

Term Life Insurance

*"For employees who
qualify for
Full Prudential coverage"*





INTRODUCTION

Human life expectancy is greater today than it was even a decade ago. At 65 the average man can look forward to living another 15 years. A woman of the same age can expect to live still longer — about 18 years.

However, premature death and the financial hardship it creates for our families is of concern to all of us. That's why the Employee Benefit Program includes a Term Life Insurance Plan to provide protection for survivors.

The Plan includes basic protection plus the option of purchasing additional coverage for those who feel the need for added protection.

Since life insurance is an individual and personal matter, this Group Insurance Plan should not take the place of your own personal life insurance but should be considered as a supplement to your overall estate planning.





TABLE OF CONTENTS

Summary of Benefits	6
Eligibility	7
Basis for Payment	9
Accidental Death and Dismemberment Insurance	9
Late Enrollment	10
Salary Changes	10
Disability	10
Beneficiary	10
Claims Payment	11
Termination of Employment	11
Termination of Insurance	11

SUMMARY OF BENEFITS

THE BASIC TERM LIFE INSURANCE PLAN

- Provides Employee Term Life Insurance in an amount approximately equal to your annual salary, up to a maximum of \$50,000.
- Provides Accidental Death and Dismemberment Insurance benefits equal to your Basic Employee Term Life Insurance Amount.
- Provides Dependent's Term Life Insurance in the following amounts:

Spouse	\$1,000*
Children, 6 months or more	1,000*
14 days to 6 months	100

*but not more than 50% of your amount of Basic plus Additional Employee Term Life Insurance.

THE ADDITIONAL EMPLOYEE TERM LIFE INSURANCE PLAN

OPTIONAL COVERAGE—PREMIUM PAID BY EMPLOYEE

- Provides you with the opportunity to purchase Additional Employee Term Life Insurance in an amount equal to twice your Basic Life Insurance, at low cost group rates.

MAXIMUM AMOUNT

The combination of Basic and Additional Employee Term Life insurance will always provide an amount approximately three times your annual salary, up to a maximum of \$150,000.

SCHEDULE OF AMOUNTS AT DIFFERENT WEEKLY EARNINGS

WEEKLY EARNINGS	BASIC LIFE	ACCIDENTAL DEATH AND DISMEMBERMENT	ADDITIONAL LIFE
\$ 45 - 54	\$ 4,000	\$ 4,000	\$ 8,000
65 - 74	5,000	5,000	10,000
85 - 94	6,000	6,000	12,000
105 - 114	7,000	7,000	14,000
125 - 134	8,000	8,000	16,000
145 - 154	9,000	9,000	18,000
165 - 174	10,000	10,000	20,000
185 - 194	10,000	10,000	20,000
205 - 214	11,000	11,000	22,000
225 - 234	12,000	12,000	24,000
245 - 254	13,000	13,000	26,000
265 - 274	14,000	14,000	28,000
285 - 294	15,000	15,000	30,000
etc.			
Age 60 or over at time of hire	\$ 1,000	\$ 1,000	\$ 2,000

ELIGIBILITY

If you are a regular-permanent employee scheduled to work 20 or more hours per week, you may enroll yourself and your eligible dependents in the Term Life Insurance Plan.

The insurance will become effective on the first day of the calendar quarter (January 1, April 1, July 1 or October 1) following your completion of one month of continuous employment.

If you are not actively at work on the day the insurance would ordinarily have become effective it will not become effective for you or your dependents until you return to active employment under conditions which are within the eligibility requirements of the Group Insurance Plan.

If you do not enroll within 31 days following the date your insurance would ordinarily become effective, you will be required to furnish evidence of good health for yourself and for each eligible dependent.

ELIGIBLE DEPENDENTS

Your spouse (unless legally separated).

Your unmarried children who are 14 days but less than 19 years of age.

Unmarried children age 19 but less than 21 years old are also eligible if they depend wholly on you for support and maintenance.

"Children" includes stepchildren, foster children and legally adopted children provided they depend upon you for support and maintenance.

