



IT'S TIME TO PLACE WITH PRU

LATEST UPDATE:
NEW MARKETING
INFORMATION

Why You Need to Think Pru For Your Next Case

The Strength of The Rock®

No matter how the markets change, you can remain confident the Prudential Financial companies will be here to serve you and your clients. We are committed to providing you with a competitive life insurance portfolio and your clients with the security they deserve. **Go with a name you can trust.**

In a recent survey¹:

- 75% of consumers agree that outliving one's life insurance company has become a real concern.
- 90% said that financial stability is the most important factor when selecting a company.
- 82% said that the company's reputation is the most important factor in selecting a company.

Service

We pride ourselves on being easy to do business with due to our exceptional service! We offer case management tools designed to make 'life' easier. We average service cycle times of 23 days or less. Plus, we use efficient processes like informal super summaries and iGo forms to get your cases placed faster. Our unwavering commitment to improved service means we are constantly refining our industry-leading eTechnology.

Underwriting

Pru offers 6 underwriting categories. Since we offer more categories than many of our competitors, we're able to underwrite more cases at better rates. Be sure to quote both our NonSmoker and NonSmoker Plus when quoting a case at 'Standard'!

In 2009, 74% of approved cases were from our top 3 underwriting categories²:

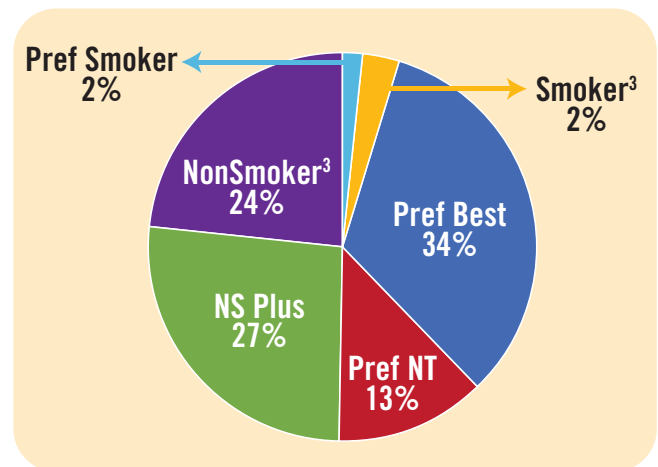
- 34% Preferred Best
- 13% Preferred Non Tobacco (NT)
- 27% NonSmoker Plus

We also look for the best possible impaired risk treatment for clients with medical impairments such as: breast, bladder, and prostate cancer, coronary artery disease, and diabetes mellitus (adult onset), to name a few.

Do your clients take good care of themselves? If so, Prudential gives them 'credit.' We offer new underwriting credits for any face amount, issue age, table rating, or product! Credits are designed to apply to far more of the business you submit to us and therefore generate more placed cases.

With Prudential Service — sometimes NO can be good!

- **No** MD exam below \$10,000,000 for clients under age 71³ (Paramedic exam may be required)
- **No** Treadmill ECG
- **No** Chest X-ray
- **No** Inspection Reports
- **No** Face amount restriction on super summary informal inquiries.



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And don't forget...If it's Pru, take two!

- Non-working spouses can qualify for the same amount of coverage as the working spouse.
- Always take two applications — it's a great way to help increase sales and sell more insurance to women.⁴

Simplify and Speed up Your App Process!

XRAE (Xpress Risk Assessment Exchange) is a multi-carrier field underwriting and quick quote management tool. Designed to save you time and energy, you'll no longer need to contact a Pru underwriter for a quick quote assessment on simple cases. You will get more cases placed with the carrier that offers the best match, and you will see improved cycle times. Quote it right the first time...with XRAE!

See it for yourself at www.xrae.com or call 877-GET-XRAE.

Products

Pru offers your clients a winning combination of competitive premiums and valuable policy features and benefits. We're also committed to offering products with long-term guarantees; *Don't punish your clients for living longer!* Stop the "spread sheeting" and let Pru be your one-stop shop for your clients' insurance needs.

