

**Lexington Fayette
Urban County
Government
Group Contract
LG-76136-KY**



THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

751 Broad Street
Newark, New Jersey 07102

Group Insurance Contract

Contract Holder: LEXINGTON FAYETTE URBAN COUNTY GOVERNMENT

Group Contract No.: LG-76136-KY

Prudential will provide or pay the benefits described in the Group Insurance Certificate(s) listed in the Schedule of Plans of the Group Contract, subject to the Group Contract's terms. This promise is based on the Contract Holder's application and payment of the required premiums.

All of the provisions of the Group Insurance Certificate(s), attached to and made a part of the Group Contract, apply to the Group Contract as if fully set forth in the Group Contract.

The Group Contract takes effect on the Contract Date, if it is duly attested under the Group Contract Schedule. It continues as long as the required premiums are paid, unless it ends as described in its General Rules.

The Group Contract is non-participating. This means that it will not share in Prudential's profits or surplus earnings, and Prudential will pay no dividends on it.

The Group Contract is delivered in and is governed by the laws of the Governing Jurisdiction.



Secretary



Chief Executive Officer

Group Term Life and Accidental Death and Dismemberment Coverages

Group Contract Schedule

Contract Date: July 1, 1999 and restated as of January 1, 2012, January 1, 2015, January 1, 2018, January 1, 2022, and January 1, 2026

Contract Anniversaries: January 1 of each year, beginning in 2027.

Premium Due Dates: The Contract Date, and the first day of the month beginning with February, 2026.

Governing Jurisdiction: Commonwealth of Kentucky

Associated Companies: Associated Companies are employers who are the Contract Holder's subsidiaries or affiliates and are reported to Prudential in writing for inclusion under the Group Contract, provided that Prudential has approved such request.

Minimum Participation Number: 25

INCLUDED EMPLOYERS

Included Employers under the Group Contract are the Contract Holder and its Associated Companies, if any.

An Employee of more than one Included Employer will be considered an Employee of only one of those employers for the purpose of the Group Contract. That Employee's service with all other Included Employers will be treated as service with that one.

On any date when an employer ceases to be an Included Employer, the Group Contract will be considered to end for Employees of that employer. This applies to all of those Employees except those who, on the next day, are still within the Covered Classes of a plan of benefits of the Group Contract as Employees of another Included Employer. The plans of benefits for Covered Classes are listed in the Group Contract's Schedule of Plans.

The Contract Holder must let Prudential know, in writing, when an employer listed as an Associated Company is no longer one of its subsidiaries or affiliates.

Table of Contents (as of the Contract Date): The Group Contract includes these forms: Cover, Group Contract Schedule, Schedule of Premium Rates, General Rules, Modifications of the Group Contract, Schedule of Plans, Application.

Attest:



Schedule of Premium Rates and Fees

LG-76136-KY

Classes of Employees to which this Schedule applies:

All Classes

Applicable Coverage

All Coverages

Monthly Rate Per Employee

The premium rates in effect on the Contract Date are those determined by Prudential. Those rates will be shown on the billing notice(s) sent to the Contract Holder (subject to any subsequent corrections).

Fees

At the Contract Holder's request, Prudential may:

- (1) collect fees from the Contract Holder;
- (2) pay fees to the appropriate entity or entities.

In addition, Prudential may reimburse the Contract Holder for reasonable expenses incurred in the administration of this Group Contract.

Fees are payments made to the entity providing service(s) related to this Group Contract.

The Contract Holder's monthly payment to Prudential is equal to the accrued and unpaid premium and any fees.

The premium rate and any fees may be adjusted at any time during the terms of the Group Contract, regardless of an existing rate guarantee, to reflect changes to the commissions or fees paid, if any, to:

- (1) Prudential;
- (2) the insurance producer for this Group Contract;
- (3) any other agent of the Contract Holder; or
- (4) the Contract Holder.

General Rules

A. PAYMENT OF PREMIUMS - GRACE PERIOD.

Premiums are to be paid by the Contract Holder to Prudential. Each may be paid at a Prudential office or to one of its authorized agents. One is due on each Premium Due Date stated in the Group Contract Schedule. The Contract Holder may pay each premium other than the first within 45 days of the Premium Due Date without being charged interest. Those days are known as the grace period. The Contract Holder is liable to pay premiums to Prudential for the time the Group Contract is in force.

