Prudential's Life Insurance Hedge Plan

Have some of your clients taken a wait-and-see attitude towards the purchase of survivorship life insurance coverage because of the current economic uncertainty? If so, Prudential has a solution.

HERE'S HOW IT WORKS

STEP 1: Husband and wife each buy a convertible term policy of the same face amount. For example, each spouse purchases a $1M term policy.

STEP 2: At some point in the future, during the conversion period, when the insureds decide it is time to CONVERT, they can convert to a $2M survivorship policy.[1]

WITH PRUDENTIAL, 1 + 1 = 2. BUT THAT'S NOT ALL!

- Non-income earning spouse can qualify for the same amount of life insurance coverage as the income-earning spouse up to a face amount of $1M. (Larger amounts are possible)
- Age last birthday pricing — 75% of the time, one of the insureds will qualify.
- No treadmill or inspection is required on either applicant.
- No MD exam for face amounts up to $10M (under age 70).[2]
- Preferred Best underwriting available.[3] No limitation on underwriting classes.

CALL FOR A QUOTE TODAY

[1] The conversion amount assumes that the $1,000,000 of life insurance on each spouse is still in-force at time of conversion. The conversion right is our current practice and is not contractually guaranteed.

[2] Age 0-70 MD exam required at face amount of $10,000,000 and above, age 71 and over at face amount of $2,500,000 and above.

Term Elite, Term Essential and PruLife SUL Protector 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. Both are Prudential Financial companies located in Newark, NJ. All guarantees are based on the claims-paying ability of the issuing company. Actual rates and availability are based on the satisfaction of our underwriting criteria.

[3] Term policies must be issued Preferred Best in order to convert to a survivorship policy issued Preferred Best.

The Producers Group
800.441.0140
sales@thepg.com

751 Broad Street, Newark, NJ 07102-3777
IFS-A160820 Ed. 01/09 Exp. 12/10

Prudential