authorized to give tax advice. Please consult your tax advisor.

+ In general, loans are not taxable, but withdrawals are taxable to the extent they exceed the cost basis in the certificate. Loans outstanding at certificate lapse or surrender prior to the death of the insured will cause immediate taxation to the extent of gain in the certificate. Different tax rules apply to certificates which are classified as "Modified Endowment Contracts" (MECs).

Ending Your Coverage

In the event you decide you no longer need your GUL coverage, you have a number of options. While often attractive to people nearing retirement, these options are available to you at any time, as described below.

Paid-Up Life Insurance

With this option, you may use the money in your Cash Accumulation Fund as a single payment to purchase paid-up life insurance with no additional premiums to pay. The exact amount of paid-up coverage you may purchase will depend on the value of your Cash Accumulation Fund. The minimum cash value required to purchase paid-up life insurance is \$1,000 and the minimum amount of paid-up you can purchase is \$10,000.

When you purchase paid-up life insurance, your face amount of insurance and Cash Accumulation Fund under GUL ends. However, you will still have the cash value of your paid-up life insurance. Because purchasing paid-up insurance may result in a reduction in the face amount of your certificate, the purchase of paid-up insurance may have tax consequences.

Benefits of purchasing paid-up life insurance:

- ✓ No medical evidence is required.
- ✓ The maximum coverage you may purchase is equal to your GUL death benefit at the time of purchase (face amount of insurance plus the cash value).
- ✓ With paid-up life insurance, you have access to your cash value at any time. Your paid-up life insurance remains in effect for the rest of your life, unless you surrender it for the cash value. Loans and withdrawals will reduce cash values and death benefit, and may have tax consequences.
- ✓ If you are nearing retirement and you decide that you no longer need your GUL insurance coverage, you may surrender your cash value or use it to purchase other financial products that may be available from Prudential.

Other Options

A key feature of GUL is portability. In other words, if your employment ends, you can continue your GUL coverage.* Portability will begin the first of the month following the date of notification from you or your employer, and you will be billed directly by Prudential.

When you withdraw the total balance of your Cash Accumulation Fund and discontinue premium payments, your coverage will end. If applicable, you would be liable for income tax on amounts withdrawn in excess of your cost basis. There are no surrender charges associated with a full withdrawal of funds or ending your coverage.

For additional information on any of these options, please contact a GUL Customer Service Representative at 877-571-4861.

Informative Communications

Shortly after your coverage becomes effective, you will receive a certificate which details your plan provisions. In addition, if you are contributing to the Cash Accumulation Fund, a statement will be mailed to you once a year. The annual statement contains information such as the death benefit and your Cash Accumulation Fund balance at the beginning and end of the year, premium contribution activity, loan and withdrawal activity, interest credited and expense charges.

* Upon termination, continuation of Prudential's GUL is not available if coverage is replaced by your new employer's life insurance plan that includes a fund feature. Minnesota residents have special continuation and conversion options. Please refer to the plan details for more information.

