Get Off to a Fast Start in 2011 With Sales Ideas From Pru

LATEST UPDATE: NEW MARKETING INFORMATION

1. **WorkLife 65 (0193925) –** Introducing an innovative Term product designed to protect your clients all the way to age 65. Plus, WorkLife 65 offers a unique blend of product benefits and features giving you a great new product to sell that will open up a whole new generation of clients who are looking for life insurance coverage for their working years.
2. **New Developments in Estate Planning (0194132)** - In December 2010, President Obama signed into law the Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010 (the 2010 Tax Relief Act), which temporarily modifies the estate, gift and generation skipping transfer (GST) taxes for 2011 and 2012. This flyer will provide you with more information on the new legislation and planning issues and highlight sales opportunities the new law has created.
3. **Business Case Policy Review for Employer-Owned Life Insurance (0153726)** – Policies issued after August 17, 2006, where the business is both owner and beneficiary, offer both a possible dilemma and an opportunity. If the employee did not complete an employee notice and consent, the death benefit may be subject to income tax under IRC Section 101(j). But a recent notice provides a chance to correct this problem: a section 1035 exchange to a new policy with a material change – for example a large face amount – can be an option to get the proper notice and consent on the new policy before it is issued.
4. **P&C to Life Kit (NR-014125)** – Expand your life insurance market to property and casualty insurance producers. This kit, which includes such basics as a life insurance calculator, the uses of life insurance flyer and other "why life insurance" pieces, presents term insurance as the best option to get life sales from the P&C market.
5. "**If It's Pru, Take Two" (01560940)** – Targeted to the illustrators and sales people in your organization, this sales idea presents the idea of taking a second application for the non-working spouse as an avenue to help double your sales. Did you know that Pru typically allows the non-working spouse to receive the same amount of coverage as the working spouse?
6. **PruLife® Return of Premium Term** – Our ROP Term product lets your clients receive all their paid premiums back at the end of their level-term period by paying a higher premium than a traditional term product. This product is perfect for people who are unsure they want insurance, are confident they will outlive the level premium period, or have a specific future monetary need that fit in with the returned premiums.* Consider ROP Term for these two scenarios: **College Funding (0152704) & Divorce (0163809)**
7. **Large Case Kit (NR-017002)** - Think Pru for your large case clients. Included in our large case kit you will find information on the three key reasons to always think Pru for large cases – the strength of our updated financial underwriting (including income replacement guidelines), retention & capacity limits, and our Age Last Birthday advantage.

For More Information, Please Contact Your Internal Wholesaler

* Returned premiums do not include any outstanding loans plus interest. Also, all premiums may not be returned if the policy was surrendered before the end of the level premium paying period.

PruTerm WorkLife 65 is issued by Pruco Life Insurance Company in all states (where available) except in New York, where, if available, it will be issued by Pruco Life Insurance Company of New Jersey.

PruLife® Return of Premium Term is issued by Pruco Life Insurance Company of America, except in New York and New Jersey, where it is issued by Pruco Life Insurance Company of New Jersey. Other insurance policies are issued by The Prudential Insurance Company of America and its affiliates. All are Prudential Financial companies located in Newark, NJ. All guarantees are based on the claims-paying ability of the issuer. The availability of property and casualty policies varies by carrier and state.

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Prudential