

Our New Innovative Term
Product is **NOW AVAILABLE!**

PruTerm
WorkLife 65

February 14, 2011



IT'S HERE!

Starting today, **WorkLife 65** is available for sale in 44 states.

Clients can now purchase this innovative term product that offers a unique blend of features and benefits unmatched by any product offered by other leading carriers.

What makes WorkLife 65 so new and exciting?

- No other major carrier offers the same blend of product benefits, features, and up to 40 years of coverage (30 years in Washington State)!
- It provides a built-in benefit that waives premium payments if:
 - Your client becomes disabled. Policy premiums will be waived until the insured recovers or turns 65, whichever happens first.
 - Your client becomes unemployed. If the insured becomes unemployed after the first contract anniversary, but before age 65, Prudential will waive one continuous year of premiums. The insured must remain unemployed for 60 days, receive state unemployment benefits and have been continuously employed for a full year preceding the date unemployment began. The unemployment feature may only be used once.
- It can help broaden sales markets by leveraging WorkLife 65 and tapping into the younger markets!

Why should you sell WorkLife 65?

- Pru conducted extensive producer and consumer focus group research that validates WorkLife 65 as a term product that producers want to sell and consumers want to learn more about.¹
- WorkLife 65 is attractively priced compared with Pru's and other carriers' basic term products.²
- WorkLife 65's built-in benefit was built for today's realities and will resonate with consumers.
 - **Unemployment** - Nearly 1 in 10 American workers are unemployed.³
 - **Disability** - 3 in 10 Americans entering the work force today will become disabled before they retire.⁴
- WorkLife 65 is convertible to our entire permanent portfolio at any time up to age 65 without the need for a medical exam, guaranteed.⁵



Chuck E. Anderson
Senior Vice President

¹Source: Prudential Global Market Research, Research Study and Focus Group Testing, 2010.

²Companies used in these comparisons were identified as our top competitors based on their total premium sales reported to LIMRA 3Q2010 and the overall competitiveness of their products.

³Source: Bureau of Labor Statistics, September 2010 News Release, "The Employment Situation," available at: www.bls.gov/news.release/pdf/empst.pdf, accessed November 1, 2010.

⁴Source: Council for Disability Awareness Web site, "Chances of Disability," available at www.disabilitycanhappen.org/chances_disability/default.asp, data as of November 2, 2010.

⁵Prudential allows conversions to survivorship policies at the company's discretion—it may discontinue the practice at any time. The disability and unemployment benefit is not convertible.

"WORKLIFE 65" will need to be written on apps until May 2, 2011.