B. PREMIUM AMOUNTS.

The premium due on each Premium Due Date is the sum of the premium charges for the insurance under the Coverages. Those charges are determined from the premium rates then in effect and the Employees then insured.

The following will apply if one or more premiums paid include premium charges for an Employee whose insurance has ended before the due date of that premium. Prudential will not have to refund more than the amount of the premium charges for such Employee that were included in the premiums paid for the two month period immediately before the date Prudential receives written notice from the Contract Holder that the Employee's insurance has ended. This limitation may not apply to any refund that is due to an Employee.

Premiums may be determined in another way. But it must produce about the same amounts and be agreed to by the Contract Holder and Prudential.

C. PREMIUM RATE CHANGES.

The premium rates in effect on the Contract Date are shown in the Group Contract's Schedule of Premium Rates. Prudential has the right to change premium rates:

- (1) As of any Premium Due Date; and
- (2) As of any date there is a change in the commissions and any fees payable to any of the following:
 - (a) Prudential;
 - (b) the insurance producer of the Group Contract;
 - (c) any other agent of the Contract Holder; or
 - (d) the Contract Holder; and
- (3) As of any date the extent or nature of the risk assumed is changed for any reason, including the reasons shown below:
 - (a) A change occurs in the plan design.

- (b) A division, subsidiary or associated entity is added or deleted.
 - (c) The number of insured persons changes by 10% or more.
 - (d) A new law or a change in any existing law is enacted which applies to this plan.
 - (e) A change occurs in the Covered Classes; and
- (4) As of any date the extent or nature of the risk assumed is changed as a result of a change that occurs in federal or state disability or retirement insurance benefit programs.

But, unless the Schedule of Premium Rates or an amendment states otherwise, (1) above will not be used to change premium rates:

- for Life and Accidental Death and Dismemberment Coverages, within 48 months of the Contract Date.

Prudential will tell the Contract Holder when a change in the premium rates is made.

D. END OF THE GROUP CONTRACT OR OF AN INSURANCE.

During or at End of Grace Period - Failure to Pay Premiums: If any premium is not paid by the end of its grace period, the Group Contract will end when the grace period ends. The Contract Holder may write to Prudential, in advance, to ask that the Group Contract be ended at the end of the period for which premiums have been paid or at any time during the grace period. Then the Group Contract will end on the date requested, but in no event will it end before the date Prudential receives the written request from the Contract Holder.

On a Premium Due Date - Failure to Maintain Insuring Conditions: On any Premium Due Date, Prudential may end the part of the Group Contract for Contributory or Non-contributory Employee Insurance or Dependents Insurance under a Coverage if one or more of the following conditions then exists for that part. But notice of its intent to do so must be given to the Contract Holder at least 31 days in advance.

Contributory Insurance: The insured Employees are:

- (1) less than the Minimum Participation Number; or
- (2) less than 30% of the Employees who are eligible to request the insurance; or
- (3) contributing at a rate higher than the maximum, if any, stated in the Group Contract for the insurance.

Non-contributory Insurance: The insured Employees are:

- (1) less than the Minimum Participation Number; or
- (2) contributing for the insurance.

The Minimum Participation Number is shown in the Group Contract Schedule.

On a Contract Anniversary: Prudential may end the Group Contract on any Contract Anniversary. But notice of its intent to do so must be given to the Contract Holder at least 31 days in advance.

E. AGE ADJUSTMENT.

If an age is used to determine the premium charge for an Employee's insurance and the age is found to be in error, the premium charge for that insurance will then be adjusted to reflect the correct age. If this adjustment results in a change in the amount of premium, any difference between the premium paid and the premium required on the basis of the correct age will be paid as follows:

- (1) If the adjustment results in an increased premium, the difference will be paid by the Contract Holder when notified by Prudential.
- (2) If the adjustment results in a decreased premium, the difference will be refunded by Prudential.

If the change in age affects the amount of the Employee's insurance under any Coverage, such amount will be changed on the basis of the correct age. Any premium adjustment will take this into account.

F. EMPLOYEE'S CERTIFICATE.

Prudential will give the Contract Holder an individual certificate to give each insured Employee. It will describe the Employee's coverage under the Group Contract. It will include (1) to whom Prudential pays benefits, (2) any protection and rights when the insurance ends, and (3) claim rights and requirements.

