

CLIENT STRATEGY

PruTermSM One

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LIFE INSURANCE PROTECTION— ONE YEAR AT A TIME.

PRUTERM ONE CAN HELP PROTECT A CLIENT WHO HAS A SHORT-TERM “BUSINESS BRIDGE” LOAN.

PruTerm One is designed to offer your clients a life insurance planning solution when they have a short-term need. It may be an ideal and cost-effective choice for clients who need to protect their loved ones during periods where they have taken out short-term loans.

PruTerm One can help protect a small business owner and his loved ones as he focuses on growing his business.

PruTerm One client example:

- ▶ 47-year-old contractor who has his own business.
- ▶ Approved for a two-year business loan for \$250,000 to purchase new trucks and equipment for his growing business.
- ▶ Looking for short-term life insurance protection to cover the loan debt so, if something were to happen to him during that time, the burden won't fall to his family.

PruTerm One premiums for years one and two for prospective client vs. Term Essential 10 premiums.

| ANNUAL PREMIUMS* FOR \$250,000 FACE AMOUNT, NON-SMOKER PLUS UNDERWRITING | | | |
|---|----------|----------|------------|
| | YEAR 1 | YEAR 2 | CUMULATIVE |
| Term Essential 10 | \$532.50 | \$532.50 | \$1,065 |
| PruTerm One | \$225 | \$337.50 | \$562.50 |

Assuming the client pays off his loan within the two-year time period, PruTerm One offers a much more cost-effective option than a 10-year Term Essential policy. Plus, he is not paying more for longer-term coverage that he does not need. And, if the client's protection needs do change, he can convert his PruTerm One policy to permanent coverage through the policy's fifth anniversary.

* PruTerm One policies are issued at a Standard rating class for premiums during the first year. The renewal/conversion class is determined at underwriting. After the first year, PruTerm One premiums increase annually to age 95 and are not guaranteed, but will not be more than those shown in the contract.

Please see the important information on the back.

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Prudential
Bring Your Challenges®

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