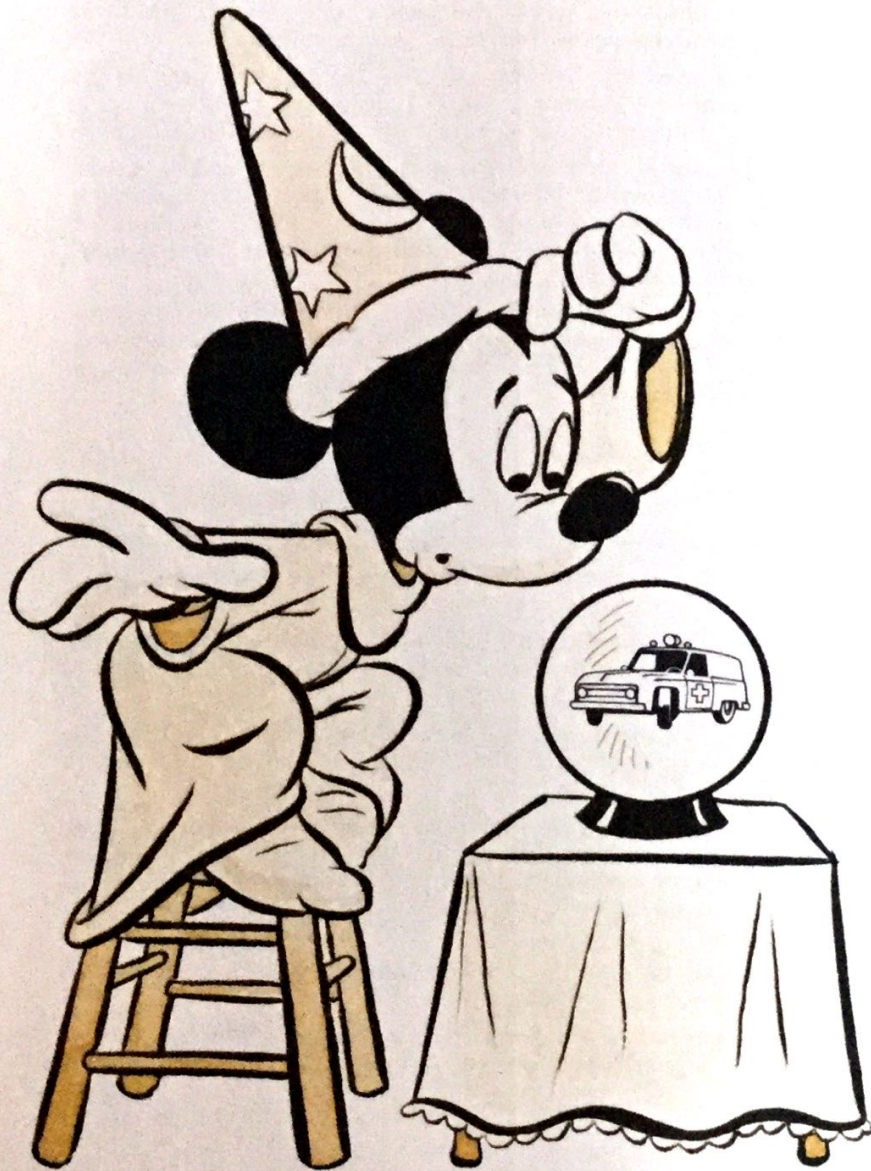
A dependent (except a new-born child) who is confined for medical care or treatment in any institution or at home when the insurance would ordinarily have become effective will not be covered until given a final release by the doctor from all such confinement.

No one will be eligible as a dependent who is covered as an employee, or who is in military service.

If both parents are insured as employees, children may be included as dependents of one parent only.

CONTRIBUTIONS

When you enroll you will be notified of your weekly contribution rate by the Group Insurance Office. For your convenience, your contribution is deducted from your paycheck.



YOUR ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

This insurance (equal to your Basic Employee Term Life Insurance) will be paid for any of the following losses as the result of an accident occurring on or off the job while you are insured. It is payable regardless of other insurance.

Loss of Life Full Amount of Insurance
(Paid to your beneficiary)

Loss of:

Both Hands	} Full Amount of Insurance (Paid to you)
Both Feet	
Sight of Both Eyes	
One Hand and One Foot	
One Hand and sight of one eye, or ...	
One Foot and sight of one eye	

Loss of:

One Hand	} One-Half the Amount of Insurance (Paid to you)
One Hand, or	
Sight of one eye	

The total payment for all losses due to any one accident will not be more than the full amount of insurance. The loss must take place within 90 days after the accident.

YOUR ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE DOES NOT COVER LOSSES RESULTING FROM ANY OF THE FOLLOWING CAUSES:

Losses resulting from war (including undeclared war and armed aggression), suicide, attempted suicide, a bodily or mental infirmity or disease, and infection other than a pyogenic infection of an accidental cut or wound or travel in any moving aircraft aboard which you are giving or receiving training or have any duties (unless such duties are a condition of your employment).

