

My Enrollment Summary

My Profile

Name: Keith Gardner
Address: 2123 Treetop Drive

City: Castle Rock
State/Province: Colorado
Country: United States
Postal Code: 80109

E-mail Address: gardnerk@us.ibm.com

My Coverage

| Coverage Type | Coverage Effective Date | Benefit | Rate Tier | Monthly Deduction (\$) | Status |
|--|-------------------------|-----------|-----------|------------------------|----------|
| Employee Group Universal Life | 01/01/2017 | \$190,000 | | \$5.32 | Approved |
| Spouse/Domestic Partner Group Universal Life | 01/01/2017 | \$50,000 | | \$1.85 | Approved |
| Child Optional Dependent Life | 01/01/2017 | \$10,000 | | \$1.00 | Approved |
| Employee Optional Accidental Death & Dismemberment | 01/01/2017 | \$190,000 | | \$3.80 | Approved |
| Spouse/Domestic Partner Optional Accidental Death & Dismemberment | 01/01/2017 | \$50,000 | | \$1.00 | Approved |

Additional Information:

Employee Monthly Cash Accumulation \$0.0 Fund Contribution:

Spouse Monthly Cash Accumulation Fund \$0.00

Contribution:

My Beneficiaries

| Product | туре | Name | Percent |
|---------------|---------|------------------|---------|
| All Coverages | Primary | Jennifer Gardner | 100% |
| | | | |

Cost of insurance may increase or decrease in the future based upon the claims experience of participants. All provisions that apply are governed by the Certificate. Rates may be subject to change. Rates will not be changed on an individual basis.

The Booklet and Certificate of Coverage, which your employer will send you separately, constitute the Group Insurance Certificate. Together, they replace any older booklets and certificates issued for Coverages in the Booklet's Schedule OF Benefits. Benefits are subject TO the entire GROUP Contract, which includes the GROUP Insurance Certificate. Your electronic signature IS kept ON FILE BY Prudential FOR your convenience.

GROUP Insurance coverages are issued BY The Prudential Insurance Company OF America, 751 Broad Street, Newark NJ 07102. The Booklet/Certificate contains ALL details, INCLUDING ANY policy exclusions, limitations, AND restrictions, which may apply. Prudential AND the Rock logo are registered service marks OF The Prudential Insurance Company OF America, Newark, NJ, AND its affiliates. California COA #1179.