

THE NADA

DEALER

LIFE INSURANCE PROGRAM

New Lower Rates!





INSURANCE PROTECTION FOR DEALERS

Powerful Financial Planning Tools for Dealers and their families

As the owner of a franchised new car or truck dealership, you have special insurance needs. You need quality term life insurance for buy-sell agreements, key-person insurance, and other business planning strategies. You need adequate amounts of that insurance, and you need it to be affordable. That's where the National Automobile Dealers Association (NADA) Dealer Life Insurance Program, underwritten by The Prudential Insurance Company of America, can offer you powerful assistance.

New lower rates, affordable protection

Now is the best time to participate in Dealer Life. We recently introduced new, lower rates for most ages, designed to make it easier than ever for dealers like you to set the level of life insurance coverage your family deserves. In fact these new rates are the lowest we've ever offered for most ages. With NADA Insurance even more affordable, you can help make sure your family has the insurance benefit they need to maintain the standard of living you've worked so hard to provide.

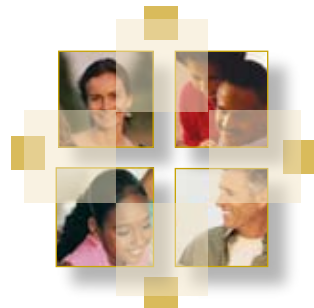
Take advantage of these new rates today by completing the downloadable NADA Online Request Form at www.nada.org. You'll be glad you took this important step towards securing your family's future.

Exclusive Benefits!

You're a member of an exclusive NADA dealer-owner group, and you deserve a customized program. Besides our recently reduced rates, you're eligible to receive select features available only to dealers like you.

TO QUALIFY FOR THE DEALER LIFE PROGRAM, YOU MUST BE:

- A member of NADA with a factory-approved new car or truck franchise;
- An owner of at least 10% of the dealership's corporate stock, or named in a successor or nominee addendum for 10% ownership;
- Actively working at least 20 hours per week, or 1,000 hours per year in the business of the dealership;
- Under the age of 70; and
- Able to submit satisfactory evidence of good health.



DEALER LIFE RATES

Rates are current as of 07/01/2006

AGE OF INSURED RATE PER \$1,000

Under 25	\$.05
25-29	.06
30-34	.08
35-39	.09
40-44	.10
45-49	.15
50-54	.25
55-59	.43
60-64	.67
65-69	1.27
70 and over	2.92

Premiums are billed monthly. Increases due to entering a new age bracket take place in the month following your birthday.

Select the Coverage you Need—up to \$2 Million

Like any good financial planning tool, the NADA Program gives you flexibility. You can purchase coverage up to \$2,000,000; choose the amount that complements your family's needs.

Economical Group Rates

You benefit from NADA's combined buying power by enjoying quality insurance at low rates, making it an economical choice.

Reduce Your Costs Even Further

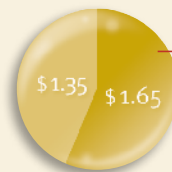
You're eligible to receive premium dividends distributed to Program participants by NADA, which further lower your cost of coverage. Although not guaranteed, these cash refunds have been distributed every year since 1978. Refer to the chart below to see an example of last year's cash refund amounts.

CASH REFUNDS CAN LOWER COSTS

Annual cash refunds, while not guaranteed, can significantly reduce your insurance cost. In early 2006, cash refunds were paid to eligible Dealer Life participants who were covered under the Plan for all of 2005. Shown are examples of recent monthly net costs and cash refunds per \$50,000 of Life coverage. Assumes monthly payment basis.

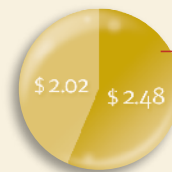
● NET COST ● CASH REFUND

NOTE: Costs shown are for the policy year ended 12/31/05. Refunds are typically distributed in February of the following policy year.



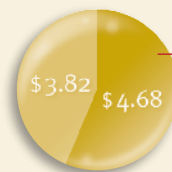
AGE 25

Gross Cost
\$ 3.00
Net Cost
\$ 1.65



AGE 35

Gross Cost
\$ 4.50
Net Cost
\$ 2.48



AGE 45

Gross Cost
\$ 8.50
Net Cost
\$ 4.68



AGE 55

Gross Cost
\$ 13.20
Net Cost
\$ 10.80

Coverage Cannot Be Canceled Due to Age

It's reassuring to know that you may continue to participate as long as:

- you and the dealership meet the qualifications listed
- the Program remains in force, and
- premiums are paid on time.

Accelerated Benefit Option

Should you become terminally ill, you may elect to receive up to 25% of your life insurance benefit (not to exceed \$25,000) while you are still living. You can use this money for whatever purpose you wish: put it toward your medical bills, or pay off your mortgage for your family, for instance.

To receive a benefit, you must furnish satisfactory proof that your life expectancy is six months or less, including certification by a qualified physician. Prudential may inquire further to verify your eligibility. You may receive the funds either in one lump sum or six equal monthly payments.

The benefits not paid to you under this option will be payable to your beneficiary upon your death, including any unpaid monthly amounts.

Please Note: The acceleration of life insurance benefits offered under this certificate is intended to qualify for favorable tax treatment under the Internal Revenue Code of 1986 (under IRC Section 101 (g)). If the acceleration of life insurance benefits qualifies for such favorable tax treatment, the benefits will be excludable from your income and not subject to federal income taxation. The laws relating to acceleration of life benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive acceleration of life insurance benefits excludable from income under federal law.

HOW TO ENROLL

Simply download the NADA Online Request Form from www.nada.org. Once completed, please mail it to: NADA Insurance
8400 Westpark Drive
McLean, VA, 22101

If approved, NADA Insurance will notify you of the coverage effective date of coverage. Please call 1-888-461-6232 with any questions.



