

# MONTHLY SPOTLIGHT

May 2017



## 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
- o Accelerated underwriting program called "PruFast Track coming end of Q2

#### **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"
- o SVUL Protector being launched 5.1.17
- o Essential UL will launch end of Q2 (Founders Plus without the Index option) making it a traditional current assumption UL.

#### **Financial Strength**

- o 1.16 Trillion AUM/\$3.5 Trillion Life Ins. inforce
- 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.