



GROUP UNIVERSAL LIFE INSURANCE

Start Building Cash Value Within Your GUL Certificate Today

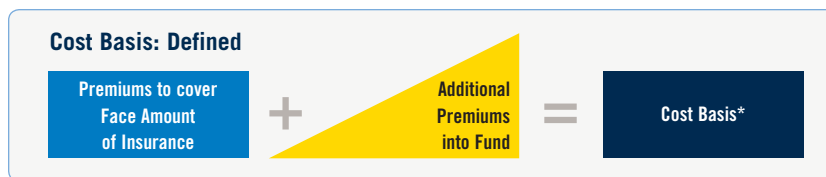
Group Universal Life (GUL) Insurance helps you protect your family and build a secure financial future. In addition to providing a life insurance benefit for your loved ones, GUL features a Cash Accumulation Fund element that allows you to earn interest on a tax-deferred basis. The Cash Accumulation Fund can help you:

Build Tax-Deferred Cash Value

- Contributions that exceed the premium required to maintain the face amount of insurance are allocated to the Cash Accumulation Fund.¹
- The Cash Accumulation Fund earns interest at or above the 2% guarantee.
- The interest credited is income tax-deferred, so annual taxation doesn't erode your interest.

Access Your Money When You Need It

- You can make withdrawals from your GUL cash value at any time and for any reason, generally without penalty.
- Withdrawals up to your cost basis are generally tax-free (see the diagram for a definition of cost basis).²



*Cost basis will be reduced by withdrawals. Cost of insurance charges for any additional insurance benefits, such as Spouse or Child Term Life Coverage, do not contribute to cost basis.

- Life insurance premiums provide a double benefit—they provide valuable coverage and they increase the cost basis.
- Loans are tax-free and can be taken for up to 90% of your Cash Accumulation Fund value.²

Enhance Your Life Insurance Benefit

- The interest credited to your cash value will increase the amount of your life insurance benefit.
- The increased life insurance benefit can help your beneficiaries offset future expenses.
- Your life insurance benefit—including the cash value component—is generally free of federal income tax.

To start contributing today, or if you are not enrolled in GUL, call Mercer Voluntary Benefits at 877-416-2774, Monday through Friday, 8:00 a.m. to 5:00 p.m., Central time.

1. Prudential's GUL/GVUL Customer Service Center monitors all contributions because they are subject to plan and Internal Revenue Code maximums. If cash contributions exceed certain limits and the GUL coverage becomes a Modified Endowment Contract (MEC), different tax rules, and in some cases penalties, apply for lifetime distributions such as loans, withdrawals, and assignments (including distributions made in the two years prior to becoming a MEC). A MEC can result from premium payments or from a reduction in coverage (such as the purchase of paid-up life insurance). If this applies to you, Prudential will promptly notify you in writing of your status and advise you of your current options (if any) and by when you must respond. Prudential is not authorized to give tax advice—you should consult your tax advisor.
2. If the GUL coverage is classified as a Modified Endowment Contract (MEC) under IRS rules, distributions from the Cash Accumulation Fund may be subject to unfavorable tax rules and a 10% federal tax penalty if made before age 59½. Withdrawals will reduce the Cash Accumulation Fund's cash value and life insurance benefit. Withdrawals taken from a non-MEC life insurance certificate are generally tax-free up to the recovery of Cost Basis unless the certificate is classified as a "cash rich" certificate under IRC Section 7702(f)(7). When a certificate lapses with an outstanding loan, the loan is taxable to the extent that it exceeds the cost basis and will be reported on an IRS Form 1099-R.

Group Universal Life Insurance coverage is issued by The Prudential Insurance Company of America, a Prudential Financial company, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions which may apply. Contract Series: 96945.

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