Group Universal Life **Employee Coverage**

100% Employee Paid

- ◆ Coverage is available in increments of \$10,000 to \$2,000,000, not to exceed 8 times your covered annual earnings.
- ◆ **New Hires:** You can select up to the lesser of 3 times your annual earnings and \$350,000 without providing evidence of insurability satisfactory to The Prudential Insurance Company of America, if you apply within 60 days of eligibility. If you select a coverage amount that exceeds the guaranteed coverage amount, you must complete a Health Statement Questionnaire. If you enroll after 60 days, you must complete a Health Statement Questionnaire for any coverage amount you select.
- ◆ **Current Participants:** Effective 1/1/12, your current coverage amount will be continued. Evidence of insurability satisfactory to The Prudential Insurance Company of America is required for all increases in coverage amounts.
- ◆ **Current Employees who have waived coverage in the past:** All amounts will require Evidence of Insurability.
- ◆ **Life Event Changes** - If you have a change in family status such as marriage/affidavit of common-law or marriage/affidavit of Same Sex Domestic Partnership, birth or adoption of a child, you may enroll in coverage without providing medical evidence subject to the new hire criteria. You must notify Prudential within 31 days of the qualifying event.
- ◆ **Cash Accumulation Fund¹** - In addition to regular payroll deductions, you may make lump sum contributions to the Cash Accumulation Fund. The minimum lump sum contribution is \$100.
- ◆ **Loans^{1,2}** - You may take a loan from your Cash Accumulation Fund. The minimum loan is \$200 and the maximum loan is 90% of your available fund minus an amount equal to the next month's deduction. The loan interest charged is generally set at 2% above the interest being credited to the fund.
- ◆ **Withdrawals^{1,2}** - The minimum withdrawal is \$200 and the maximum withdrawal is the balance in your fund (minus any outstanding loans and loan interest).
- ◆ **Fund Charge** - A 2.5% charge will be deducted from any additional premium contribution.
- ◆ **Continuation of Coverage** - You may continue your GUL insurance at group rates under the Continuation of Coverage provision if:
 - (1) you leave Greenville Hospital System;
 - (2) Greenville Hospital System ends its participation in the master contract;
 - (3) Greenville Hospital System ends all coverage for your class.Continuation of coverage will begin on the first of the month following the date of notification of termination from Greenville Hospital System.
- ◆ **Accelerated Benefit Option³** - If you provide satisfactory proof that you are terminally ill with a life expectancy of 6 months or less, you may elect to receive up to 90% of your GUL face amount of insurance while still living, up to a maximum of \$500,000. (Certain conditions apply, please refer to your Certificate for details.) You may also receive up to 75% of your cash value (minus any outstanding loan and loan interest). The death benefit payable to your beneficiary will be reduced by the amount you elect under this option.
- ◆ Payouts to your beneficiaries are deposited into Prudential Alliance Account®, a personalized, interest-bearing account, under the beneficiary's name. The payout earns interest from the date the account is opened and the beneficiary can transfer or withdraw funds at any time.
- ◆ **Waiver of Premium** - If you are totally disabled for a continuous 6 month period and are less than 65 years of age at the time disability begins, Prudential will continue your

coverage with no premiums due, provided you report your disability within 12 months of its start and submit any required proof to Prudential. If you have money in your Cash Accumulation Fund it will continue to earn interest on a tax-deferred basis. You may still make lump sum payments while under the Waiver of Premium provision (subject to provisions in the Cash Accumulation Fund section noted above). Waiver of premium terminates at age 65.

- ◆ **Termination of Coverage** - Your life insurance coverage will terminate at age 100.
- ◆ **Suicide Exclusion** - If a participant commits suicide within the first 2 years of the effective date of his/her Group Universal Life coverage (or reinstatement of coverage), the death benefit will be limited to a refund of premium. Similarly, if a participant commits suicide within 2 years of the effective date of a subsequent increase in coverage, the death benefit for that increase will be limited to a refund of premium.

³ Important Notice: The acceleration of life insurance benefits offered under this certificate are intended to qualify for favorable tax treatment under the Internal Revenue Code of 1986 (under IRC Section 101(g)). If the acceleration of life insurance benefits qualify for such favorable treatment, the benefits will be excludable from your income and not subject to Federal taxation. Tax laws relating to acceleration of life benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive acceleration of life insurance benefits that are excludable from income under Federal law.

Open Solutions BIS, Inc. is the Administrator of the Prudential Alliance Account Settlement Option, a contractual obligation of The Prudential Insurance Company of America, located at 751 Broad Street, Newark, NJ 07102-3777. Check clearing is provided by JPMorgan Chase Bank, N.A. and processing support is provided by Integrated Payment Systems, Inc. Alliance Account balances are not insured by the Federal Deposit Insurance Corporation (FDIC). Open Solutions BIS, Inc., JPMorgan Chase Bank, N.A., and Integrated Payment Systems, Inc. are not Prudential Financial companies.

Group Universal Life

100% Employee Paid

Spouse/Domestic Partner Coverage

- ◆ If you are enrolled in GUL, you may enroll your spouse/domestic partner for GUL coverage.
- ◆ Coverage is available for your spouse/domestic partner in increments of \$10,000 to \$250,000, not to exceed 3 times the employee's salary.
- ◆ **New Hires:** You may select to enroll your spouse/domestic partner for up to \$40,000, without providing evidence of insurability satisfactory to The Prudential Insurance Company of America, if you enroll your spouse/domestic partner within 60 days of eligibility.
- ◆ **Current Spouse/Domestic Partner Participants:** Your spouse/domestic partner's current coverage amount will be continued. Evidence of insurability satisfactory to The Prudential Insurance Company of America is required for all increases in coverage amounts.
- ◆ **Current Employees who have waived spouse/domestic partner coverage in the past:** Evidence of insurability satisfactory to The Prudential Insurance Company of America is required for all coverage amounts.
- ◆ **Additional Plan Provisions** - Spouse/Domestic Partner GUL coverage has the same features as employee GUL coverage regarding the following plan provisions:
 - (1) Continuation of Coverage
 - (2) Cash Accumulation Fund¹
 - (3) Loans^{1,2}
 - (4) Withdrawals^{1,2}
 - (5) Fund Charge
 - (6) Accelerated Benefit Option³
 - (7) Termination of Coverage
 - (8) Suicide Exclusion

- ◆ If your spouse/domestic partner is confined for medical care or treatment at home or elsewhere, coverage will begin when confinement ends.