G. RECORDS - INFORMATION TO BE FURNISHED.

Either the Contract Holder or Prudential, as they agree, will keep a record of the insured Employees. It will contain the key facts about their insurance.

At the times set by Prudential, the Contract Holder will send the data required by Prudential to perform its duties under the Group Contract, and to determine the premium rates. All records of the Contract Holder and of the Employer which bear on the insurance must be open to Prudential for its inspection at any reasonable time.

Prudential will not have to perform any duty that depends on such data before it is received in a form that satisfies Prudential. The Contract Holder may correct wrong data given to Prudential, if Prudential has not been harmed by acting on it. An Employee's insurance under a Coverage will not be made invalid by failure of the Contract Holder or the Employer, due to clerical error, to record or report the Employee for that insurance.

H. THE CONTRACT - INCONTESTABILITY OF THE CONTRACT.

The entire Group Contract consists of: (1) the Group Insurance Certificate(s) listed in the Schedule of Plans, a copy of which is attached to the Group Contract; (2) all modifications and endorsements to such Group Insurance Certificates which are attached to and made a part of the Group Contract by amendment to the Group Contract; (3) the forms shown in the Table of Contents as of the Contract Date; (4) the Contract Holder's application, a copy of which is attached to the Group Contract; (5) any endorsements or amendments to the Group Contract; and (6) the individual applications, if any, of the persons insured.

No statement of the Contract Holder will be used in any contest of the insurance under the Group Contract.

There will be no contest of the validity of the Group Contract, except for not paying premiums, after it has been in force for one year.

I. MODIFICATION OF THE GROUP CONTRACT.

The Group Contract may be amended, at any time, without the consent of the insured Employees or of anyone else with a beneficial interest in it. This can be done through written request made by the Contract Holder and agreed to by Prudential. But an amendment will not affect a claim incurred before the date of change.

Only an officer of Prudential has authority: to waive any conditions or restrictions of the Group Contract; or to extend the time in which a premium may be paid; or to make or change a contract; or to bind Prudential by a promise or representation or by information given or received. A Prudential agent is not an officer.

No change in the Group Contract is valid unless shown in:

- (1) an endorsement on it signed by an officer of Prudential; or
- (2) an amendment to it signed by the Contract Holder and by an officer of Prudential.

But, a change in the Group Contract may be made in an amendment to it that is signed only by an officer of Prudential if:

- (1) The amendment reflects a change in the Group Contract that has been automatically made to satisfy the requirements of any state or federal law or regulation that applies to the Group Contract, as provided in the Conformity With Law section. This change is known as a Statutory Amendment.
- (2) The amendment reflects a change in Prudential's administration of its group insurance benefits and is intended to apply to all group insurance contracts which are affected by the change. This change is known as a Portfolio Amendment. Prudential will give the Contract Holder written notice of its intent to make a Portfolio Amendment in the Group Contract at least 31 days in advance of the effective date of the Amendment. When the Group Contract is so amended, payment by the Contract Holder of the next premium due under the Group Contract will constitute acceptance of the Portfolio Amendment, unless the Contract Holder has rejected the Amendment, in writing, prior to its effective date.

J. OTHER GOODS AND SERVICES.

From time to time, Prudential may offer or provide Covered Persons or their Beneficiaries certain goods and services in addition to the insurance coverage. Prudential also may arrange for third party vendors to provide goods and services at a discount (including without limitation financial counseling services, will preparation services, employee assistance programs, identity theft services, bereavement counseling services, family care services, funeral concierge services, and travel assistance related services) to Covered Persons or their Beneficiaries. Though Prudential may make the arrangements, the third party vendors are solely liable for providing the goods and services. Prudential shall not be responsible for providing or failing to provide the goods and services to Covered Persons or their Beneficiaries. Further, Prudential shall not be liable to Covered Persons or their Beneficiaries for the negligent provision of the goods and services by third party vendors.

K. RELATIONSHIP AMONG PARTIES AFFECTED BY THE GROUP CONTRACT.

The Contract Holder, its agents, representatives or employees, or any Covered Person under the Group Contract is not the agent or representative of Prudential. Prudential will not be liable for any acts or omissions of the Contract Holder, its agents, representatives or employees or of any Covered

Person under the Group Contract. Further, the Contract Holder, its agents, representatives or employees, or any Covered Person under the Group Contract will not be liable for any acts or omissions of Prudential, its agents or employees.

