



▶ Guaranteed coverage from a source you can trust.

Take advantage of Decreasing Term Life Insurance

As a member of the **Public Employees Retirement Association of Minnesota (PERA)**, you are automatically a member of the National Conference on Public Employee Retirement Systems (NCPERS). NCPERS is one of the largest trade associations for public sector employees, serving approximately 21 million employees and retirees. If you are an actively at-work member of a participating agency, you can take advantage of member benefits and apply for Group Decreasing Term Life Insurance. This affordable Public Employee Financial Protection Plan is designed specifically with you in mind.

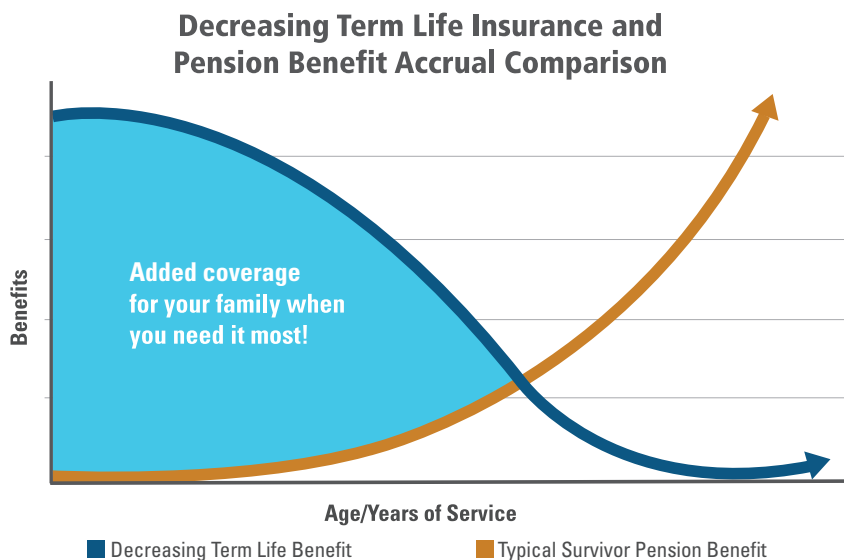
Reliable coverage is issued by **The Prudential Insurance Company of America (Prudential)**, a company with over 140 years of experience.

Life insurance can help your family go on

The money your family receives can help pay the mortgage so they can continue to live in their home, or it can go toward the college education they deserve. It can be used to help settle final expenses, or it can help ensure your spouse can retire with dignity.

More coverage when you need it most

This affordable plan pays a maximum benefit in your younger years, when you need it more—during early family-building years when your needs are the greatest and your pension benefits are lower—and a gradually decreasing amount as you get older, when you may have greater savings and lower expenses.



The plan by the numbers:

150,000 covered

members, retirees, and dependents

Paid **\$13 million**

in benefits in 2017

Covered members and their families for more than

than **40 years**

See the reverse side for additional important information. ▶



Prudential
Bring Your Challenges®

Features include:

- NEW Student Loan Protection Benefit! For members age 45 and under, Prudential will reimburse the amount of student loans you owe up to a maximum of \$50,000, should you become totally disabled and have an outstanding student loan balance. We are proud to offer this benefit to help address the rising burden of student loans.
- Guaranteed coverage—no medical exams required, and you can't be turned down
- Flat rate of \$16/month that can even be carried throughout retirement
- Accidental Death and Dismemberment (AD&D) insurance at no additional cost, which provides a benefit for covered injuries and pays an additional death benefit for you
- Spouse and dependent life coverage provided at no additional cost
- 24/7 coverage on or off the job
- Waiver of Premium—If you are less than 60 years old and become totally disabled for at least nine months, your insurance may be continued without further premiums
- Option to Accelerate Payment of Death Benefits—If you are terminally ill with a life expectancy of six months or less, you may receive up to 50% of your insurance benefits—up to \$112,500 in advance*
- Coverage you can take into retirement if you were an enrolled actively at-work employee at time of retirement and will be receiving a retirement check

Coverage designed for every stage of your life—\$16 per month.

Members				Dependent Group Term Life	
Member's Age at Time of Claim	Group Term Life	Group AD&D	Total Benefit for Accidental Death	Spouse/Domestic Partner	Child(ren)
Less than 25	\$225,000	\$100,000	\$325,000	\$20,000	\$4,000
25 to 29	\$170,000	\$100,000	\$270,000	\$20,000	\$4,000
30 to 39	\$100,000	\$100,000	\$200,000	\$20,000	\$4,000
40 to 44	\$65,000	\$100,000	\$165,000	\$18,000	\$4,000
45 to 49	\$40,000	\$100,000	\$140,000	\$15,000	\$4,000
50 to 54	\$30,000	\$100,000	\$130,000	\$10,000	\$4,000
55 to 59	\$18,000	\$100,000	\$118,000	\$7,000	\$4,000
60 to 64	\$12,000	\$100,000	\$112,000	\$5,000	\$4,000
65 and over	\$7,500	\$7,500	\$15,000	\$4,000	\$4,000

Coverage for the whole family

This plan also includes coverage for your spouse or domestic partner and a flat benefit for all of your dependent children. The benefit amount will be paid to you in a lump sum upon an eligible dependent's death due to any cause. Spousal or domestic partner benefits are determined by your age at the time of your spouse's or domestic partner's death.

Don't miss out on this exclusive member benefit!

You may enroll during your employer's open enrollment period or within 90 days of becoming a new hire.

Complete the enrollment and beneficiary form. Your employer will begin payroll deductions and forward your enrollment information to Member Benefits.

If you have any questions, contact the plan's administrator, Member Benefits, at 800-525-8056 for assistance.

*Option to Accelerate Payment of Death Benefits is a feature that is made available to group life insurance participants. It is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for those types of insurance coverage. The death benefit is reduced by the amount of the accelerated death benefit paid. There is no administrative fee to accelerate benefits. Receipt of accelerated death benefits may affect eligibility for public assistance and may be taxable. The federal income tax treatment of payments made under this rider depends upon whether the insured is the recipient of the benefits and is considered terminally ill. You may wish to seek professional tax advice before exercising this option.

This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Department of Financial Services.

IMPORTANT NOTICE - THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

Group Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series: 83500.

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