¹Please note, if your cash contribution exceeds certain limits and your GUL coverage becomes a Modified Endowment Contract (MEC), different tax rules and, in some cases, penalties apply for lifetime distributions such as loans, withdrawals and assignments. A MEC can result from premium payments or from a reduction in coverage (such as the purchase of paid-up life insurance). If this applies to you, Prudential will notify you in writing of your status and advise you of your current options (if any) and by when you must respond. Prudential is not authorized to give tax advice. Please consult your tax advisor.

²Unpaid loans and withdrawals cause a reduction in cash values and death benefits. In general, loans are not taxable, but withdrawals are taxable to the extent they exceed the cost basis in the certificate. Loans outstanding at certificate lapse or surrender prior to the death of the insured will cause immediate taxation to the extent of gain in the certificate. Different tax rules apply to certificates which are classified as Modified Endowment Contracts.

Dependent Term Life - Child(ren)

100% Employee Paid

- ◆ Your children include your legally adopted children, stepchildren and foster children who depend on you for support.
- ◆ Coverage is available for all your children from 14 days of age in amounts of \$5,000 or \$10,000.
- ◆ Dependent Term Life for your child(ren) coverage has one rate that covers all eligible children.
- ◆ No evidence of insurability satisfactory to The Prudential Insurance Company of America is required.
- ◆ If your dependent children are confined for medical care or treatment at home or elsewhere, coverage will begin when confinement ends.
- ◆ Coverage begins at 14 days and continues to age 19, if unmarried. If the child is unmarried, dependent on you and a full-time student, coverage continues to age 25.
- ◆ If your employment ends and you elect to continue your Group Universal Life coverage under the portability provision, you may also continue Dependent Term Life coverage for your children under the portability provision. You will be advised of the cost of this coverage. Portability is not available in all states.

For your coverage to become effective, you must be actively at work during the enrollment period and on the effective date of the plan. If you apply for an amount that requires satisfactory evidence of insurability to The Prudential Insurance Company of America, you must be actively at work on the date of approval for the amount requiring satisfactory evidence of insurability. Refer to the plan booklet for details.

All benefit features may not be available in all states.

RATE SHEET

Greenville Hospital System

Rates Effective: January 01, 2012

Group Universal Life (Employee and Spouse/Domestic Partner**) - Coverage Rates per \$10,000
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Age <small>(Initial rates based on age as of effective date of your coverage. Rates will change based on the following age schedule.)</small>	Semi-Monthly Cost of Insurance Employee		Semi-Monthly Cost of Insurance Spouse/Domestic Partner**	
Under 30	\$ 0.370		\$ 0.445	
30-34	\$ 0.420		\$ 0.490	
35-39	\$ 0.510		\$ 0.580	
40-44	\$ 0.700		\$ 0.760	
45-49	\$ 1.275		\$ 1.300	
50-54	\$ 2.095		\$ 2.020	
55-59	\$ 3.235		\$ 2.785	
60-64	\$ 4.995		\$ 4.995	
65-69	\$ 7.605		\$ 7.605	
70	\$ 13.230		\$ 13.230	
71	\$ 14.670		\$ 14.670	
72	\$ 16.240		\$ 16.240	
73	\$ 17.970		\$ 17.970	
74	\$ 19.915		\$ 19.915	
75	\$ 22.105		\$ 22.105	

****Spouse/Domestic Partner rate based on spouse's age.**

Dependent Term Life* (Children - Regardless of the number of children)

Coverage Amount	Semi-Monthly Cost of Insurance
\$ 5,000	\$ 0.210
\$ 10,000	\$ 0.415

For rates not listed, contact Prudential's Customer Service Center at 877-571-4861.