L. CONFORMITY WITH LAW.

If the provisions of the Group Contract do not conform to the requirements of any state or federal law or regulation that applies to the Group Contract, the Group Contract is automatically changed to conform with Prudential's interpretation of the requirements of that law or regulation.

Modifications of the Group Contract

The Group Contract is modified to include the following section:

END OF EMPLOYMENT

An Employee's employment ends when the Employee is no longer actively at work on a full-time basis for the Employer. But, for insurance purposes, the Contract Holder may consider the Employee as still employed and in the Covered Classes for the insurance during certain types of absences from full-time work. The Contract Holder decides which Employees with those types of absences are to be considered as still employed, and for how long. In doing this, the Contract Holder must not discriminate among persons in like situations.

An Employee may be considered as still employed up to any time limit for the Employee's type of absence. When so considered, the Employee's insurance under a Coverage will be continued only while the Employee is paying contributions for it at the time and in the amounts, if any, required by the Contract Holder (whether or not that insurance would otherwise be Non-contributory Insurance). But it will not be continued after it would end for a reason other than end of employment. The types of absences and the time limits are shown below, subject to any exceptions.

TYPES OF ABSENCES AND TIME LIMITS:

For absence due to part-time employment, there is no time limit.

For absence due to disability, there is no time limit.

For absence due to temporary layoff the time limit is the end of the contract month following the contract month in which the absence from full-time work starts.

For absence due to leave of absence, there is no time limit.

Retirement is not an eligible type of absence.

EXCEPTIONS:

Basic Employee Term Life Coverage

An Employee will not be continued as a member of the Covered Classes beyond the date the Employee gives Prudential written proof of Total Disability. This proof must be given according to the rules of the Extended Death Benefit During Total Disability section of the Coverage.

Optional Employee Term Life Coverage

An Employee will not be continued as a member of the Covered Classes beyond the date the Employee gives Prudential written proof of Total Disability. This proof must be given according to the rules of the Extended Death Benefit During Total Disability section of the Coverage.

Schedule of Plans

Effective Date: January 1, 2026

Group Contract No.: G-76136-KY

This Schedule of Plans sets forth the Plan of Benefits that applies to each Covered Class under the Group Contract listed below as of the Effective Date. The Plan of Benefits for a Covered Class is determined by: (1) the Group Insurance Certificates that apply to the Covered Class; and (2) any modification to those Certificates, provided the modification is listed below or included in an amendment to the Group Contract. A copy of each Certificate and any modification to it are attached to the Group Contract and made a part of it.

Covered Class:

All Employees included in the Covered Classes of the Group Insurance Certificate(s) listed below.

Plan of Benefits that Applies to this Covered Class:

- (1) The Coverage(s) described in the Group Insurance Certificate prepared for the Group Contract shown above:
 - (a) With the Program Date of January 1, 2022; and
 - (b) Bearing the code "76136, BGL-OGL, Retirees, Ed 07-2021, 78".

The modifications to the Certificate described in the Notice To Employees:

- (a) With an Effective Date of January 1, 2015; and
 - (b) Bearing the code "76136, PERM BNC, Closed Group Retirees, 01-01-2015, 58".
- (2) The Coverage(s) described in the Group Insurance Certificate prepared for the Group Contract shown above:
 - (a) With the Program Date of January 1, 2022; and
 - (b) Bearing the code "76136, BGL-OGL-BGL-BADD-OADD, Police Employees, Ed 07-2021, 79".
- (4) The Coverage(s) described in the Group Insurance Certificate prepared for the Group Contract shown above:
 - (a) With the Program Date of January 1, 2022; and
 - (b) Bearing the code "76136, BGL-OGL-DGL-BADD-OADD, Corrections Officers and Sergeants, Ed 07-2021, 81".

