



# Rate Sheet

**SARES-REGIS Operating Company, L.P.**

**All Eligible Employees**

**Issued by The Prudential Insurance Company of America (Prudential)**

**Effective: 01/01/2026**

## Cost of Buy Up Long Term Disability

Use the chart below to find the cost of Buy Up Long Term Disability insurance. Follow the steps below to calculate your coverage cost. Your maximum monthly benefit amount is up to \$10,000. Your coverage level is limited to the salary of \$179,991.

Employee's Age	Employee's Rate
Under 25	\$0.034
25-29	\$0.053
30-34	\$0.092
35-39	\$0.167
40-44	\$0.29
45-49	\$0.449
50-54	\$0.751
55-59	\$1.185
60-64	\$0.884
65-69	\$0.402
70-74	\$0.261
75-100	\$0.258

Rates may change as the insured enters a higher age category. Also, rates may change if plan experience requires a change for all insureds.

## How to calculate your total LTD Monthly cost

Step 1	Indicate your monthly earnings.	= \$
Step 2	If the amount in Step 1 is greater than \$14,999.25, indicate \$14,999.25. Otherwise, indicate the amount from Step 1.	= \$
Step 3	Multiply the amount in Step 2 by the rate for your age and divide by 100 to obtain your total LTD monthly cost.	= \$

Implementation of the insurance plan(s) will depend on having a specific percentage of all eligible employees enrolling in the plan(s). If this percentage of enrollment level is not met, these coverage(s) may not be effective.

*Benefits, exclusions and provisions may vary by state. Refer to the plan booklet for details.*

For your coverage to become effective, you must be actively at work on the effective date of the plan. If you apply for an amount that requires satisfactory evidence of insurability to The Prudential Insurance Company of America, you must be actively at work on the date of approval for the amount requiring satisfactory evidence of insurability.

This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York Department of Financial Services.

**North Carolina residents: THIS IS NOT A MEDICARE SUPPLEMENT PLAN. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare, which is available from the company.**

**THIS IS AN EXCEPTED BENEFITS POLICY IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY. THIS NOTICE IS NOT APPLICABLE TO TERM LIFE COVERAGE.**

Group Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series: 83500

© 2025 Prudential Financial, Inc. and its related entities.

Prudential, the Prudential logo, and the Rock Symbol are service marks of Prudential Financial, Inc., and its related entities, registered in many jurisdictions worldwide.