



TERM INSURANCE IS ABOUT MORE THAN JUST PRICE

LATEST UPDATE:
NEW PRODUCT
INFORMATION

Pru's Term Portfolio Offers Your Clients Choices Plus Strength & Security

Prudential prides itself on being the financially sound and secure insurance company your clients know and trust. Pru enjoys a nearly universal level of brand awareness among Americans,¹ and offers insurance products backed by our storied history as a leading American insurer. Our insurance portfolio includes a dynamic product lineup including both term and permanent products designed to meet your clients' needs.

Take a moment to see what Pru's term portfolio can offer your clients:

Available Term Periods:	Term Essential [®]	Term Elite [®]	PruLife [®] Return of Premium Term
10-year term period	✓	✓	N/A
15-year term period	✓	✓	✓
20-year term period	✓	✓	✓
30-year term period	✓	NEW ✓	✓
Conversion Credits	N/A	✓	N/A
Compensation Paid on Policy Constant	N/A	NEW ✓	N/A (compensation will be paid on the entire premium)



Plus — our term products offer valuable riders and benefits such as:

Waiver of Premium Rider

This valuable rider (**not available on ROP Term**) offers your clients protection in case of total disability. If your client becomes totally disabled for at least 6 months, Pru will waive all premiums during the period of his/her total disability. If your client recovers, he/she is once again responsible for payment, but premiums waived by Pru do not have to be paid back.

Living Needs BenefitSM Rider²

This valuable rider is available on all of Pru's term and permanent products at no additional premium. Unlike other leading carriers, Pru's *Living Needs Benefit Rider* (LNB) offers 100%³ of the death benefit available for acceleration, and has both Nursing Home and Terminal Illness options available. Our LNB Rider can be the perfect response when your clients ask "What is in it for me?" when you bring up the topic of life insurance.

Conversion Option

Our entire term portfolio is available for conversion to any of our permanent products. If your clients choose Term Elite, they can get conversion credits — that means if they convert to a permanent policy within the first 5 years, the previous 12 months of their term premiums will be applied to the new policy (A different amount may be applied in New York).

Don't Forget — We offer Age Last Birthday pricing on all of our products instead of Age Nearest pricing. Many times your clients will be younger with Pru.

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Prudential

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¹2008 Brand Awareness Study conducted by Prudential Global Market Research, Prudential Financial.

²New policies must meet certain face amount requirements before the *Living Needs Benefit* will be added to the contract. When a claim is paid under this rider, a reduction for early payment is applied and a \$150 processing fee is deducted. Each additional policy used for the same claim will have an additional processing fee of up to \$150. Receipt of accelerated benefits may be taxable; assistance should be sought from a personal tax advisor. Receipt of the accelerated death benefit may affect eligibility for public assistance programs. The *Living Needs Benefit* is not available in Massachusetts or in the state of Washington. It is not available in Minnesota to new purchasers over age 65 until one year after issue. The nursing home option is not available in New York or the District of Columbia. The *Living Needs Benefit* is not available for foreign residents of certain countries. The *Living Needs Benefit* Rider is available on a restricted basis in Florida. Contact a Prudential Underwriter for availability.

³The entire contract (in CT, up to 75%) 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% (in CT, 65% - 75% in most cases) of the death benefit.

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. PruLife Return of Premium Term is issued by Pruco Life Insurance Company in all states except New York and New Jersey, where it issued by Pruco Life Insurance Company of New Jersey. All are Prudential Financial companies located in Newark, NJ. Each is solely responsible for its own financial condition and contractual obligations.

Terms, conditions, and the availability of products and features may vary by state.

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