- (5) The Coverage(s) described in the Group Insurance Certificate prepared for the Group Contract shown above:
 - (a) With the Program Date of January 1, 2022; and
 - (b) Bearing the code "76136, BGL-OGL-DGL-BADD-OADD, Corrections Lieutenants and Captains, Ed 07-2021, 82".
 - (6) The Coverage(s) described in the Group Insurance Certificate prepared for the Group Contract shown above:
 - (a) With the Program Date of January 1, 2022; and
 - (b) Bearing the code "76136, BGL, Grandfathered Retired Employees, 07-2021, 83".
 - (7) The Coverage(s) described in the Group Insurance Certificate prepared for the Group Contract shown above:
 - (a) With the Program Date of January 1, 2022; and
 - (b) Bearing the code "76136, BGL-OGL-BGL-BADD-OADD, Fire Employees, Ed 03-2022, 89".
 - (8) The Coverage(s) described in the Group Insurance Certificate prepared for the Group Contract shown above:
 - (a) With the Program Date of January 1, 2026; and
 - (b) Bearing the code "76136, BGL-BADD-OGL-OADD-DGL, Non-Bargained Employees, Ed 06-2025, 92".
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U#76136-071521, 76136-2021316-001, 76136-063025

Application to

The Prudential Insurance Company of America (Prudential)

For Group Contract No. LG-76136-KY

Applicant: LEXINGTON FAYETTE URBAN COUNTY GOVERNMENT

Address: 200 East Main Street
Lexington, Kentucky 40507

The Group Contract is approved and its terms are accepted.

This Application is made in duplicate. One is attached to the Group Contract. The other is to be returned to Prudential.

It is agreed that this Application replaces any prior Application for the Group Contract.

LEXINGTON FAYETTE URBAN COUNTY
GOVERNMENT

(Full or Corporate Name of Applicant)

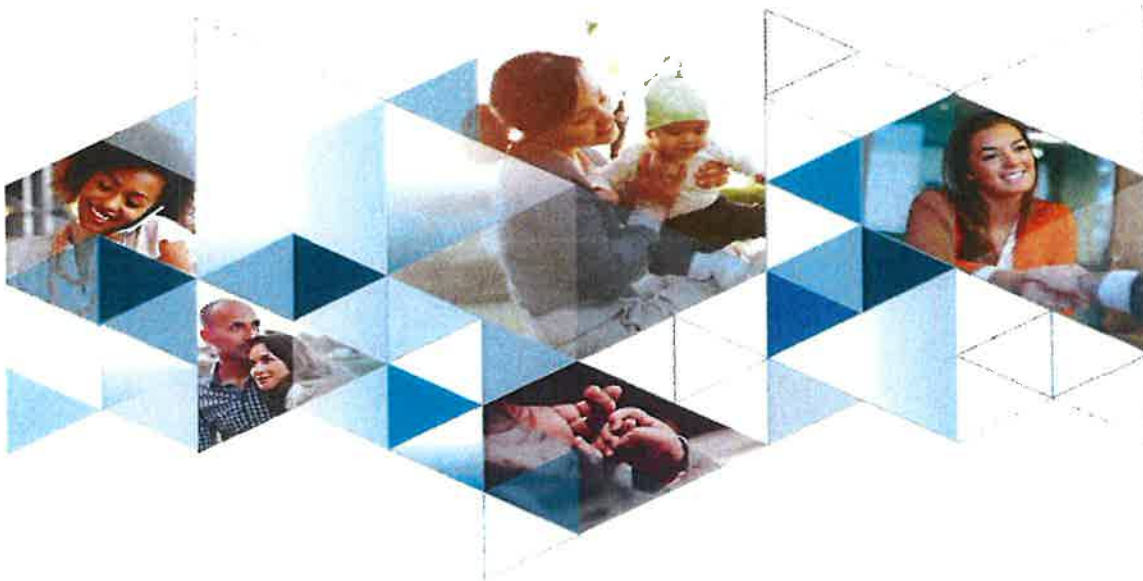
Dated at _____

By Linda Gorton, Mayor
(Signature and Title)

On September 2, 2025

Witness [Signature]
(To be signed by Resident
Agent where required by law)

NOTICE: 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 fact material thereto commits a fraudulent insurance act, which is a crime.



► Benefit experiences that help create and protect financial wellness.

Date: March 14, 2025

Customer: Lexington Fayette Urban County Government

Control # 76136

Account Executive: Corrine DImond

Office Location: Columbus, OH- Remote

Coverages: Basic Life, Basic AD&D, Occupational AD&D, Voluntary Life Employee, Voluntary Life Dependents, Voluntary AD&D Employee, Retiree Life

Table of Contents

Section I: Our Financial Offer

Section II: Summary of Current Plan Design

Intended for the exclusive use of the customer, the information contained in this proposal is proprietary and should not be released to any other party without the express written consent of The Prudential Insurance Company of America. This proposal is released with the understanding it will be presented to customers only by an appropriately licensed individual or entity.