VALUE

SPECIAL FEATURES — ADDED VALUE



The NADA Dealer Life Program offers coverage dealers like yourself need.



The bottom line? Increased protection for your family. Increased worth for your dealership.



Conversion Benefit

If your coverage terminates, within 31 days of your termination, you may convert your group term coverage to a Prudential individual life policy without a medical examination, provided the dealership remains enrolled in the Program.



If the dealership terminates participation in the Program, dealers who have been enrolled for at least five years may convert up to \$10,000 of their coverage within 31 days. If death occurs during this 31 days, the benefit will be paid whether or not application for an individual policy was made.



When the life insurance reduces

Coverage reduces gradually over time: to 75% of your coverage at age 65; to 50% of your pre age 65 coverage at age 70; to 35% of your pre age 65 coverage at age 75.

Disability Continuation Benefit

Should you become totally and permanently disabled before age 60, the National Automobile Dealer's Association Insurance Trust (NADIT) may pay the full cost of your

GUARANTEE OF SATISFACTION

If, within 30 days of receiving your certificate of insurance, you decide you are not 100% satisfied with the value, economy and security the Dealer Life Insurance Program represents, simply write "Cancel" on your first invoice and return it. Your coverage will be cancelled with no questions and no further obligation.

Dealer Life Insurance Program (up to \$500,000 in coverage) while you remain totally disabled. You should contact NADA Insurance as soon as possible after your disability begins to determine what arrangements may be made to continue your insurance. This benefit is available to members who furnish proof of their total disability as required.

QUALITY FROM PRUDENTIAL

The NADA Dealer Life Insurance Program is underwritten by The Prudential Insurance Company of America, a company known for financial responsibility and high quality service for more than a century.

Group Life and Disability Income Medical Underwriting Notice

—Thank you for choosing The Prudential Insurance Company of America (Prudential) for your insurance needs. Before we can issue coverage we must review your application/enrollment form. To do this, we need to collect and evaluate personal information about you. This notice is being provided to inform you of certain information practices Prudential engages in, and your rights, with regard to your personal information. We would like you to know that: Personal information may be collected from persons other than yourself or other individuals, if applicable, proposed for coverage; this personal information as well as other personal or privileged information subsequently collected by us may, in certain circumstances, be disclosed to third parties without authorization; you have a right of access and correction with respect to personal information we collect about you; and upon request from you, we will provide you with a more detailed notice of our information practices and your rights with respect to such information. Should you wish to receive this notice, please contact: The Prudential Insurance Company of America, Group Medical Underwriting, P.O. Box 8796, Philadelphia, PA 19101

Any information we obtain regarding a person's insurability will be treated as confidential. We may, however, make a brief report of it to the Medical Information Bureau (the Bureau), a non-profit membership organization of life insurance companies, which operates an information exchange on behalf of its members. When you apply for life, disability, or health insurance to any company, including Prudential, which is a member of the Bureau, or submit a claim for benefits to such a company, the Bureau will, on request, give the company the information in its files. In addition, upon receipt of a request from you, the Bureau will arrange disclosure of any information it may have in your file. If the information came from the Bureau and you question the accuracy of the information in the Bureau's files, you may contact the Bureau and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of the Bureau's information office is: P.O. Box 105, Essex Station, Boston, MA 02112, (617) 426-3660.

Plan Exclusions

Suicide: The insurance does not cover loss of life of a Participant which results from or is caused by suicide, while sane or insane, within two years from the date the Participant became a covered individual. In the event of such death by suicide, Prudential's liability shall be limited to the refund of premiums to the Policyholder: the premiums refunded being those paid under this coverage for such covered individual.

Racing Automobiles:[†] The insurance does not cover loss of life of a Participant which results from activities involved in or related to the racing of automobiles on a professional or amateur basis. These activities include, but are not limited to: (a) driving of such vehicles; (b) servicing of such vehicles; (c) testing of such vehicles, in a formalized, competitive venue or in an informal, unstructured format.

[†]Does not apply to residents of Minnesota.

Stunt Exhibition Flying:[‡] The insurance does not cover loss of life of a Participant which results from activities involved in or related to the flying of aircraft for stunt or exhibition purposes, on a professional or amateur basis. These activities include, but are not limited to: (a) flying of such aircraft; (b) servicing of such aircraft; (c) testing of such aircraft, in a formalized, exhibition venue or in an informal, unstructured format.

[‡]Residents of Minnesota: The insurance does not cover loss of life of a Participant which results from activities involved in or related to the flying of aircraft for stunt or exhibition purposes, on a professional or amateur basis. These activities include, but are not limited to flying in such an aircraft in a formalized exhibition venue ; flying in such an aircraft in an informal, unstructured format; servicing such an aircraft, or testing such an aircraft.

Prudential cannot give legal or tax advice. Please consult your tax or financial advisor. The Dealer Life Insurance Plan is subject to applicable state laws and regulations. The Prudential Insurance Company of America issues the insurance and is authorized to conduct business in all states, the District of Columbia, Guam, Puerto Rico and the United States Virgin Islands. Principal offices are 751 Broad Street, Newark, NJ 07102-3777, (973) 802-6000. This policy is administered by the National Automotive Insurance and Service Agency, Inc. (NAISA), 8400 Westpark Drive, McLean, Virginia 22101. (703) 821-7265. Prudential Financial and the Rock logo are registered service marks of The Prudential Insurance Company of America and its affiliates. Group Contract Series 31300

This brochure is intended to be a summary of your benefits and may not include all policy provisions, exclusions and limitations. A certificate, with complete policy information, including limitations and exclusions, will be provided. If there is a discrepancy between this document and the certificate issued by Prudential, the terms of the certificate will govern.