



The Prudential Insurance Company of America
Group Life Services
P.O. Box 8769
Philadelphia, PA 19176
Tel (800) 562-9874 Fax (800) 764-1469

RE: Important Notice regarding your Group Universal Life Insurance

This notice is to remind you that effective April 1, 2019, the premium rate(s) associated with your Group Universal Life (GUL) Insurance plan issued by the Prudential Insurance Company of America are changing.

Please reference the enclosed Benefit Summary Statement which shows your current certificate's coverage amount(s) and current 2019 Monthly Premium rate(s). To calculate your new monthly cost of insurance beginning April 1, 2019, divide your coverage amount by \$1,000 and multiply the result by the premium rate shown on the enclosed GUL Rate Exhibit. Premium rates are based on the attained age as of January 1, 2019. Note that you will receive a bill in March for your April 1, 2019 premium due.

If you have any questions, please contact Management Benefits Fund at 212-306-7290, Monday through Friday, from 9:00 a.m. to 5:00 p.m., Eastern Time.

Sincerely,

GUL-GVUL Customer Service Division
The Prudential Insurance Company of America

Enclosure



City of New York Management Benefits Fund

Group Universal Life (GUL) Rate Sheet – Retired Member

Coverages are issued by **The Prudential Insurance Company of America (Prudential)**. Rates are effective **April 1, 2019**.

GUL (Retired Member and Spouse) Coverage Rates per \$1,000

Monthly Cost of Insurance

(Initial rates based on age as of effective date of your coverage. Rates will change based on the following age schedule.)

Age	Non-Smoker	Smoker	Spouse
20-29	\$0.056	\$0.065	\$0.044
30-34	\$0.062	\$0.075	\$0.051
35-39	\$0.077	\$0.084	\$0.082
40-44	\$0.103	\$0.114	\$0.120
45-49	\$0.146	\$0.169	\$0.202
50-54	\$0.236	\$0.278	\$0.291
55-59	\$0.348	\$0.416	\$0.453
60-64	\$0.579	\$0.695	\$0.629
65-69	\$1.004	\$1.190	\$0.869
70-74	\$1.210	\$1.556	\$1.561
75-79	\$1.527	\$1.994	\$2.008
80-84	\$3.334	\$4.036	\$4.293
85-89	\$5.210	\$6.274	\$7.270
90-94	\$7.446	\$9.000	\$10.558
95-99	\$9.900	\$11.973	\$14.019

Optional Dependent Term Life Insurance (Children — Regardless of the number of children)

Coverage Amount	Monthly Cost of Insurance
\$10,000	\$0.034 per \$1,000 of coverage
\$15,000	\$0.034 per \$1,000 of coverage
\$20,000	\$0.034 per \$1,000 of coverage

If you are a Retired Member, the rates shown above apply. All coverages noted are optional and the entire cost of the coverage is paid by the member. 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 9am to 5pm ET to speak to a Management Benefits Fund Representative.

These rates do not apply if you are an Active Member, Member on Leave of Absence, or a Former/Terminated Member. If you are an Active Member or Member on Leave of Absence, please see the rate chart applicable to your class. If you are a Former/Terminated Member, please contact Prudential directly at **800-562-9874** for rate information.



*Spouse rate based on spouse's age.

These materials are for informational or educational purposes only. The information is not intended as investment advice and is not a recommendation about managing or investing assets or retirement savings. In providing these materials, Prudential is not acting as your fiduciary as defined by the Department of Labor.

Group Universal Life and Group Term Life Insurance coverages are issued by The Prudential Insurance Company of America, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series: 96945, 83500

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