

SALESFORCE.COM, INC.

All Active Full-Time & Part-Time Employees who are U.S. Citizens or U.S. Residents

All coverages are issued by The Prudential Insurance Company of America.

Basic Term Life, Basic Accidental Death & Dismemberment, Optional Term Life, Optional Dependent Term Life and Optional Accidental Death & Dismemberment

Basic Term Life - 100% Employer Paid

- Basic Term Life: You are automatically enrolled for 2 times your covered annual earnings to \$1,500,000.
- If you are terminally ill, you can get a partial payment of your group life insurance benefit. You can use this payment as you see fit. The payment to your beneficiary will be reduced by the amount you receive with the Accelerated Benefit Option.* Refer to the plan booklet for details.
- Payment of premium can be waived if you are totally disabled for 6 months, you are less than 60 years old when the disability begins, and you continue to be totally disabled. This waiver terminates at age 65. This provision may vary by state.
- The amount of insurance reduces by 35% at age 70 and 50% at age 75.
- Coverage will end on your termination of employment or as specified in the plan booklet. You may convert your insurance to an individual life insurance policy issued by the Prudential Insurance Company of America.

Basic Accidental Death & Dismemberment - 100% Employer Paid

- Basic AD&D pays you and your beneficiary a benefit for the loss of life or other injuries resulting from a covered accident -- 100% for loss of life and a lesser percentage for other injuries. Injuries covered may include loss of sight or speech, paralysis, and dismemberment of hands or feet. Basic AD&D benefits are paid regardless of other coverages you may have.
- Basic AD&D: You are automatically enrolled for an amount equal to your Basic Term Life coverage amount.



Optional Term Life - 100% Employee Paid

- Purchase coverage in increments of \$10,000 up to a maximum of \$1,500,000, not to exceed 5 times your covered annual earnings.
 - **New Hires:** Get the lesser of 5 times your covered annual earnings not to exceed \$750,000 - no medical questions asked - when enrolling when first eligible in Optional Group Term Life.
 - **Current Participants:** Your current coverage amount will be continued. During the annual enrollment period, you may increase your current coverage amount by \$10,000, up to a total coverage amount of the lesser of 5 times your covered annual earnings or \$750,000, without providing evidence of insurability to Prudential. Outside of annual enrollment periods, evidence of insurability satisfactory to The Prudential Insurance Company of America is required for all increases in coverage amounts.
 - **Current Employees who were denied coverage in the past, Current Employees who waived coverage in the past or Late Entrants (did not enroll when first eligible):** Evidence of insurability satisfactory to The Prudential Insurance Company of America is required for all coverage amounts.
- If terminally ill, you can get a partial payment of your group term life insurance benefit. You can use this payment as you see fit. In the event of your death, your beneficiary will receive a benefit payout which has been reduced by the amount you receive.
- Payment of premium can be waived if you are totally disabled for 6 months, you are less than 60 years old when the disability begins, and you continue to be totally disabled. This waiver terminates at age 65. This provision may vary by state. Refer to the plan booklet for details.
- Coverage will be reduced as you age - by 35% at age 70 and 50% at age 75.
- Upon termination of employment, you (if eligible to port) may choose to continue a coverage amount equal to or lower than your current benefit amount. Coverage amounts will be subject to maximum of five times your annual earnings or \$1 million, whichever is less.

Spouse / Domestic Partner - Optional Dependent Term Life⁵ - 100% Employee Paid

- Purchase coverage for your spouse in increments of \$5,000 up to a maximum of \$250,000, not to exceed 50% of your combined Basic Term Life and Optional Term Life coverage amount.
 - **New Hires:** Get up to \$100,000 for your spouse - no medical questions asked - when enrolling when first eligible in Optional Dependent Group Term Life.
 - **Current Spouse Participants:** Your spouse's current coverage amount will be continued. During the annual enrollment period, you may increase your current spouse coverage amount by \$5,000, up to a total coverage amount of \$100,000, without providing evidence of insurability to Prudential. Outside of annual enrollment periods, evidence of insurability satisfactory to the Prudential Insurance Company of America is required for all increases in coverage amounts.
 - **Current Employees whose spouse has been denied coverage in the past, Current Employees who waived spouse coverage in the past or Late Entrants (did not enroll when first eligible):** Evidence of insurability satisfactory to The Prudential Insurance Company of America is required for all coverage amounts.
- Coverage will be reduced as you age - by 35% at age 70 and 50% at age 75.

⁵ California Residents: Coverage is extended to include California Registered Domestic Partners.

- Upon termination of employment, your spouse (if eligible to port) may choose to continue a coverage amount equal to or lower than your current benefit amount. Coverage amounts for you and your spouse will be subject to a maximum of five times your annual earnings or \$1 million, whichever is less.

Child Optional Dependent Term Life - 100% Employee Paid

- Purchase coverage for \$10,000, not to exceed 50% of your combined Basic Term Life and Optional Term Life coverage amount. There are no health requirements for this coverage.
- Coverage begins from live birth, and continues to age 26, if unmarried.
- Upon termination of employment, you (if eligible to port) may choose to continue a dependent child coverage amount equal to or lower than your current benefit amount.

Employee Optional AD&D - 100% Employee Paid

- Purchase coverage in increments of \$10,000 up to a maximum of \$1,500,000, not to exceed 10 times your covered annual earnings.
- Coverage will be reduced as you age - by 35% at age 70 and 50% at age 75.

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.

*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.

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

IMPORTANT NOTICE - THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

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.

All benefit features may not be available in all states.

Group Term Life coverages are issued by The Prudential Insurance Company of America, a New Jersey Company, 751 Broad Street, Newark, NJ 07102. Life Claims: 1-800-524-0542. This brochure is intended to be a summary of your benefits and does not include all plan provisions, exclusions and limitations. Please refer to the Booklet-Certificate, which is made a part of the Group Contract, for all plan details, including any exclusions, limitations and restrictions which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the terms of the Group Contract will govern. Contract provisions may vary by state. Contract Series: 83500. California COA #1179 NAIC # 6824.

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