QUESTIONS AND ANSWERS

WILL THE BASIC EMPLOYEE TERM LIFE INSURANCE AND THE ADDITIONAL EMPLOYEE TERM LIFE INSURANCE AMOUNTS BE PAID REGARDLESS OF THE CAUSE OF DEATH?

— Yes, both are payable in the event of death from any cause.

Note: This does not apply to your Accidental Death and Dismemberment Insurance since its purpose is to provide additional benefits for death or for dismemberment due to an accident. For specific restrictions and exclusions, please see above.

QUESTIONS AND ANSWERS

IF I ENROLL IN THE BASIC EMPLOYEE TERM LIFE INSURANCE PLAN ONLY, MAY I ENROLL FOR THE ADDITIONAL EMPLOYEE TERM LIFE INSURANCE COVERAGE AT A LATER DATE?

- Yes, however, if you do not enroll within 31 days after you first become eligible for insurance you will be required to submit satisfactory evidence of insurability to the insurance company.

IF I DO NOT ENROLL MY DEPENDENTS FOR THE DEPENDENTS TERM LIFE INSURANCE WHEN THEY FIRST BECOME ELIGIBLE MAY I ENROLL THEM AT A LATER DATE?

- Yes, but if you do not enroll eligible dependents within 31 days from the date they first become eligible, you will have to submit satisfactory evidence of their insurability to the insurance company.

WILL THE AMOUNT OF MY EMPLOYEE TERM LIFE INSURANCE CHANGE IF MY SALARY CHANGES?

- Yes, if your salary changes enough to place you in another weekly earnings bracket, the amount of your Life insurance and your weekly contribution will be changed automatically, provided you are actively at work on that day, otherwise on the date you return to your active full time work.

IF I SHOULD BECOME TOTALLY DISABLED AND CAN NO LONGER WORK, WHAT HAPPENS TO MY EMPLOYEE TERM LIFE INSURANCE COVERAGE?

Your Basic Employee Term Life Insurance amount will be continued in force at no cost to you, as long as you are totally disabled, and the disability occurred prior to age 60.

Note: Your Additional Term Life Insurance, your Accidental Death and Dismemberment Insurance and your Dependents Term Life Insurance does not continue in force during a "total" disability.

MAY I NAME ANYONE AS MY BENEFICIARY?

- Yes, you may name any person or persons that you wish, and you may change your beneficiary at any time.

NOTES:

- It is important to keep your beneficiary designation up-to-date.
- Be sure to notify your Group Insurance Office if you wish to change your beneficiary designation.
- The Group Insurance Office can also assist you if you wish to set up special designations such as trusts, multiple beneficiaries, etc.

HOW ARE LIFE INSURANCE BENEFITS PAID?

Unless you have made previous arrangements, the benefits under your Employee Term Life Insurance will be paid in a lump sum to your designated beneficiary.

Your beneficiary may also elect to take the benefits in some form other than a lump sum.

Dependents Term Life Insurance benefits are payable to you.

HOW IS CLAIM ESTABLISHED?

In order to establish a claim the Group Insurance Office should be notified as soon as possible.

TERMINATION OF EMPLOYMENT

If your employment is terminated, your coverage under the Term Life Insurance Plan ceases; however, if you should die within the 31 day period following your termination the death benefits from your Basic Employee Term Life Insurance and your Additional Employee Term Life Insurance would be payable. This also applies to your dependents Term Life Insurance, but does not apply to your Accidental Death and Dismemberment Insurance.

