

MONTHLY SPOTLIGHT

January 2018



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

Effective Dec. 11th

- o Updated age and amount exam requirements and discontinued ordering ECGs at face amounts below \$10 million (at all ages). Will be using the NT-proBNP test in lieu of the electrocardiogram. The NT-proBNP test is a better predictor of mortality in our clients.

Additional benefits include:

- o Better overall customer experience with the exam process.
- o Competitive advantage. Most carriers are starting to look at moving in this direction but we are one of the first to go there so use it to your advantage. Pru now has no stress tests, no inspection reports and now no ECGS (under \$10 million).
- o Expense savings due to the reduction of the ECG requirement.
- o Guidelines will be updated for elevated NT-proBNP results but will have a minimal impact.

CUSTOMIZED SOLUTIONS

Living Benefits

- o Benefit Access Rider - pays for permanent (no waiting period) and non permanent (90 day waiting period)
- 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

For more information, please contact your brokerage manager.

ENDURING VALUE

Enduring Value

- o Founders Plus 2018 launching January 2nd
- o Term Essential per thousand rate reductions only and focused where duration + issue age = 65 or more

Financial Strength

- o Pension risk transfer business crosses \$100 billion

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

460 HILLSIDE AVENUE, NEEDHAM, MA 02494
T 781.449.6800 | F 781.449.7694 | WWW.FAIU.COM

FIRST AMERICAN
Insurance Underwriters