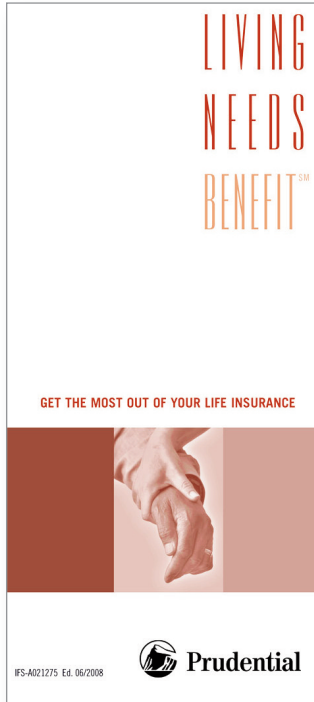




# LOOKING FOR WAYS TO CLOSE MORE SALES?

LATEST UPDATE:  
NEW PRODUCT  
INFORMATION



State specific brochures available.

## Answer your clients' question... What's in it for me?

In addition to the benefits and features of a typical life insurance policy, we offer a valuable rider, offered on most policies at no additional premium.



## Prudential's Living Needs Benefit.

This valuable rider — which is offered on most individual life insurance policies at no additional premium<sup>1</sup> — adds flexibility by advancing the death benefit<sup>2</sup> if the insured:

- ▶ Becomes terminally ill and has a life expectancy of six months or less;
- ▶ Is confined to an eligible nursing home for at least six consecutive months and is expected to be permanently confined; or
- ▶ Requires an organ transplant and would have only six months or less to live without the transplant procedure<sup>3</sup>.

The maximum amount the insured can receive is:

- ▶ approximately 70-80% of the death benefit for the Nursing Home option and
- ▶ approximately 90-95% of the death benefit for the Terminal Illness option.

*All products, features and benefits may not be available in all states.*

<sup>1</sup> 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* 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.

<sup>2</sup> The entire contract may be accelerated. After the actuarial reduction is applied, the maximum *Living Needs Benefit*<sup>SM</sup> the policyowner can receive in most cases is 90%-95% of the death benefit under the terminal illness option and 70%-80% of the death benefit under the nursing home option.

<sup>3</sup> Option available prior to the transplant only.

All features of a life insurance contract, including benefits, costs and limitations, should be considered by your client prior to purchase.

The LNB Rider is available on policies issued by The Prudential Insurance Company of America and its affiliates.

This marketing material includes an expiration date and use of this material must be discontinued as of the expiration date.

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# Prudential

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751 Broad Street, Newark, NJ 07102-3777  
0152342-00004-00 Ed. 03/2010 Exp. 09/2011