This proposal provides a general description of Prudential's Group Insurance products. Product offerings may not be available in all states and may vary depending on state laws and regulations. Please refer to the "Our Financial Offering" section of this proposal for the specifics of your proposed insurance plan(s).

Please review the attached "Notice Regarding Producer Compensation" and share it with your client. The client's payment of premium after the renewal date indicates that you and your client have received the notice and agree with its contents.

The Prudential Insurance Company of America



Section I: Our Financial Offer:

The Lexington-Fayette Urban County Government was formed in 1974, with the merger of the governments of the former City of Lexington and Fayette County. Lexington Fayette Urban County Government has been a long-term Prudential customer since 7/1/1999.

There is a large retiree population that may continue life benefits (Basic and Optional) on an employee paid basis for both coverages. Prudential is currently billing the same rate for all retirees regardless of Basic or Optional life election. Lexington Urban currently has 3,026 active employees and over 1,000 retirees of which 528 retirees have elected to continue benefits with Prudential.

Renewal Rates effective January 1,2026

Renewal rates presented below will be in effect for three (3) years from the effective date. The next renewal will be 01/01/2029

Renewal Control #:	76136	Effective Date:	1/1/2026
Lexington Fayette Urban County Government			
Life Rate Exhibit-3/12/2025			

BASIC LIFE							
	Current Rate per \$1,000	Current Estimated Annual Premium	Rate Action	Renewal Rate per \$1,000	Lives	Volume	Renewal Estimated Annual Premium
Actives	\$0.080	\$65,059	0.00%	\$0.080	3,026	\$67,770,000	\$65,059
Retiree Life							
	Current Rate per \$1,000	Current Estimated Annual Premium	Rate Action	Renewal Rate per \$1,000	Lives	Volume	Renewal Estimated Annual Premium
Retirees	\$2.140	\$102,155	0.00%	\$2.140	528	\$3,978,000	\$102,155
AD&D							
	Current Rate per \$1,000	Current Estimated Annual Premium	Rate Action	Renewal Rate per \$1,000	Lives	Volume	Renewal Estimated Annual Premium
Actives	\$0.020	\$16,265	0.00%	\$0.020	3,026	\$67,770,000	\$16,265
Occupational AD&D							
	Current Rate per \$1,000	Current Estimated Annual Premium	Rate Action	Renewal Rate per \$1,000	Lives	Volume	Renewal Estimated Annual Premium
Actives	\$0.018	\$49,518	0.00%	\$0.018	1,478	\$229,250,000	\$49,518
Optional Life							
	Current Rate per \$1,000	Current Estimated Annual Premium	Rate Action	Renewal Rate per \$1,000	Lives	Volume	Renewal Estimated Annual Premium
LT 25	\$0.090	\$2,843	-10.00%	\$0.081	22	\$2,632,000	\$2,558
25-29	\$0.110	\$11,058	-10.00%	\$0.099	68	\$8,377,000	\$9,952
30-34	\$0.130	\$32,581	-10.00%	\$0.117	138	\$20,885,000	\$29,323
35-39	\$0.140	\$44,214	-10.00%	\$0.126	158	\$26,318,000	\$39,793
40-44	\$0.190	\$76,836	-10.00%	\$0.171	175	\$33,700,000	\$69,152
45-49	\$0.260	\$113,640	-10.00%	\$0.234	188	\$36,423,000	\$102,276
50-54	\$0.450	\$156,994	-10.00%	\$0.405	166	\$29,073,000	\$141,295
55-59	\$0.860	\$155,089	-10.00%	\$0.774	101	\$15,028,000	\$139,580
60-64	\$1.060	\$98,542	-10.00%	\$0.954	61	\$7,747,000	\$88,688
65-69	\$1.830	\$59,204	-10.00%	\$1.647	15	\$2,696,000	\$53,284
70-74	\$3.680	\$16,295	-10.00%	\$3.312	4	\$369,000	\$14,666
75+	\$3.680	\$0	-10.00%	\$3.312	0	\$0	\$0
TOTAL		\$767,295			1,096	\$183,248,000	\$690,567
OPTIONAL AD&D							
	Current Rate per \$1,000	Current Estimated Annual Premium	Rate Action	Renewal Rate per \$1,000	Lives	Volume	Renewal Estimated Annual Premium
Employee Only	\$0.030	\$58,576	0.00%	\$0.030	908	\$162,710,000	\$58,576
OPTIONAL DEPENDENT LIFE							
	Current Rate per dep unit	Current Estimated Annual Premium	Rate Action	Renewal Rate per dep unit	Lives	Volume	Renewal Estimated Annual Premium
Option 1	\$4.880	\$35,429	-10.00%	\$4.392	605	N/A	\$31,886
Option 2	\$3.540	\$1,827	-10.00%	\$3.186	43	N/A	\$1,644
Option 3	\$1.680	\$423	-10.00%	\$1.512	21	N/A	\$381
					669		\$33,911

