



# If It's Pru... Take Two!

LATEST UPDATE:  
NEW MARKETING  
INFORMATION

## When you receive a request for an illustration on one spouse in a household, offer two!

There is presently a large gap between the number of men and women who are insured by Prudential. The numbers are staggering – over 82% male vs. 17% female – insured via third party sales channels<sup>1</sup>. If only one spouse is insured, then the client's family may only be half protected.

Use the following talking points to help encourage your brokers to try for two applications.

### The Basics

A few basic questions up front can help your broker expand his/her sales. It never hurts to ask.

- Does your client have a husband/wife/partner?
- Do you know what type of coverage he/she has?
- Did you know they may qualify for the same amount of coverage as their spouse/significant other, even if they do not work outside of the house?

### Double the Business!

Does your broker know that he/she could possibly double their sales? Mention:

- Stay-at-home parents add a lot of value to a household.
- Approximately \$131,000 in annual value<sup>2</sup> is attributed to childcare, transportation, and household duties and would need to be replaced if the stay-at-home parent was not there.
  - Please see the worksheet titled the 'Life Quick Estimator/The Value of All You Do Calculator' on PruXpress.com for additional information.
- Don't miss the opportunity to write the non-working spouse.

### Why Not?

There's really no reason to limit yourself to one illustration... simply **RUN TWO**:

- "I'll run both illustrations and get back to you as soon as possible."

<sup>1</sup> As of 6/26/2009 – Gender gap of insured Prudential clients via third party was 82.7% male vs. 17.3% female according to ECIW.

<sup>2</sup> Salary.com, \$131,471 in annual salary includes overtime pay, if they were doing the same work for an employer.

Availability and rates will vary depending on health, issuing company, and other factors

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