Life Insurance Plan

An exclusive benefit of your membership—affordable Group Term Life Insurance, endorsed by ASCAP
Additional Information

Eligibility—You are eligible to request coverage under this Plan if you are a member of the American Society of Composers, Authors and Publishers (ASCAP), under age 60. Spouses or domestic partners of eligible members of ASCAP, under age 60 are also eligible.

Evidence of Insurability—Applicants are required to provide satisfactory Evidence of Insurability as determined by Prudential. It may be necessary for the applicant to submit blood/urine specimens for lab analysis, undergo a paramedical exam and ECG, or consent for their attending physician to release medical history to Prudential’s Medical Underwriting Department.

Beneficiary Designation—Life insurance proceeds are payable to the beneficiary(ies) designated by the member. The member is automatically the beneficiary for the spouse term life coverage, if elected.

‡ The acceleration of life insurance benefits offered under this certificate is intended to qualify for favorable tax treatment under the Internal Revenue Code of 1986 (under IRC Section 101g). If the acceleration of life insurance benefits qualifies for such favorable tax treatment, the benefits will be excludable from income and not subject to federal taxation. Tax laws relating to the acceleration of life benefits are complex. An insured should consult a qualified tax advisor about circumstances under which that person could receive acceleration of life insurance benefits excludable from income under federal law. The death benefit will be reduced by any amount received. The insured must furnish satisfactory evidence, including a doctor’s certification that his or her life expectancy is six months or less. The benefit to be paid cannot be more than 50% of the coverage amount or $50,000—whichever is less.
MusicPro
Life Insurance Plan

Term life coverage exclusively for members of the American Society of Composers, Authors and Publishers

Peace of mind for your family—protection for their future

No one wants to think about death, but if you avoid planning for it now, could you be forcing your family to abandon the plans you’ve dreamed of?

The MusicPro Life Plan—endorsed by The American Society of Composers, Authors and Publishers (ASCAP) with coverage issued by The Prudential Insurance Company of America—was designed for a simple purpose: to provide money to help keep your family’s hopes and dreams for the future on track following your death. It provides money to help pay the mortgage, so your family can continue to live in their home; or for the college education they deserve. It can be used for a wedding your daughter will remember all her life, or to help ensure your spouse can retire in comfort.
Competitive Group Rates
Rates for MusicPro Life are highly competitive because the decision to apply for coverage should be an easy one. And because the Plan isn’t limited to a 10-, 15- or 20-year term, the coverage can be yours to age 75, as long as you continue to pay your contributions and maintain your membership in ASCAP. In other words, you don’t have to re-qualify at the end of a term, when a change in your health might make you ineligible for coverage, or might result in a significant increase in your insurance premium rates.

The MusicPro Life Plan is flexible. As your needs increase, you can simply apply for more coverage—currently up to $500,000. And under current IRS rules (section code 101(a)), the death benefit paid is generally free from federal income tax.

Optional Benefits
Depending on your needs, additional options are available under the Plan:

**Accelerated Death Benefit**—A no-cost feature of the Plan, this option allows insureds who become terminally ill while covered to receive a portion of their life insurance coverage amount in a lump sum, generally tax-free.

**Spouse Coverage**—You can insure your eligible spouse or domestic partner with a term life insurance amount up to 50% of your coverage amount. Coverage is based on your spouse’s age and begins the first of the month following the date your spouse’s evidence of insurability is approved.

This is an important benefit of your Membership—don’t pass it by
MusicPro Life can provide your family with money to keep your plans for the future on track. Applying for coverage is easy. Providing this protection to your family could be one of the most important things you ever do for them.
MusicPro Life Plan Rates
Rates shown below are based on your attained age. Rates will increase as you enter higher age bands and may be changed on a class-wide basis only. You can never be singled out for a rate increase. Coverage reduces at age 65 to 50% of the in-force amount; at age 70 to 50% of the in-force amount at age 69. Term Life terminates at age 75.

Semi-annual Rates
per $1,000 of coverage. Available in $50,000 increments up to $500,000 in coverage

<table>
<thead>
<tr>
<th>Age of Participant</th>
<th>Non-smoker Male</th>
<th>Non-smoker Female</th>
<th>Smoker Male</th>
<th>Smoker Female</th>
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<tbody>
<tr>
<td>Under 25</td>
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<tr>
<td>25-29</td>
<td>0.49</td>
<td>0.36</td>
<td>0.62</td>
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<td>30-34</td>
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<td>35-39</td>
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<tr>
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<td>70-74</td>
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<td>12.73</td>
<td>21.67</td>
<td>16.25</td>
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</table>

Rates may change as you enter a higher age category or on a class-wide basis only.