Section II - Summary of Your Current Plan Design

General Assumptions:

Contract Situs	Kentucky
SIC Code	9121
Rate Guarantee	Rates are guaranteed for 3 years from the effective date. If enrollment or volume changes of more than 10% during the initial rate guarantee period from those stated in this renewal action, we reserve the right to take immediate action, including but not limited to revising rates or terminating coverage.
Next Renewal	01/01/2029
Financial	Coverage is offered on a Non-Participating, Fully Insured basis. AD&D is fully pooled. All coverages are offered as a package.
Received updated Census	Yes The census is in line with current reporting.
OFAC and FinCEN Disclosure	This proposal assumes that you comply with the statutes, regulations, Executive Orders and other programs administered by the Office of Foreign Assets Control (OFAC) and FinCEN of the U.S. Department of the Treasury. This offer assumes that all covered employees are US Employees or temporary US expatriates. Any foreign exposure must be approved by Underwriting before coverage will be offered. All coverages are administered in accordance with US insurance laws and regulations.
New Mexico Disclosure	Based on amendments to New Mexico's regulations that were effective 1/1/2024, plans that insure more than 100 NM residents at any time must comply with NM's minimum benefit standards. The Group Customer is responsible for informing Prudential if they have more than 100 New Mexico residents insured for coverage at any time. Failure to provide such information on a timely basis will impact Prudential's ability to provide coverage to the New Mexico residents.



Cannabis Disclosure	Prudential Group Insurance will not do business with entities engaged directly in cannabis activities in the United States. In addition, Prudential Group Insurance will not do business with a person or entity that does business or is affiliated with entities engaged directly in cannabis activities in the United States (affiliation may be determined based upon a particular ownership percentage of the equity of such a business, or upon sharing a common parent with such a business).
Cross product support and ERISA	The rate for one or more coverage(s) offered under the Group Contract depends upon support from the rate charged for other coverages under the Group Contract. Premiums paid by the Plan for one coverage will cover some or all of the cost of another Plan coverage. Prudential is quoting this rate on the basis that the employer has reviewed the rate structure as described and will, if accepted, represent and warrant that (i) such arrangement is consistent with the requirement for use of plan assets and its fiduciary responsibilities under the Employee Retirement Income Security Act of 1974, as amended ("ERISA"); (ii) the coverages are being offered to the participants under a single ERISA plan; and (iii) the Plan's rate structure is consistent with Plan documents and related communications to participants.
Bundling of Life and Disability	Does not apply
Foreign Exposure:	Does not apply
Other Assumptions & Provisions	Prudential cannot provide tax advice to customers. Please consult with your tax adviser regarding any potential imputed income reporting requirements related to "Fringe Benefits" (which may include certain group term life insurance benefits) under Internal Revenue Code (IRC) Section 79 and IRC Section 61. The quoted rates are subject to change as of the date the new law or a change in any existing law is effective.
DOL Fiduciary Disclosure	These materials are for informational or educational purposes. In providing these materials, Prudential (i) is not acting as a fiduciary, as defined by the Department of Labor, to ERISA plans, plan participants or beneficiaries and is not giving advice in a fiduciary capacity and (ii) is not undertaking to provide impartial investment advice as Prudential will receive compensation for its products and services.



