

**City of New York, Management Benefits Fund**

Coverages are issued by The Prudential Insurance Company of America (Prudential). Rates are effective as of April 1, 2012.

<b>Group Universal Life (Employee and Spouse/Domestic Partner*)—Coverage Rates per \$1,000</b>			
<b>Monthly Cost of Insurance</b>			
(Initial rates based on age as of effective date of your coverage. Rates will change based on the following age schedule.)			
<b>Age</b>	<b>Non-Smoker</b>	<b>Smoker</b>	<b>Spouse Standard</b>
18-29	\$0.049	\$0.056	\$0.038
30-34	\$0.054	\$0.065	\$0.044
35-39	\$0.067	\$0.073	\$0.071
40-44	\$0.089	\$0.099	\$0.104
45-49	\$0.127	\$0.147	\$0.175
50-54	\$0.205	\$0.241	\$0.252
55-59	\$0.302	\$0.361	\$0.393
60-64	\$0.502	\$0.603	\$0.546
65-69	\$0.871	\$1.032	\$0.754
70-74	\$1.050	\$1.350	\$1.354
75-79	\$1.325	\$1.730	\$1.742
80-84	\$2.892	\$3.501	\$3.724
85-89	\$4.519	\$5.442	\$6.306
90-94	\$6.459	\$7.807	\$9.159
95-99	\$8.588	\$10.386	\$12.161

<b>Optional Dependent Term Life (Children—Regardless of the number of children)</b>	
<b>Coverage Amount</b>	<b>Monthly Cost of Insurance</b>
\$10,000	\$0.0295 per \$1,000 of coverage
\$15,000	\$0.0295 per \$1,000 of coverage
\$20,000	\$0.0295 per \$1,000 of coverage

If you are a retiree, or if you are a former MBF member who has participated in the GUL program for more than 12 months, the active rates shown above apply. These rates do not apply if you are a former member who participated in the GUL program for less than 12 months. If you are in this category, please contact Prudential directly at 800-562-9874 for rate information.

Rates may change as the insured enters a higher age category. Rates may also change if plan experience requires a change for all insureds.

If you have questions, please call **212-306-7290 from 9:00 a.m. to 5:00 p.m. (EST) to speak to a Management Benefits Fund Representative.**

\*Spouse/domestic partner rate based on spouse/domestic partner's age.

Group Universal Life and Optional Dependent Term Life Insurance coverages are issued by The Prudential Insurance Company of America, 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 and 96945.

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