



If It's Pru... Take Two!

LATEST UPDATE:
NEW MARKETING
INFORMATION

When you receive a request for an illustration on one spouse in a household, offer two!

There is presently a large gap between the number of men and women who are insured by Prudential. The numbers are staggering – over 82% male vs. 17% female – insured via third party sales channels¹. If only one spouse is insured, then the client's family may only be half protected.

Use the following talking points to help encourage your brokers to try for two applications.

The Basics

A few basic questions up front can help your broker expand his/her sales. It never hurts to ask.

- Does your client have a husband/wife/partner?
- Do you know what type of coverage he/she has?
- Did you know they may qualify for the same amount of coverage as their spouse/significant other, even if they do not work outside of the house?

Double the Business!

Does your broker know that he/she could possibly double their sales? Mention:

- Stay-at-home parents add a lot of value to a household.
- Approximately \$131,000 in annual value² is attributed to childcare, transportation, and household duties and would need to be replaced if the stay-at-home parent was not there.
 - Please see the worksheet titled the 'Life Quick Estimator/The Value of All You Do Calculator' on PruXpress.com for additional information.
- Don't miss the opportunity to write the non-working spouse.

Why Not?

There's really no reason to limit yourself to one illustration... simply **RUN TWO**:

- "I'll run both illustrations and get back to you as soon as possible."

¹ As of 6/26/2009 – Gender gap of insured Prudential clients via third party was 82.7% male vs. 17.3% female according to ECIW.

² Salary.com, \$131,471 in annual salary includes overtime pay, if they were doing the same work for an employer.

Availability and rates will vary depending on health, issuing company, and other factors

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