

**Prudential Group Insurance Group Long-Term Care Announcement
FAQs**

Type	Question
General	<p>Why is Prudential discontinuing sales of its GLTC insurance policies? The decision reflects the impact of the continued low interest rate environment, and Group Insurance’s desire to achieve appropriate returns, enhance its long-term risk profile, and further its longer-term goal of sustainable, profitable growth in its core group life and disability lines of business.</p>
General	<p>How long will Prudential keep enrolling new lives under GLTC insurance policies?Prudential will continue to enroll new hires and late entrants in GLTC insurance contracts, as long as enrollment forms are received by June 30, 2013. Prudential will also honor open enrollments, scheduled or previously agreed to by Prudential, provided enrollment activity is completed by June 30, 2013.</p>
General	<p>What happens if an application for enrollment is currently in underwriting? As long as enrollment forms are received by June 30, 2013, underwriting decisions as well as appeals will be processed in accordance with our normal procedures.</p>
General	<p>How are Prudential’s financial ratings? Prudential’s financial ratings continue to be among the strongest in the insurance and financial services industry. For more information, visit www.investor.prudential.com.</p>
General	<p>What can individuals and companies looking for long-term care insurance coverage do? Individuals and companies can visit their State Department of Insurance site for a list of carriers that provide long term care insurance.</p>

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Contract Holder (Policyholder)	<p>What do I tell those who are enrolled in my plan about this change? Existing plan participants will continue to be covered under the terms and conditions of their Prudential long-term care insurance certificates, which are guaranteed renewable. This means that as long as premiums are paid on time, and benefits are not exhausted, coverage cannot be cancelled, although premiums can be changed based on experience, on a class basis subject to regulatory review. Clients and certificate holders will continue to receive customer service and claims support.</p>
Contract Holder (Policyholder)	<p>What do I tell those who are eligible to enroll about this change? For plan participants that are eligible but have not enrolled for a GLTC certificate with Prudential, after June 30, 2013, they will no longer have the ability to enroll. Your GLTC account manager is available to discuss further.</p>
Contract Holder (Policyholder)	<p>My company just completed a GLTC insurance enrollment. How does this announcement impact us and what are our options? This announcement will have no impact on recently completed enrollments. All enrollment forms will be processed in accordance with our normal procedures.</p>
Certificateholder	<p>How are existing group certificateholders affected by this action? Existing group long-term care insurance certificateholders will continue to be covered under the terms of their Prudential GLTC certificates, which are guaranteed renewable. This means that as long as premiums are paid on time, and benefits are not exhausted, coverage cannot be cancelled, although premiums can be changed based on experience, on a class basis, in accordance with the terms and conditions of the certificate. Clients and certificateholders will continue to receive customer service and claims support.</p>

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Certificateholder	<p>How will Prudential handle benefit increases for certificateholders as a result of this announcement? Certificateholders in the 30-day free look period described in their certificates may increase benefits by submitting a benefit change form. Certificateholders outside their 30-day free look period cannot make benefit increases (except as permitted by the certificate). Benefit change forms for certificateholders seeking a benefit increase received by Prudential on or prior to July 18, 2012 will be reviewed and processed as allowable under our standard guidelines. We will honor any prior commitments for benefit increases.</p>
Certificateholder	<p>Can group certificateholders still make coverage changes? Plan decreases will continue to be permitted as they are today. Plan upgrades will only be allowed as permitted by the certificate. All GLTC insurance certificateholders will receive a letter to this effect.</p>
Certificateholder	<p>I am a certificateholder. Whom should I contact with any additional questions or for updates on pending applications or if I have questions about my GLTC insurance plan? If there is a need to check on a pending application, make a benefit change request, or to seek answers about a GLTC insurance policy or certificate, Prudential’s Long Term Care Customer Service Center can be reached by sending an email to LTC4me@Prudential.com or at 1-800-732-0416, Monday through Friday, from 8:00 a.m. to 8:00 p.m., Eastern time.</p>
Certificateholder	<p>Will I be able to continue to pay my premiums through payroll/pension deduction? Prudential will continue to support premium payment through payroll/pension deduction. However, it will be your employer’s decision whether to continue to support this program feature.</p>