



PRU IS THE PLACE TO GO FOR
COMPETITIVE TOBACCO UNDERWRITING

LATEST UPDATE:
UNDERWRITING
INFORMATION

Our Cutting Edge Underwriting Offers Your Clients Who Use Tobacco the Best Rates in the Industry.

<p>Preferred Best</p> 	<p>No tobacco or nicotine use in the last 5 years</p> <p>Clients who enjoy a celebratory cigar can qualify for Preferred Best provided they do not test positive for nicotine.</p>
<p>Preferred Non-Tobacco</p> 	<p>No tobacco or nicotine use in the last 3 years</p> <p>Clients who enjoy a celebratory cigar can qualify for Preferred Non-Tobacco provided they do not test positive for nicotine.</p>
<p>NonSmoker Plus</p> 	<p>No cigarette use for 1 year</p> <p>Cigar/pipe smokers as well as smokeless tobacco users can qualify for NonSmoker Plus. Individuals using a Nicotine patch or Nicorette gum can also qualify for NonSmoker Plus ratings.</p>
<p>NonSmoker</p> 	<p>No cigarette use for 1 year</p> <p>Clients may smoke cigars, a pipe, or use smokeless tobacco.</p>
<p>Preferred Smoker</p> 	<p>Cigarette use current or within one year</p>
<p>Smoker</p> 	<p>Cigarette use current or within one year</p>

**Contact Us Today for more information on
Pru's competitive underwriting for tobacco users!**

This material is designed to provide general information in regard to 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.

Securities and Insurance Products:
Not Insured by FDIC or Any Federal Government Agency. May Lose Value. Not a Deposit of or Guaranteed by Any Bank or Bank Affiliate.

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

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



©2010 The Prudential Insurance Company of America
751 Broad Street, Newark, NJ 07102-3777
0156096-00004-00 Ed. 03/2010 Exp. 09/2011