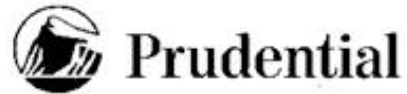
***This is optional coverage and the entire cost of coverage is employee paid.**

Rates may change as the insured enters a higher age category, also rates may change if plan experience requires a change for all insured's.

The cost of insurance will depend upon having a specific percentage of all eligible employees enrolling in the plans. If this enrollment level is not achieved, the cost of these coverages may change from the rates noted here.

Please refer to the Booklet-Certificate for all plan details, including any exclusions, limitations and restrictions which may apply. Group Universal Life, Dependent Term Life and Optional AD&D coverages are underwritten by The Prudential Insurance Company of America, 751 Broad Street, Newark, New Jersey 07102, GUL/GVUL 1-877-571-4861, Life Claims: 1-877-571-4861. Contract provisions may vary by state. Contract Series: 83500 & 96945. Prudential Financial and the Rock Logo are registered service marks of The Prudential Insurance Company of America, Newark, NJ, and affiliates.

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Enrollment Form - Greenville Hospital System

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General Information (Employee)	Effective Date of Coverage (for office use only) ____/____/____
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Last Name	First Name	Middle Initial
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Address	City	State	Zip Code
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Social Security No. ____ - ____ - ____	Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Married <input type="checkbox"/> Widowed	Date of Birth Month Day Year ____ / ____ / ____	Location Code
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Date Employed Month Day Year ____ / ____ / ____	Your Annual Earnings \$ _____	(For Prudential Use Only) Control # _____
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Employee Group Universal Life (Please indicate your coverage selection)

Coverage amount chosen: _____

No coverage chosen.

Employee Cash Accumulation Fund
In addition to your insurance coverage, GUL provides an optional savings feature which allows you to build cash value on a tax-deferred basis.

Complete the following (indicate "0" if you choose not to participate in this Cash Accumulation Fund):
* Indicate extra monthly contribution to the Cash Accumulation Fund: \$ _____

Spouse/Domestic Partner Group Universal Life (Please indicate your coverage selection)

Last Name	First Name	Middle Initial	Social Security No. ____ - ____ - ____	Spouse/Domestic Partner Date of Birth Month Day Year ____ / ____ / ____
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You must be enrolled for Group Universal Life to elect coverage for your dependents. Spouse/Domestic Partner coverage cannot exceed 3 times the employee's salary. If your spouse/domestic partner is confined for medical care or treatment at home or elsewhere, coverage will begin when confinement ends.

Coverage amount chosen: \$ _____

No coverage chosen.

Spouse/Domestic Partner Cash Accumulation Fund
In addition to your insurance coverage, GUL provides an optional savings feature which allows you to build cash value on a tax-deferred basis.

Complete the following (indicate "0" if you choose not to participate in this Cash Accumulation Fund):
* Indicate extra monthly contribution to the Cash Accumulation Fund: \$ _____

Dependent Child Term Life (Please indicate your coverage selections)

You must be enrolled for Group Universal Life to elect coverage for your dependents. Child(ren) coverage cannot exceed 50% of your GUL coverage amount. If your dependent child is confined for medical care or treatment at home or elsewhere, coverage will begin when confinement ends.

Coverage amount chosen: \$ _____

No coverage chosen.

Youngest Child's Date of Birth Month Day Year ____ / ____ / ____	Number of Children
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Required Signatures - Greenville Hospital System

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Acceptance or Waiver of Coverage

Indicate your acceptance or waiver of coverage below, sign and date this form, and return it as instructed. If you have elected any coverages, you will be receiving a Booklet-Certificate with complete plan information. Once approved, your coverage will be effective provided you are actively at work on the effective date.

- I am enrolling for coverage and I authorize my employer to deduct from my earnings until further notice my contributions for insurance under a contract issued by The Prudential Insurance Company of America. I understand that if I desire to increase the amount of my insurance or add dependent coverage hereafter, I may be required to furnish evidence of good health satisfactory to Prudential for myself and/or my dependents. I declare the statements above are true and understand it is the basis for determining my contribution for coverage.
- I do not wish to enroll for coverages. I certify that I have been given the opportunity by my above named employer to enroll for coverage. I understand that if I desire to enroll hereafter, I may be required to furnish evidence of good health satisfactory to Prudential for myself and/or my dependents.

