



Close Sales with Pru's Term Portfolio

LATEST UPDATE:
NEW PRODUCT
INFORMATION

Don't walk away without a sale!

Use the "Living Needs BenefitSM Close" with Term Essential[®]

When you have a client who knows they need life insurance but wonders "What's in it for me?" use the "Living Benefit" close. Most carriers do not offer a Living Benefit on their Term products, and of those that do, very few offer a nursing home option. Those that offer a nursing home option don't always accelerate 100% of the death benefit. **What good is an accelerated death benefit option if you can't offer it on every policy you sell?**

Use the "Upgrade Close" with Term Elite[®]

When you have a client who wants a policy that will pay a death benefit to his or her beneficiaries *whenever* he or she dies, but can't afford it right now, use the "Upgrade Close." Sell Term Elite. Use the Premium Conversion Credit within the first five years to upgrade to a permanent policy. PRU's Term conversion feature allows the client to convert to any policy in our portfolio. **What good is a term conversion feature if you don't have anything to convert to?**

Use the "Columbo Close" with Prulife[®] Return of Premium Term

When you have a client who knows they need life insurance but doesn't really think he or she is going to die, use the "Columbo Close." Tell the client you have just "one more thing." Did they know there is a Return of Premium Term policy that returns their entire premium if they live to the end of the level premium paying period? **What good is a Term portfolio if you are missing a product that can help you close more sales?**

Closing sales is easier with Pru's Term Portfolio.

Living Needs Benefit RiderSM: 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 BenefitSM* payment may be taxable, and receiving an accelerated death benefit may affect your eligibility for public assistance programs. We suggest that you seek assistance from a personal tax advisor. 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 Massachusetts and Washington state and is not available on certain policies in Florida.

Returned premiums do not include any outstanding loans or interest due. Your client must be alive at the end of the selected level premium period and the policy must still be in force at the end of the policy term you selected for you to receive the return of your premiums. All premiums may not be returned if surrendered before the end of the level premium paying period. 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.

Policies may not be available in all states. The needs of your client and the suitability of each insurance product should be carefully considered prior to purchase.

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