Life Plan Summary:

Travel Assist	Does not apply
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Basic Life	
Class:	Class 1: All Non-Bargained Employees Class 2: All Retirees who retired on or after July 1, 1996, and are eligible for a) the county employees retirement system; or b) the city employees pension fund, or c) the policemen and firemen pension fund. Class 3: All Retirees who retired prior to July 1, 1996, and are eligible for a) the county employees retirement system; or b) the city employees' pension fund, or c) the policemen and firemen pension fund. Class 4: All Bargained Police and Fire Employees Class 5: All Bargained Corrections Officers with the title Lieutenants and Captains Class 6: All Bargained Corrections Officers with the tile Officers or Sergeants.
Contribution:	Class 1, 4, 5, 6: 100% Employer paid Class 2 & 3: 100% Employee paid
Benefit amount:	Class 1: Flat \$ 25,000 Class 2: Flat \$4,000 Class 3: Grandfathered Amounts Class 4, 5, 6: Flat \$25,000
Age Reduction Schedule (% Reduced):	Class 1, 4, 5, 6: 50% @70 Class 2 & 3: None
Termination at Retirement:	Class 1, 4, 5, 6: Applies Class 2 & 3: Does not apply
ABO:	Class 1, 4, 5, 6: 50% to \$500K Class 2 & 3: Does not apply
Portability:	Does not apply
Disability Provision:	Class 1, 4, 5, 6: Waiver of Premium (Prior to Age 60, with a nine-month waiting period, Age 70 Duration)



Class 2 & 3: Does not apply	
Basic AD&D	
Class:	Class 1: All Non-Bargained Employees Class 2: All Bargained Fire Employees Class 3: All Bargained Corrections Officers with the title Lieutenants and Captains Class 4: All Bargained Corrections Officers with the tile Officers or Sergeants. Class 5: All Bargained Police Employees
Benefit amount:	Class 1: Flat \$25,000 Class 2: Flat \$25,000 \$100,000 Occupational Only – In Line of Duty Benefit Class 3: Flat \$25,000 \$50,000 Occupational Only – In Line of Duty Benefit Class 4: Flat \$25,000 \$100,000 Occupational Only – In Line of Duty Benefit Class 5: Flat \$25,000 \$250,000 Occupational Only – In Line of Duty Benefit Standard Prudential Exclusions apply
Age Reduction Schedule (% Reduced):	50% @70
Termination at Retirement:	Applies
ABO:	Does not apply
Portability:	Does not apply
Optional Life	
Class:	Class 1: All Active Employees Class 2: All Retirees who retired on or after July 1, 1996, and are eligible for a) the county employees retirement system; or b) the city employees pension fund, or c) the policemen and firemen pension fund. Class 3: All Retirees who retired prior to July 1, 1996, and are eligible for a) the county employees retirement system; or b) the city employees' pension fund, or c) the policemen and firemen pension fund.



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Benefit Amount:	Class 1: 1X, 1.5X, 2X, 2.5X, or 3X AE to \$350,000 (combined maximum with basic life) Non-Medical Maximum of The lesser of 3X AE and \$350,000 Class 2: \$6,000 Class 3: Grandfathered Amounts
Age Reduction Schedule (% Reduced):	Class 1: 50% @70 Class 2 & 3: None
Termination at Retirement:	Class 1: Applies Class 2 & 3: Does not apply
ABO:	Class 1: 50% to \$500K Class 2 & 3: Does not apply
Portability:	Does not apply
Disability Provision:	Class 1: Waiver of Premium (Prior to Age 60, with a nine-month waiting period, Age 70 Duration) Class 2 & 3: Does not apply

Optional AD&D	
Class:	All Active Employees
Benefit amount:	1X, 1.5X, 2X, 2.5X, or 3X AE to \$350,000 (combined maximum with basic AD&D) Standard Prudential Exclusions apply Standard Optional Benefits Schedule Applies
Coverage	Employee Only
Age Reduction Schedule (% Reduced):	50% @70
Termination at Retirement:	Applies
ABO:	Does not apply
Portability:	Does not apply

Optional Dependent Life	
Class:	All Active Employees
Benefit amount:	Spouse / Child: Option 1: \$10,000 / \$5,000 Option 2: \$8,000 / \$4,000 Option 3: \$4,000 / \$1,000 Non-Medical Maximum of \$10,000 (spouse)



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Group Insurance Renewal

Age Reduction Schedule (% Reduced):	None
Termination at Retirement:	Applies
Portability:	Does not apply
Disability Provision:	Does not apply