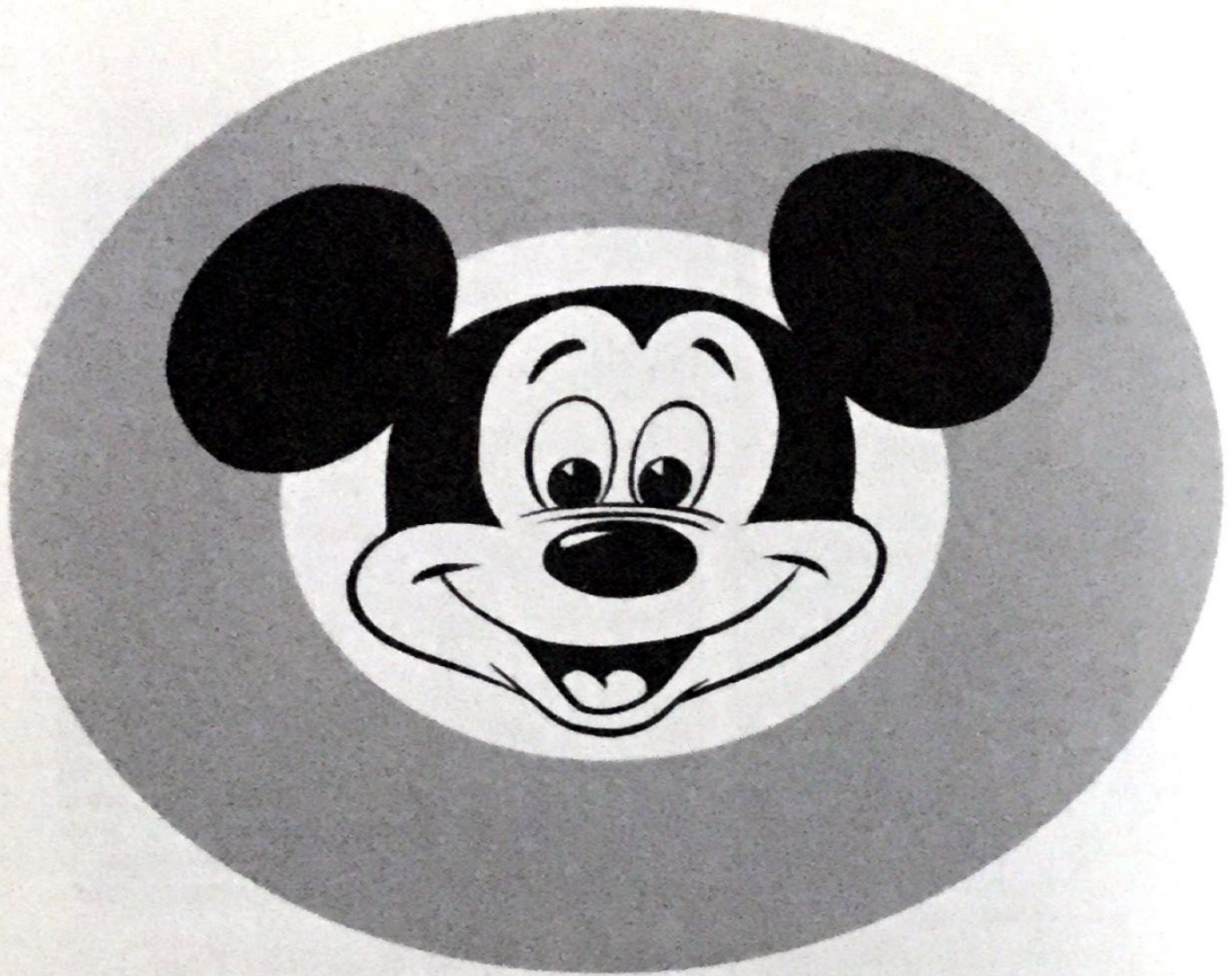
Furthermore, you may convert your Basic Employee Term Life Insurance, your Additional Employee Term Life Insurance and your spouse's Term Life Insurance to individual policies, without having to furnish evidence of good health if you do so within 31 days following your termination date. You may convert to any type of policy offered by the insurance company except term insurance, or any policy offering disability or other supplementary benefits.

This conversion privilege does not apply to your Accidental Death and Dismemberment Insurance nor to your children's Term Life Insurance.

If you should die while still employed, the conversion privilege also applies to your spouse's life insurance if the conversion privilege is exercised within 31 days from the date of your death.

TERMINATION OF INSURANCE

The insurance for yourself and your dependents will terminate if you discontinue your contributions, if you cease to be an eligible employee, or if the Group Insurance Plan is discontinued. A dependent's insurance will terminate when he is no longer an eligible dependent.



POLICY AND CERTIFICATES

For simplicity, the Group Insurance Plan has been described in a rather general manner in this booklet. The benefits are described more fully in the individual certificates given to insured employees. The extent of the insurance for each individual is governed at all times by the complete terms of the master Group Insurance Policy issued by The Prudential.

CHANGE OR DISCONTINUANCE OF THE PLAN

The Company expects to continue the Group Insurance Plan indefinitely, but as is customary in group insurance plans, the right of change or discontinuance at any time must be reserved.



Prudential

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA
Western Home Office
Los Angeles, California