

MONTHLY SPOTLIGHT

November 2016



Prudential

Prudential is a leading provider of life insurance and has strong financial ratings from the major rating agencies. A+ AM BEST, A+Fitch, AA-S&P, A1 Moody's, Comdex 91

DYNAMIC UNDERWRITING

New!

- o Auto-bind at \$75 Million and Jumbo at \$100 Million

Max/Min

- o No inspection reports
- o No Treadmill ECG required
- o Underwriting Manual

Progressive Niches

- o Non-Smoker Plus
- o Build Charts (especially women)
- o Sleep Apnea
- o Foreign National Guidelines

Exceptional Capacity

- o \$20 Million Retention
- o \$65 Million Automatic

Cancer – Preferred with Normal Follow Up

- o Prostate, Testicular and Thyroid

CUSTOMIZED SOLUTIONS

Living Benefits

- o Benefit Access Rider
- o Dr. Bob Pokorski

Winning Case Designs

- o Loan Rescue
- o GUL Alternative
- o Split Dollar
- o Activate your Assets
- o Wait and See

Sales Ideas

- o Complete the Dream
- o Put the Life Back into Life Insurance
- o Life Insurance & Retirement Planning
- o Zero Estate Tax

ENDURING VALUE

New!

- o Indexed SUL called "SIUL"

Financial Strength

- o 1.16 Trillion AUM/\$3.5 Trillion Life Ins. in force
- o Longevity & Mortality Risk Management

Permanent Products

- o Guaranteed Universal Life – PruLife Protector
- o Current Assumption- Pru Life Founders Plus
- o Cash Accumulation – Index Advantage, Custom Premier II and VUL Protector

Term Suite

- o Convertible to any permanent product
- o \$135 Million of capacity
- o Return of Premium

For more information, please contact your brokerage manager.

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