



# JUMP START YOUR SALES WITH THESE REASONS TO QUOTE PRU

LATEST UPDATE:  
NEW MARKETING  
INFORMATION

## Featuring Some of Our Best Illustration Tips, Underwriting Strength Reminders, and Sales Concepts

### Illustration Tips

For running successful and competitive quotes with Pru

<b>6 Underwriting Categories</b>	Pru has four NonSmoker underwriting categories vs. the three overall categories used by many other carriers. Make sure to quote our NonSmoker Plus when comparing Standard cases.
<b>Age Last Birthday Advantage</b>	Don't forget our Age Last Birthday (ALB) Advantage! Many times your clients will be younger and eligible for potentially lower premiums with Pru because we use their actual age, not Age Nearest. For survivorship cases, there is an even greater chance your clients may qualify for ALB rates.
<b>Cases Placed in 2009</b>	74% of our cases were issued in our top 3 underwriting categories for 2009. <sup>1</sup>
<b>Illustration Comparisons</b>	Make sure to compare apples to apples; some companies run their No-Lapse Guarantees to less than attained age 121 (often 100 or 91), but Pru is committed to providing lifetime No-Lapse Guarantees. Make sure to run all companies to attained age 121 in order to obtain a true comparison.
<b>Living Needs Benefit Rider<sup>2</sup></b>	Adds flexibility by advancing the death benefit <sup>3</sup> of most PruCo Life products if Insured: <ul style="list-style-type: none"> <li>▶ Becomes terminally ill and has a life expectancy of six months or less;</li> <li>▶ Is confined to an eligible nursing home for at least six consecutive months and is expected to be permanently confined; or</li> <li>▶ Requires an organ transplant and would have only six months or less to live without the transplant procedures.<sup>4</sup></li> </ul>
<b>Term Conversions</b>	Our term products can be converted to any of our permanent life products, including our UL, SUL, and VUL products. <sup>5</sup>
<b>Product Strengths</b>	Our UL, SUL, VUL, and Term products are competitive for your clients at higher face amounts (above \$1 million). Our universal life products offer competitive payment scenarios where your clients select a premium or series of premiums that can yield a No-Lapse Guarantee. All premiums must be paid on time, and no substantial loans or withdrawals can be taken for this guarantee to remain in effect.

### Underwriting Niches

<b>Medical Impairment Strengths</b>	Pru is very competitive when underwriting your clients who have medical impairments, including breast cancer, build, diabetes, coronary artery disease, hepatitis, prostate cancer, thyroid cancer and more.
<b>Underwriting Strengths</b>	Pru offers very competitive underwriting for your clients who use cigars, pipes, and smokeless tobacco, as well as your foreign travel and foreign residency clients. We also offer competitive underwriting for your clients who are commercial, business and, student pilots; and for those who scuba dive.
<b>Competitive Retention &amp; Capacity Limits</b>	Pru also has great underwriting retention (\$10 million for term cases, up to \$30 million for single life cases) and capacity limits (up to \$65 million on single life and second-to-die policies) for your large cases. <b>Plus, Pru now offers an additional \$35 million of facultative capacity as a result of being a participant in the SuperPool<sup>SM</sup> established by a major reinsurance company.</b>

(Continued on other side)

FOR INTERNAL USE ONLY. NOT FOR USE WITH THE PUBLIC.

## Sales Ideas

SALES IDEA	CONCEPT
<b>ROPT &amp; Divorce Planning</b>	If your clients are obligated to purchase life insurance for their ex-spouse as part of a divorce settlement, PruLife® Return of Premium Term may be the perfect choice for them. ROP Term may let them fulfill their legal obligations and get a return of all paid premiums at the end of their level term period, subject to certain restrictions, if they are living at the end of the initial policy term selected. <sup>6</sup> Check out our <b>ROP Term &amp; Divorce Planning Sales Idea Flyer</b> for more information (0163809-00002-00).
<b>Longer Term &amp; UL Policies/Gap Protection</b>	Do you have clients who need insurance but are hesitant to purchase a Universal Life product due to the higher premiums? If so, a longer term policy (20 and 30-year term) might fit your client's needs perfectly. Pru's Term Essential is available at 10, 15, 20, and 30 term periods. All our eligible term products can be converted to permanent policies if your clients want to make the switch from term to perm at a later date.
<b>IRA Stretch</b>	If you have clients who have significant IRA balances and more than sufficient assets to meet their post-retirement needs, Pru's IRA Stretch Strategy may be just right for them. An IRA Stretch Strategy can be combined with a life insurance product like our PruLife® Universal Protector to cover potential estate taxes by using after-tax Required Minimum Distributions to pay insurance premiums.
<b>Asset Replacement</b>	Current turbulent market conditions got your clients and their portfolios down? A life insurance policy can help put balance back in your clients' financial plans. Pru's product portfolio offers your clients of all ages the protection they need at competitive premiums. Consider PruLife® Custom Premier II VUL for your clients interested in getting back in the market with a long term goal of building potential cash value. Our term, survivorship, and universal life products are all excellent options for your older clients who are looking for the protection that only a life insurance policy can offer.

## Let Pru Be Your 'One Stop Shop' for All Your Clients' Life Insurance Needs!

<sup>1</sup> Internal study conducted by Prudential Broker Services, January 2010.

<sup>2</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>3</sup> The entire contract may be accelerated. After the actuarial reduction is applied, the maximum *Living Needs Benefit* the policy owner 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>4</sup> Option available prior to the transplant only.

<sup>5</sup> Prudential allows term conversions to survivorship policies at its own discretion. It may discontinue the practice at any time.

<sup>6</sup> 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.

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.

All guarantees are based on the claims-paying ability of the issuer.

For policies with cash values, loans and withdrawals will reduce net cash values, death benefits, may reduce or negate death benefit guarantees, may cause the policy to lapse, and may have tax consequences.

Term Essential is issued by Pruco Life Insurance Company, except in New York, where the issuer is Pruco Life Insurance Company of New Jersey. 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. PruLife SUL Protector, PruLife Universal Protector and PruLife Custom Premier II VUL 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. Variable life insurance is distributed by Pruco Securities, LLC. All of the foregoing are Prudential Financial companies located in Newark, NJ.

This marketing material is subject to an expiration date, and use of this material must be discontinued as of the expiration date.

### Securities and Insurance Products:

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

**FOR INTERNAL USE ONLY. NOT FOR USE WITH THE PUBLIC.**