



Can Two Policies Be Better Than One?



They Can When a Combination of Term and Perm Meets the Client's Needs

Your client has a dilemma. He needs a significant amount of life insurance protection, but several obstacles are blocking him from purchasing a large permanent policy:

- He needs a lot of coverage but is concerned he can't afford permanent insurance
- He's wary of the long-term commitment required by permanent insurance
- He needs coverage to protect his business—but only for a specific period of time
- He has other investments and is committed to making regular deposits

At the same time, he is concerned about the potential downside to buying a term policy:

- He has high net worth and seeks tax advantages
- He doesn't want to risk outliving term coverage
- He's wants guaranteed coverage for life
- He likes the notion of "cash accumulation" in life

So how do you help this indecisive client? Through a combination of term and permanent insurance, such as Pruco Life's **Term Essential[®]** and **PruLife[®] Universal Protector**.

By purchasing a \$1.5 million **Term Essential[®]** policy *and* a \$500,000 **PruLife[®] Universal Protector** policy, your client can meet *both* of his protection needs. The Term policy offers the lower premiums he desires along with the significant death benefit he needs to protect his business. Plus, the permanent policy offers the guaranteed lifetime protection he wants and the potential for cash value accumulation. What's more, Term Essential[®] is convertible to any of our Universal Life policies within the 20-year convertibility period, helping your client lock in insurability! Let's take a look at just how affordable this term-perm combination can be:

Male, Age 35, Preferred Best Underwriting Category

Policy	Annual Premium
Term Essential [®] 20 \$1.5 Million Death Benefit	\$730
PruLife [®] Universal Protector \$500,000 Death Benefit (Full Pay Lifetime)	\$2,463
Combined Annual Premium:	\$3,498

For more information about these and other competitive products, call us today:

United Underwriters, Inc.: 1-800-258-7296

Term Essential is issued by Pruco Life Insurance Company in all states except New Jersey and New York, where it is issued by Pruco Life Insurance Company of New Jersey. PruLife Universal Protector is issued by Pruco Life Insurance Company in all states except New York, where it is issued by Pruco Life Insurance Company of New Jersey. Both are Prudential Financial companies located in Newark, NJ. All guarantees are based on the claims paying ability of the issuing company. All products, benefits and features may not be available in all states. Availability of life insurance coverage is subject to satisfaction of our underwriting requirements. Rates will vary based on company underwriting criteria including but not limited to age, sex, health history and smoking status. This marketing material includes an expiration date and use of this material must be discontinued as of the expiration date. Prudential Financial and the Rock logo are registered service marks of The Prudential Insurance Company of America and its affiliates.
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