

ASSET PROTECTION+

THE PRUDENTIAL PARTNERSHIP PROGRAM

Asset Protection+ can be an effective approach for clients to preserve their legacy of retirement assets using life insurance. Benefits are:

- **Death benefit protection** for loved ones.
- **Help in paying the income tax liability** owed by beneficiaries after receipt of the tax-deferred asset.
- **Predictability** with a legacy that can withstand the fluctuations of market volatility.
- **Flexibility** through a rider that can accelerate the death benefit if chronic or terminal illness strikes the insured.*

**Upon being diagnosed as chronically or terminally ill and otherwise qualifying for benefits.*

REVIEW YOUR BOOK OF BUSINESS FOR CLIENTS WHO:

Age

- Are age 59½ + and want to leave a legacy.

Net Worth

- Have a minimum net worth of \$500,000 to \$1 million.

Current Retirement Savings Status

- Own an IRA or an annuity that won't be needed for retirement income.
- Have sufficient retirement income from sources other than an IRA or an annuity.
- Desire to provide for children, grandchildren, and/or charity, and consider the IRA or annuity as a "leave-on" asset for them.
- Have a large amount of cash or CDs earning a low interest rate.
- Do not need Required Minimum Distributions for income.

Chronic Illness Concerns

- Have cared for a family member with a chronic illness.
- Are concerned about being a burden on other family members or his or her children in the event of becoming chronically or terminally ill.
- Are not interested in purchasing long-term care insurance because of potential premium increases and losing the money paid should the insurance never be needed.
- Have a health issue that led to being declined for long-term care insurance and can afford to pay rated life insurance premiums.

PRUDENTIAL OFFERS THE RESOURCES AND SUPPORT YOU NEED TO BE SUCCESSFUL

Your Prudential representative can help you to identify clients who can potentially benefit from this strategy and can provide you with guidance and sales materials. Contact your representative to learn more.

Prudential and its representatives do not provide tax or legal advice. Clients should seek the guidance of their tax and legal advisors before making any decisions.

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Life insurance is issued by Pruco Life Insurance Company (except in NY and/or NJ) and Pruco Life Insurance Company of New Jersey (in NY and/or NJ). Both are Prudential Financial companies located in Newark, NJ. Variable universal life insurance policies are offered through Pruco Securities, LLC.

Investment and Insurance Products:

Not Insured by FDIC, NCUSIF, or Any Federal Government Agency.
May Lose Value. Not a Deposit of or Guaranteed by Any Bank, Credit Union, Bank Affiliate, or Credit Union Affiliate.

