

# RATE SHEET

## Pennsylvania State University

Issued by The Prudential Insurance Company of America (Prudential)

Rates Effective: January 1, 2016

### Voluntary Long Term Disability

Use the charts below to determine your monthly cost for Long Term Disability (LTD) Insurance or your monthly cost for LTD with the Annuity Premium Benefit. You must be enrolled in LTD in order to receive the Annuity Premium Benefit.

Annual Income	Monthly Cost for LTD	Monthly Cost for Annuity	Combined Monthly Cost	Annual Income	Monthly Cost for LTD	Monthly Cost for Annuity	Combined Monthly Cost
\$10,000	\$2.07	\$0.98	\$3.05	\$140,000	\$20.75	\$13.77	\$34.52
\$15,000	\$3.11	\$1.48	\$4.59	\$145,000	\$20.75	\$14.26	\$35.01
\$20,000	\$4.15	\$1.97	\$6.12	\$150,000	\$20.75	\$14.75	\$35.50
\$25,000	\$5.19	\$2.46	\$7.65	\$155,000	\$20.75	\$15.24	\$35.99
\$30,000	\$6.23	\$2.95	\$9.18	\$160,000	\$20.75	\$15.73	\$36.48
\$35,000	\$7.26	\$3.44	\$10.70	\$165,000	\$20.75	\$16.23	\$36.98
\$40,000	\$8.30	\$3.93	\$12.23	\$170,000	\$20.75	\$16.72	\$37.47
\$45,000	\$9.34	\$4.43	\$13.77	\$175,000	\$20.75	\$17.21	\$37.96
\$50,000	\$10.38	\$4.92	\$15.30	\$180,000	\$20.75	\$17.70	\$38.45
\$55,000	\$11.41	\$5.41	\$16.82	\$185,000	\$20.75	\$18.19	\$38.94
\$60,000	\$12.45	\$5.90	\$18.35	\$190,000	\$20.75	\$18.68	\$39.43
\$65,000	\$13.49	\$6.39	\$19.88	\$195,000	\$20.75	\$19.18	\$39.93
\$70,000	\$14.52	\$6.88	\$21.40	\$200,000	\$20.75	\$19.67	\$40.42
\$75,000	\$15.56	\$7.38	\$22.94	\$205,000	\$20.75	\$20.16	\$40.91
\$80,000	\$16.60	\$7.87	\$24.47	\$210,000	\$20.75	\$20.65	\$41.40
\$85,000	\$17.64	\$8.36	\$26.00	\$215,000	\$20.75	\$21.14	\$41.89
\$90,000	\$18.68	\$8.85	\$27.53	\$220,000	\$20.75	\$21.63	\$42.38
\$95,000	\$19.71	\$9.34	\$29.05	\$225,000	\$20.75	\$22.13	\$42.88
\$100,000	\$20.75	\$9.83	\$30.58	\$230,000	\$20.75	\$22.62	\$43.37
\$105,000	\$20.75	\$10.33	\$31.08	\$235,000	\$20.75	\$23.11	\$43.86
\$110,000	\$20.75	\$10.82	\$31.57	\$240,000	\$20.75	\$23.60	\$44.35
\$115,000	\$20.75	\$11.31	\$32.06	\$245,000	\$20.75	\$24.09	\$44.84
\$120,000	\$20.75	\$11.80	\$32.55	\$250,000	\$20.75	\$24.58	\$45.33
\$125,000	\$20.75	\$12.29	\$33.04	\$255,000	\$20.75	\$25.08	\$45.83
\$130,000	\$20.75	\$12.78	\$33.53	\$260,000	\$20.75	\$25.57	\$46.32
\$135,000	\$20.75	\$13.28	\$34.03	\$265,000	\$20.75	\$26.06	\$46.81

If your salary is not noted in the above chart, refer to the worksheet below to calculate your insurance cost.

How much does the Long Term Disability insurance cost?	
1. Indicate your monthly earnings.	= \$
2. If your monthly earnings are greater than the maximum monthly covered earnings of \$8,333.33, indicate \$8,333.33. Otherwise, indicate the amount from Step 1.	= \$
3. Multiply the amount in Step 2 by the rate of \$0.00249 to obtain your Total LTD Monthly Cost.	= \$
How much does the Annuity Premium Benefit cost?	
1. Indicate your monthly earnings (up to IRS limit of \$22,083.33).	= \$
2. Multiply the amount in Step 1 by the rate of \$0.00118 to obtain your Total Annuity Premium Benefit Monthly Cost.	= \$
How much will the Long Term Disability insurance plus the Annuity Premium Benefit cost?	
Add the Total Monthly Long Term Disability Cost from the chart above to the Total Annuity Premium Benefit Monthly Cost from the chart above.	= \$

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.

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

**IMPORTANT NOTICE – THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS**

**North Carolina Residents: THIS IS NOT A MEDICARE SUPPLEMENT PLAN. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare, which is available from the company.**

Long Term Disability Insurance coverage is issued by The Prudential Insurance Company of America, a Prudential Financial company, 751 Broad Street, Newark, NJ 07102. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series: 83500

© 2014 Prudential Financial, Inc. and its related entities.

Prudential, the Prudential logo, and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.

0270257-00001-00