


**CLIENT  
STRATEGIES**

## Term Is Just the Beginning.

### PRUDENTIAL THROUGH IT ALL.

You know that term life insurance is an early foundation to helping clients achieve financial wellness for themselves and loved ones. As an industry leader, Prudential provides term policies that deliver exactly what you've come to expect:

### SUPERIOR VALUE.

Our term life insurance products are uniquely designed to meet clients' protection needs today and throughout their lives, especially as their circumstances change. With Prudential, you've got their backs.

### Term to Perm Conversion Flexibility Like No Other.

Among leading carriers, Prudential is the only one that does not place restrictions on conversions from our term to our permanent products. While others remove restrictions for an additional cost, Prudential's flexibility means there's no extra charge for Pru term to Pru perm conversions. And we allow conversion at any time during the stated conversion period—without a medical exam.<sup>1</sup> What's more, many of our permanent policies offer access to our optional chronic illness rider, BenefitAccess Rider (BAR).<sup>2</sup>

### Age Last Birthday Pricing.

An advantage to Prudential's underwriting is that we use age last birthday to calculate premiums. This means potential savings on annual premiums for clients. For example, many other companies calculate premiums at age nearest birthday. So, a client who is age 59½ plus one day will get age 60 rates. Prudential would calculate at age 59.

### An Accelerated Death Benefit Rider—At No Extra Charge.

The Living Needs Benefit<sup>SM</sup> (LNB)<sup>3</sup> is one of the most robust accelerated death benefit riders offered in the industry. A critical component of Prudential's term policies, this rider pays a portion of the death benefit early if the insured becomes terminally ill. LNB continues providing superior value as it covers permanent confinement to a nursing home and life-saving organ transplant procedures. The money can be used in any way the client chooses. In approved states, up to 100% of the death benefit can be accelerated.

Prudential's term and permanent insurance policies are issued by Pruco Life Insurance Company except in New York, where they are issued by Pruco Life Insurance Company of New Jersey. Both are Prudential Financial companies located in Newark, NJ.

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## **Accelerated Underwriting with the White-Glove Service Only a Leader Can Provide.**

PruFast Track, Prudential's accelerated underwriting for eligible policies, enhances the process through speed and efficiency while maintaining consistent quality, commitment to our service levels, timely turnaround, and best-in-class oversight from our experienced underwriting team. Prudential:

- Has fewer requirements than many of our competitors.
- Is ready to handle large cases quickly and efficiently and offers more opportunities for favorable results through established and progressive niches/underwriting classes.

## **eCapabilities to Help You Seamlessly Pivot as Clients' Needs Change.**

In addition to accelerated underwriting for eligible policies through PruFast Track, Prudential makes doing business easier and faster through:

- eSubmission to significantly speed up the turnaround time when compared with traditional applications.
- Online client eInterviews for maximum convenience and flexibility when compared with phone interviews.
- eDelivery that allows for eSignatures, moving policies into the hands of clients more quickly.

## **Confidence Born of a Leader's Strength & Stability.**

For more than 140 years, Prudential has been known for delivering on our promises to our customers. We're recognized as a trusted brand and one of the world's most admired companies.

Your Prudential representative stands ready to help you close more term life insurance cases.

Give him or her a call to explore Prudential's term portfolio or tour our interactive term insurance experience [here](#).

# **GET CLIENTS READY FOR A LIFETIME OF POSSIBILITIES WITH PRUDENTIAL TERM LIFE INSURANCE**

<sup>1</sup> Conversions to a Type C death benefit option will require full underwriting.

<sup>2</sup> The BenefitAccess Rider is an optional rider that accelerates the life insurance death benefit when the insured is terminally ill or is chronically ill and not expected to recover from the condition. It is not Long-Term Care (LTC) insurance. Benefits received under the rider will reduce and may deplete the death benefit. Electing the BenefitAccess Rider results in an additional charge and underwriting requirements. Some benefit payments may be subject to a fee. Other terms and conditions apply and can vary by state. Clients should consult their tax and legal advisors.

For New York contracts: Please also note the rider is not subject to the minimum requirements of New York law, does not qualify for the New York State Long-Term Partnership Program, and is not a Medicare supplement policy. In addition, receiving accelerated death benefits may affect clients' eligibility for public assistance programs and such benefits may be taxable. Benefit payments may only be made if the payments are subject to favorable tax treatment by the federal government. When determining whether the benefit payments will receive favorable tax treatment, the payment of benefits from all insurance policies must be considered. Benefit payments may be reduced or unavailable if they are expected to exceed the maximum amount eligible under Internal Revenue Code Section 101(g)(1) and all other applicable sections of federal law for favorable tax treatment.

<sup>3</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 (\$100 in Florida) is deducted. If more than one policy is used for the claim, each policy will have a processing fee of up to \$150 deducted (\$100 in Florida). 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 considered "terminally ill" or "chronically ill" and, if the policy is business related, whether the insured is receiving the benefits. 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 California, Connecticut, Florida, Massachusetts, New York, or the District of Columbia. This rider is not available in Washington state. In Oregon, term policies must include the waiver of premium benefit to be eligible for this rider.

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