

PruLife[®] Return of Premium Term to No Longer Be Available

Our Term Product Portfolio Offers Attractive Solutions

Effective October 1st, 2019, PruLife Return of Premium Term (ROP Term) will no longer be available for purchase.



PBR/2017 CSO Compliance

Across the industry, insurers have been updating products to be compliant with principal-based reserving and 2017 Commissions Standard Ordinary Mortality Table. After careful consideration, ROP Term will not be updated at this time. Any applications submitted through September 30, 2019, will be processed through the end of 2019. All policies must be placed by December 31, 2019. No exceptions will be granted.

Competitively Priced, A Trusted Brand.

Prudential's available term products are attractive and offer:

- **Protection** for the people clients love.
- **Flexibility to convert** to a Prudential permanent policy at any time during the conversion period—**without a medical exam.**¹
- **Age last birthday pricing** for potential premium savings.
- **An accelerated death benefit rider at no extra charge.** The Living Needs BenefitSM (LNB) is one of the most robust accelerated death benefit riders offered in the industry. It's a critical component of Prudential's term policies because it pays a portion of the death benefit early, while the insured is still alive, but terminally ill. In addition, LNB covers permanent confinement to a nursing home and life-saving organ transplant procedures. LNB can be a valuable resource as the money can be used in any way the client chooses. In approved states, up to 100% of the death benefit can be accelerated.
- **PruFast Track**, Prudential's accelerated underwriting for eligible policies, which 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.
- **eCapabilities** to help you seamlessly pivot as clients' needs change.
- **Prudential's** strength and stability.

Your Prudential wholesaler stands ready to help you close more term life insurance cases. Give him or her a call to explore Prudential's term portfolio.

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¹ Conversions to a Type C death benefit option will require full underwriting.

² 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.

Life insurance is issued by The Prudential Insurance Company of America, Newark, NJ, and its affiliates. All are Prudential Financial companies and each is solely responsible for its own financial condition and contractual obligations. Like most insurance policies, our policies contain exclusions, limitations, reductions of benefits, and terms for keeping them in force.

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