

For residents of all states except Alabama, Arkansas, the District of Columbia, Florida, Kentucky, Louisiana, Maine, Maryland, New Jersey, New York, North Carolina, Pennsylvania, Puerto Rico, Rhode Island, 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. **New Jersey Residents**—Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties. **Pennsylvania 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.

If you are approved for coverage, you may change your payment mode to semi-annual or annual at any time. Monthly billing is available through Electronic Funds Transfer (EFT) or Credit Card. You have 30 days to review your Certificate of Insurance. If you are in any way dissatisfied, you can return it within this time period, as long as you have not submitted a claim. Your coverage is effective on the first day of the month following The Prudential Insurance Company of America's approval of your Enrollment Form. Subject to receipt of your first premium payment.

Accelerated Death Benefit option 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.

Please Note: You can name your Beneficiary once you receive your issuance materials. Assign your Beneficiary online at neamb.com/myaccount, or complete and return the Beneficiary Designation Form included in your issuance packet. Any amount of insurance for which there is no Beneficiary at your death will be payable to the first of the following: (a) surviving spouse or registered domestic partner; (b) surviving child(ren) in equal shares; (c) surviving parents in equal shares; (d) surviving siblings in equal shares; (e) estate.

Simply mail your Enrollment Form in the enclosed prepaid envelope to:
NEA Insurance Plans, P.O. Box 9389, Des Moines, IA 50306-9389
or fax enrollment form to 515 365-1520

nea *Members*
Insurance Trust

The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102.

NEA Group Term Life Insurance is issued by The Prudential Insurance Company of America, Newark, New Jersey. 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 Group Contract will govern. Contract Series 83500.

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