Term Conversions

Our entire term portfolio (PruLife® Return of Premium Term, Term Essential®, and Term Elite®) can be converted to any of our permanent products. PLUS, there may be a conversion credit available. What good is a term conversion option if you have nothing to which to convert?

Living Needs Benefit RiderSM ⁵

We offer a *Living Needs Benefit* SM rider for no additional charge. This rider includes both a Nursing Home Option and a Terminal Illness Option. Plus, 100% of the death benefit is available for acceleration. Compared to the competition — no other company offers all of these features.⁶

Age Last Birthday (ALB)

While most competitors use 'Age Nearest' when determining your client's age, we use your client's age at their *last* birthday. Because we use their actual age, many times your client will be younger and eligible for potentially lower premiums with Pru. For survivorship cases, there is an even greater chance your clients may qualify for ALB rates.

PLACE with Pru Today

¹ Prudential's "Taking the Pulse of Americans' Attitudes Toward Life Insurance in Difficult Economic Times" Survey June/July 2009.

² Internal study conducted by Prudential Broker Services, Process Management, January, 2010.

³ Age 0-70 MD exam required at face amounts of \$10,000,000 and above, age 71, and over at face amounts of \$2,500,000 and above.

⁴ A dependent spouse is insured for two basic reasons—last expenses and care for young children. Amount of insurance approaching those on the provider are generally acceptable. Availability and rates will vary depending on health, issuing company, and other factors.

⁵ The *Living Needs Benefit* is an accelerated death benefit and is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for insurance of these types. There is no charge for this rider but, when a claim is paid under this rider, the death benefit is reduced for early payment, and a \$150 processing fee is deducted. If more than one policy is used for the claim, each policy will have a processing fee of up to \$150. Portions of the *Living Needs Benefit* is payment may be taxable, and receiving an accelerated death benefit may affect eligibility for public assistance programs. The federal income tax treatment of payments made under this rider depends upon whether the insured is the recipient of the benefit and is considered "terminally ill" or "chronically ill." We suggest that clients seek assistance from a personal tax advisor regarding the implications of receiving *Living Needs Benefit* payments. This rider is not available in Minnesota to new purchasers over age 65 until the policy has been in force for one year, and the nursing home option is not available in New York or the District of Columbia. **This rider is not available in Connecticut, Massachusetts, and Washington state** and is not currently available in Florida on Return of Premium Term, Universal Protector, Universal Plus, or VUL Protector. In Oregon, term policies must include the waiver of premium benefit to be eligible for this rider.

⁶ The entire contract (in CT, up to 75%) may be accelerated. After the actuarial reduction is applied, the maximum *Living Needs Benefit* the policyowner can receive in most cases is 90% - 95% (in CT, 65% - 75% in most cases) of the death benefit.

PruLife® Return of Premium Term is issued by Pruco Life Insurance Company in all states except New Jersey and New York, where it is issued by Pruco Life Insurance Company of New Jersey. Term Essential and Term Elite are issued by Pruco Life Insurance Company in all states except New York, where they are issued by Pruco Life Insurance Company of New Jersey. All are Prudential Financial companies located in Newark, NJ 07102. Each is solely responsible for its own financial condition and contractual obligations. Our policies contain exclusions, limitations, reductions in benefits, and terms for keeping them in force. Your clients' needs and the suitability of an insurance product should be carefully considered before purchase. Guarantees are backed by the claims-paying ability of the issuing company.

This material is designed to provide general information in regard to the subject matter covered. It should be used with the understanding that we are not rendering legal, accounting, or tax advice. Such services should be provided by the client's own advisor. Accordingly, any information in this document cannot be used by any taxpayer for purposes of avoiding penalties under the Internal Revenue Code.

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Not Insured by FDIC or any Federal Government Agency. May Lose Value.
Not a Deposit of or Guaranteed by the Bank or any Bank Affiliate.

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