The Term Life Insurance coverage issued by The Prudential Insurance Company of America (Prudential) to Walmart associates includes an Accelerated Death Benefit (ADB) option.

**What is an Accelerated Death Benefit?**
An ADB option allows a terminally ill associate enrolled in the Walmart Group Term Life Insurance plans, to receive part of his or her insurance benefit while still living. A portion of the Group Life Insurance benefit, which would otherwise be payable to the beneficiary(ies) at death, will be paid in advance to associates who are eligible and decide to exercise this option.

**What is the criteria for ADB?**
A person is considered terminally ill when the following three conditions are met:
- There is no reasonable prospect of recovery.
- Death is expected within 12 months.
- A doctor can certify that the illness or injury is terminal.

**What benefit amount can an associate receive?**
Under the ADB option, an associate may elect to receive up to 50 percent of the amount the beneficiary(ies) would have received upon the associate’s death. Fifty percent refers to the amount of coverage in force on the date that Prudential receives proof the associate is terminally ill.

The amount received cannot be more than $500,000 under the Basic Associate Term Life Insurance coverage or $250,000 under the Optional Associate Term Life Insurance coverage. Payment may be made in one lump sum or 12 equal monthly installments. Upon the death of the associate, the beneficiary(ies) will receive the remaining 50 percent, plus any monthly installments (if that payment method was selected) not yet received at the time of death.

**Important information about the ADB option.**
The ADB option is a feature of the Walmart Group Term Life Insurance plans issued by Prudential. ADB is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for those types of insurance. There may be some circumstances when ADB will not be paid.
If an associate terminates from Walmart after receiving or beginning to receive ADB, the associate will need to convert his or her coverage to individual life insurance coverage. If the associate does not convert coverage upon termination of employment, no benefits will be paid to the beneficiary or beneficiaries. Please refer to the Booklet-Certificate for details on conversion.

Receipt of accelerated death benefits may affect eligibility for public assistance. Federal income tax treatment of payments made under the ADB option depends upon whether the insured is the recipient of the benefits and is considered “terminally ill” or “chronically ill.” You may wish to seek professional tax advice before exercising this option.*

Questions? Contact Prudential at 877-740-2116, Monday through Friday, from 7 a.m. to 8 p.m., Eastern time.

*This flyer provides general information regarding the above topic. Neither The Prudential Insurance Company of America, Newark, NJ nor its affiliates provide tax, legal, or accounting advice. Walmart associates should consult with their own advisors regarding their particular situation.

Accelerated Death Benefit option is a feature that is made available to group life insurance participants. It is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for those types of insurance coverage. The death benefit is reduced by the amount of the accelerated death benefit paid. There is no administrative fee to accelerate benefits. Receipt of accelerated death benefits may affect eligibility for public assistance and may be taxable. The federal income tax treatment of payments made under this rider depends upon whether the insured is the recipient of the benefits and is considered “terminally ill” or “chronically ill.” You may wish to seek professional tax advice before exercising this option.

Basic Associate Term Life and Optional Associate Term Life Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, 751 Broad Street, Newark, NJ 07102. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series: 83500.

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