



**Andrew J. Mako**  
Senior Vice President  
Long-Term Care Insurance

**The Prudential Insurance Company of America**  
Long-Term Care Insurance Customer Service Center  
P.O. Box 70191  
Philadelphia, PA, 19176-0182

«FIRST» «MIDDLE» «LAST»  
«ADDRESS\_LINE1\_\_\_\_\_»  
«ADDRESS\_LINE2\_\_\_\_\_»  
«CITY\_\_\_\_\_», «STATE» «ZIP\_CODE\_\_»

July 26, 2010

Re: Policy Number «POLICY\_\_\_\_\_»  
ILTC1 Prudential Long-Term Care<sup>SM</sup> Insurance  
Notice of long-term care insurance premium increase

Dear «FIRST» «MIDDLE» «LAST»:

We are writing to inform you about an important change to your long-term care (“LTC”) insurance coverage with the Prudential Insurance Company of America. Our records indicate that you currently hold the policy referenced above (Please Note: if your policy is no longer in force, this letter does not apply to you). Your policy is part of the “ILTC1” group of policies. The changes discussed in this letter concern you and all other purchasers of ILTC1 policies. Please read this letter carefully and in its entirety.

Prudential is committed to providing quality LTC insurance products to our customers. We have always used what we believed to be the best available information to price our LTC products. We also monitor in-force policies such as yours to make sure that, in the event of a claim, we will be able to provide you and other customers with the benefits that we have promised to provide. Based upon our careful review and analysis of our ILTC1 experience, we have determined that these policies will require a premium rate increase.

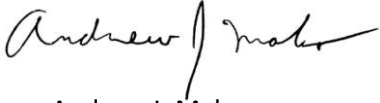
Accordingly, following a rate filing with the CA insurance regulator, the state where your policy was issued, Prudential will be increasing your ILTC1 premium rates by [28% Cash or 18% Reimbursement]. The premium increase for your policy will be effective no earlier than 11/01/2010. Not less than 60 days prior to the effective date of your increase, we will provide you with details about the premium increase. We will also be providing you with options that may allow you to reduce the amount that your premium increases by reducing certain benefits under your policy.

The decision to raise ILTC1 premium rates was not an easy one. We understand this premium rate increase impacts you financially, but we hope that you will continue to appreciate the value of your LTC insurance coverage. This premium rate increase is necessary in order for Prudential to continue to provide the quality LTC insurance coverage that our customers have come to expect. We have kept the increase as low as reasonably possible with the hope of minimizing the impact on you. However, it is possible that, as we continue to regularly review the experience of these ILTC1 policies, we may need to increase premiums again in the future.

You are not required to take any action with regard to your policy at this time. If you have questions or concerns after reviewing this letter, please call our Long-Term Care Call Center using our dedicated customer service toll free line at 877-214-6583. We have a staff of well-trained individuals ready to assist you with this important change. The dedicated customer service line is available Monday through Friday during normal business hours, 8am to 8pm Eastern Time.

We appreciate having you as a customer and look forward to continuing to serve you.

Sincerely,

A handwritten signature in black ink that reads "Andrew J. Mako". The signature is written in a cursive style with a large, stylized initial "A".

Andrew J. Mako  
Senior Vice President