Don’t delay enrolling in this important Plan.

Questions?
Contact the ASCAP Group Life Insurance Plan Administrator, Gilsbar, Inc. at 1-866-605-6796
When the life insurance terminates—A member’s life insurance may be continued until the terminating age of 75. Earlier termination will occur: a) at such time the participant is no longer a member of ASCAP; b) if the Group Policy terminates, or c) if the member withdraws from the Plan by so electing or by failure to pay the required contributions. (The member may also elect an available lower amount and thereby reduce his or her coverage.)

Conversion rights—If the MusicPro Life Insurance Plan reduces or terminates because of the member’s attainment of an age, or because the member is no longer a member of ASCAP, the member has the privilege of converting the amount by which the insurance was reduced to a Prudential individual life insurance policy. The member can get this life insurance protection without taking a medical examination or answering health questions. To convert, a member must apply within the 31-day period after the life insurance reduces or terminates, requesting any individual life insurance policy then customarily issued by Prudential except term life insurance (although preliminary term life insurance for up to one year may be included) or a policy containing disability or other supplementary benefits. The converted policy will be effective at the end of the 31-day period, and the premiums will be the same as the member would ordinarily pay on applying for an individual policy at that time. If death occurs within this 31-day period, that amount of life insurance under the Plan, which the member was entitled to convert, will be paid whether or not the member has applied for conversion.

Suicide Exclusion—If death results from, or is caused by suicide, while sane or insane: (1) A death benefit is not payable if you or your spouse dies within two years of the date you become a Covered Person. But, Prudential will refund any premiums paid for you or your spouse under this Coverage. (2) The amount of any increase in your or your spouse’s death benefit is not payable if you or your spouse die within two years of the date of the increase. But, Prudential will refund any premiums paid for that increase.

Notice—Thank you for choosing the MusicPro Life Insurance Plan issued by The Prudential Insurance Company of America (Prudential) for your insurance needs. Before we can issue coverage we must review your application/enrollment form. To do this, we need to collect and evaluate personal information about you. This notice is being provided to inform you of certain information practices Prudential engages in, and your rights, with regard to your personal information. We would like you to know that: Personal information may be collected from persons other than yourself or other individuals, if applicable, proposed for coverage; this personal information as well as other personal or privileged information subsequently collected by us may, in certain circumstances, be disclosed to third parties without authorization; you have a right of access and correction with respect to personal information we collect about you; and upon request from you, we will provide you with a more detailed notice of our information practices and your rights with respect to such information. Should you wish to receive this notice, please contact: The Prudential Insurance Company of America, Group Medical Underwriting, P.O. Box 8796, Philadelphia, PA 19176.

Any information we obtain regarding a person’s insurability will be treated as confidential. We may, however, make a brief report of it to the Medical Information Bureau (the Bureau), a non-profit membership organization of life insurance companies, which operates an information exchange on behalf of its members. When you apply for life, disability, or health insurance to any company, including Prudential, which is a member of the Bureau, or submit a claim for benefits to such a company, the Bureau will, on request, give the company the information in its files. In addition, upon receipt of a request from you, the Bureau will arrange disclosure of any information it may have in your file. If the information came from the Bureau and you question the accuracy of the information in the Bureau’s files, you may contact the Bureau and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of the Bureau’s information office is: P.O. Box 105, Essex Station, Boston, MA 02112, (617) 426-3660.

Prudential cannot give legal or tax advice. Please consult your tax or financial advisor. The MusicPro Life Plan is subject to applicable state laws and regulations.

The Prudential Insurance Company of America issues the insurance and is authorized to conduct business in all states, the District of Columbia, Guam, Puerto Rico and the United States Virgin Islands. Principal offices are 751 Broad St., Newark, NJ 07102-3777. The Plan Administrator is Gilsbar Inc., P.O. Box 998, Covington, LA 70434. Gilsbar, Inc. is not affiliated with Prudential. Prudential and the Rock logo are registered service marks of The Prudential Insurance Company of America and its affiliates. Group Contract Series 83500. California COA #1179; NAIC #68241

This brochure is intended to be a summary of your benefits and may not include all policy provisions, exclusions and limitations. A certificate, with complete policy information, including limitations and exclusions, will be provided. If there is a discrepancy between this document and the certificate issued by Prudential, the terms of the certificate will govern.