

"MVP" – Prudential's LTC Most Valuable Producer Incentive Program

Prizes Awarded Monthly Anyone can be an MVP

Prudential is proud to present the "Most Valuable Producer" Incentive Program, beginning September 1, 2007, and running through December 31, 2007! Open to all Prudential LTCi brokers, the "MVP" sales incentive program awards producers who sell at least two Prudential LTCi policies, with gift cards honored by nearly 400 national merchants. These merchants include department stores such as Home Depot, Macy's,

Lord & Taylor, Kohl's, Target, and Sears, restaurants such as Applebees®, Olive Garden®, and Steak & Ale®, entertainment, travel, and much more.

Prizes are awarded for all Prudential ILTC Insurance applications (LTC3 and LTC By DesignSM) submitted between September 1, 2007, and December 31, 2007, that result in an issued policy. Please see Terms and Conditions for details.

Prize Levels:

Two (2) issued Prudential LTCi policies earn a \$100 Gift Card

The next two (2) (total of four (4)) issued Prudential LTCi policies earn an additional \$150 Gift Card

The next two (2) (total of six (6)) issued Prudential LTCi policies earn an additional \$200 Gift Card

Earn an additional \$100 Gift Card for every policy issued after your sixth policy

Prizes will be automatically sent to the winners on a monthly basis for any prize level achieved during that month.

Please see the reverse side for terms and conditions.



Prudential

Terms and Conditions:

The Most Valuable Producer Incentive program runs from September 1, 2007 through December 31, 2007 ("Qualification Period") and is open to all individual brokers in good standing who are licensed and appointed to sell Prudential individual LTC insurance through our brokerage channel. Replacement sales will not count toward qualification. Splits will be counted toward the program on a percentage basis. This incentive program is open to both LTC by DesignSM and LTC3SM products. Participation in this program is subject to any requirements or limitations of law or regulation, as well as to the terms and conditions of any brokerage agreement in place with Prudential. Each broker producer who submits two (2) individual long-term care insurance (ILTCi) applications during the Qualification Period that result in issued policies, will receive a Premiere Choice Award certificate good for a \$100 gift card. Each broker producer who attains a level of four (4) issued ILTCi policies will receive an additional Premiere Choice Award certificate good for a \$150 gift card. Each broker producer who attains a level of six (6) issued ILTCi policies will receive an additional Premiere Choice Award certificate good for a \$200 gift card. Each broker producer will receive a Premiere Choice Award certificate good for a \$100 gift card for each additional ILTCi policy issued after issued policy number six (6). The gift cards can be used at any of the approved merchants and are chosen by the broker producer. Issued ILTCi policies will be reviewed on a monthly basis during the Qualification Period and at the end of each month, winners will be sent a Premiere Choice Award certificate along with instructions on how to redeem the award certificate for their gift card(s). We will continue to award prizes on issued policies through February 28, 2008 for applications that were submitted during the Qualification Period. Each retailer establishes its own policies. Gift certificates feature specific retailer terms and conditions, including expiration date and any cashback policies. As explained in the contest rules, you are obligated to follow Company policies, and applicable insurance laws when making sales recommendations to address clients' needs. This obligation is not lessened in any manner because you may have an opportunity to win a prize in the sales incentive promotion based upon sales of eligible policies.



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