



LOOKING FOR SOMETHING TO HELP YOU CLOSE MORE SALES?

LATEST UPDATE:
NEW MARKETING
INFORMATION

Pru's *Living Needs Benefit*SM Rider Answers the Question "What's In It For Me?"

Prudential's *Living Needs Benefit*SM Rider is available at no additional premium on every individual life insurance product we sell.¹ Unlike other carriers, we do not limit our Living Needs Benefit to our permanent portfolio.

While most other companies offer anywhere from 25% to 75% available for acceleration, Pru offers 100%.²

Our *Living Needs Benefit*SM Rider also includes a Nursing Home Option. This option will resonate with your clients as it meets a pressing need in today's society. **Pru is one of the few carriers that offers this option.**

Company	Available for All Term and Permanent Policies?	Nursing Home Option Available?	Terminal Illness Option Available?	Amount of Death Benefit Eligible for Acceleration
Prudential	YES	YES	YES	Nursing Home: 100% ² Terminal Illness: 100% ²
John Hancock USA	NO	NO	YES	Nursing Home: Not Available Terminal Illness: Up to 50%, maximum \$1,000,000
New York Life	NO	NO	YES	Nursing Home: Not Available Terminal Illness: Option of 25%, 50%, 75%, or 100%
Pacific Life	NO	NO	YES	Nursing Home: Not Available Terminal Illness: Lesser of 75% or \$500,000
Transamerica	NO	NO	YES	Nursing Home: Not Available Terminal Illness: 75% (\$250,000 maximum)
Phoenix	NO	NO	YES	Nursing Home: Not Available Terminal Illness: Lesser of 75% or \$250,000 (aggregate of Phoenix policies)
United of Omaha	NO	NO	YES	Nursing Home: Not Available Terminal Illness: Lesser of \$250,000 of current death benefit or the initial specified amount minus the minimum specified amount stated in the contract
MassMutual	YES	NO	YES	Nursing Home: Not Available Terminal Illness: Lesser of 75% or \$250,000
Sun Life	YES	NO	YES	Nursing Home: Not Available Terminal Illness: 75% (\$250,000 maximum)
American General	YES	NO	YES	Nursing Home: Not Available Terminal Illness: Up to 50% (Maximum \$250,000)

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Prudential

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Company	Available for All Term and Permanent Policies?	Nursing Home Option Available?	Terminal Illness Option Available?	Amount of Death Benefit Eligible for Acceleration
ING Security Life	YES	NO	YES	Nursing Home: Not Available Terminal Illness: Lesser of 75% of total death benefit or \$1,000,000 with a minimum of \$25,000 in remaining death benefit
ING Reliastar	YES	NO	YES	Nursing Home: Not Available Terminal Illness: Minimum Benefit - \$10,000 Maximum Benefit – Not to Exceed the lesser of 75% of the eligible death benefit or \$1,000,000 Qualifying Conditions
Lincoln National	NO	YES	YES	Nursing Home: Maximum benefit is 40% of the policy death benefit subject to a maximum eligible benefit of \$250,000 on all policies with Lincoln, per insured. Terminal Illness: Maximum benefit is 50% of the policy death benefit subject to a maximum eligible benefit of \$250,000 on all policies with Lincoln, per insured
Hartford	NO	YES	YES	Nursing Home: 100% Terminal Illness: 100%
MetLife	YES	YES	YES	Nursing Home: Lesser of 25% or \$240,000 Terminal Illness: Greater of \$250,000 and 10% of total

The preceding list of companies represents leading companies in the industry that we benchmark ourselves against based on the competitiveness of their premiums, product features, contract flexibility, and total sales. When comparing products, price is not always the determining factor. Features and benefits are equally important.

STRENGTH. BRAND. SECURITY. WE ARE THE ROCK®. WE ARE PRUDENTIAL.

Insurance products issued by The Prudential Insurance Company of America and its affiliates, Newark, NJ.

¹All products, riders, and features may not be available in all states. New policies must meet certain face amount requirements before the *Living Needs Benefit*SM 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*SM 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*SM is not available for foreign residents of certain countries. The *Living Needs Benefit*SM Rider is not available for UL Protector and VUL Protector policies in Florida. Contact a Prudential Underwriter for availability.

²The entire contract (in CT, up to 75%) may be accelerated. After the actuarial reduction is applied, the maximum *Living Needs Benefit*SM the policy owner can receive in most cases is 90% - 95% (in CT, 65% - 75% in most cases) of the death benefit.

All guarantees are backed by the claims-paying ability of the issuing company. This material is designed to provide general information in regard to the subject matter covered. It should be used with the understanding that we are not rendering legal, accounting or tax advice. Such services should be provided by the client's own advisor. Accordingly, any information in this document cannot be used by any taxpayer for purposes of avoiding penalties under the Internal Revenue Code.

Securities and Insurance Products:
 Not Insured by FDIC or any Federal Government Agency
 May Lose Value
 Not a Deposit of or Guaranteed by any Bank or Bank Affiliate

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