

An Important Message from Chuck Anderson Senior Vice President, Individual Life Insurance

January 14, 2011

The Latest in Term Insurance Innovation—PruTerm WorkLife 65SM Available February 14, 2011

Introducing WorkLife 65, an innovative term product from Pru, that will offer consumers a unique package of benefits. It will be available beginning February 2011 in approved states. WorkLife 65 will offer your producers a great new product to sell that will help them get off to a fast start in reaching their 2011 goals.

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 (at any time up to age 65).
 - 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 during the 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!

Pru conducted extensive research while developing WorkLife 65 to validate the market.

Our focus group results¹ show that:

- 9 out of 10 consumer focus group participants wanted to learn more about the product after reading a description.
- 9 out of 10 consumer focus group participants thought WorkLife 65 offered better value than a basic term policy, after seeing the pricing customized to their age and sex.
- 9 out of 10 financial professionals said they would present this product to their clients interested in term insurance, after reading about the product and seeing pricing examples.
- The strongest appeal for younger consumers is guaranteed coverage to age 65.

More reasons to sell WorkLife 65:

- 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

Stay tuned for more information on WorkLife 65 in the coming weeks, including the webinar. [Click here](#) to see the invitation.

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/empsit.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.

PruTerm WorkLife 65 is currently not available for sale. PruTerm WorkLife 65 will be issued by Pruco Life Insurance Company (where available) except in New York, where, if available, it will be issued by Pruco Life Insurance Company of New Jersey. Both are Prudential Financial companies located in Newark, NJ. Each is solely responsible for its own financial condition and contractual obligations.

All guarantees are based on the claims-paying ability of the issuer.

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