FOR RESIDENTS OF ALL STATES EXCEPT FLORIDA, NEW JERSEY, NEW YORK, PENNSYLVANIA, UTAH, VERMONT, VIRGINIA AND WASHINGTON; WARNING: Any person who knowingly and with intent to injure, defraud, or deceive any insurance company or other person, or knowing that he is facilitating commission of a fraud, submits incomplete, false, fraudulent, deceptive or misleading facts or information when filing an insurance application or a statement of claim for payment of a loss or benefit commits a fraudulent insurance act, is/may be guilty of a crime and may be prosecuted and punished under state law. Penalties may include fines, civil damages and criminal penalties, including confinement in prison. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant or if the applicant conceals, for the purpose of misleading, information concerning any fact material thereto.

PENNSYLVANIA AND UTAH RESIDENTS - Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any material fact thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Employee Signature _____ Date (Month, Day, Year) _____

Taxpayer Identification Number Certification

Under penalties of perjury, I certify that the number shown on this form is my correct Tax Identification Number (Social Security Number). I am not subject to backup withholding because (a) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding, (b) the IRS has told me that I am no longer subject to a backup withholding order or (c) I am exempt from backup withholding.

Employee First Name Employee Last Name Social Security Number
_____ / _____ / _____

Check here only if you are subject to backup withholding:

I have been notified by the IRS that I am subject to backup withholding due to underreporting of interest or dividends.

Check here if you are not a U.S. Person(including resident alien):

I am not a U.S. citizen or resident alien. I am a citizen of _____.
(Attach completed IRS Form W-8 (BEN, ECI, EXP, IMY) Generally, Form W-8BEN will be the applicable form.)

The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Employee Signature _____ Date(MM/DD/YYYY) _____

Taxpayer Identification Number Certification - Spouse/Domestic Partner

Under penalties of perjury, I certify that the number shown on this form is my correct Tax Identification Number (Social Security Number). I am not subject to backup withholding because (a) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding, (b) the IRS has told me that I am no longer subject to a backup withholding order or (c) I am exempt from backup withholding.

Spouse/Domestic Partner First Name Spouse/Domestic Partner Last Name Social Security Number
_____ / _____ / _____

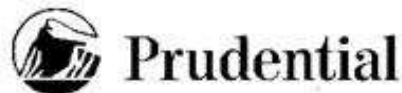
Check here only if you are subject to backup withholding:

I have been notified by the IRS that I am subject to backup withholding due to underreporting of interest or dividends.

Check here if you are not a U.S. Person (including resident alien):

I am not a U.S. citizen or resident alien. I am a citizen of _____.
(Attach completed IRS Form W-8 (BEN, ECI, EXP, IMY) Generally, Form W-8BEN will be the applicable form.)

Spouse/Domestic Partner Signature _____
Date(MM/DD/YYYY) _____



Employee General Information					
Last Name	First Name	Middle Initial	Social Security No.		
			____ - ____ - ____		
Beneficiary Designation					
<p>Please designate your beneficiary(ies) on the lines below. Please write their name(s) and relationship(s). Use a separate piece of paper that is signed and dated for additional beneficiary designations. Do not name a beneficiary for Spouse/Domestic Partner GUL or Dependent Term Life Coverage; these benefits are paid to you while living. If more than one beneficiary is designated, settlement will be made in equal shares to such of the designated beneficiaries (or beneficiary) as survive you, unless otherwise provided in the designation. If no designated beneficiary survives you, the settlement will be made in accordance with the terms of your Group Contract. I understand that, unless otherwise indicated, this designation applies to all coverages offered by Prudential under my employer's group plan and I expressly revoke all prior designations.</p>					
Employee Primary Beneficiary Designation					
(1) Last Name	First Name	Middle Initial	Social Security No.	Relationship	Percentage
Address: _____					
(2) Last Name	First Name	Middle Initial	Social Security No.	Relationship	Percentage
Address: _____					
Employee Contingent Beneficiary Designation					
(1) Last Name	First Name	Middle Initial	Social Security No.	Relationship	Percentage
Address: _____					
(2) Last Name	First Name	Middle Initial	Social Security No.	Relationship	Percentage
Address: _____					
<p>Employee Signature _____ Date (Month, Day, Year) _____</p> <p style="text-align: center;">If you have any questions, please see Human Resources for details.</p>					

Life coverages are issued by The Prudential Insurance Company of America, a New Jersey company, 751 Broad Street, Newark, NJ 07102, GUL/GVUL 1-877-571-4861, Life Claims: 1-877-571-4861. 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 certificate will govern. Contract provisions may vary by state. California COA #1179, NAIC#68241. Contract Series: 83500.

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