

ADVANCED PLANNING

Prudential for High-Net-Worth Clients

When you need a leader that can offer knowledge and experience you can rely on and the solutions high-net-worth clients demand, turn to Prudential.



WHY FOCUS ON THESE CLIENTS NOW?

With many provisions of the Tax Cuts and Jobs Act of 2017 scheduled to sunset at the end of 2025 combined with legislative uncertainty, volatile markets, and a changing interest rate environment, it is now more important than ever for high-net-worth clients to implement planning strategies today.

What can affect the clients you serve

- Sunsetting under the Tax Cuts and Jobs Act:
 - The federal estate tax exemption is scheduled to be cut in half in 2026.
 - Marginal income tax rates are scheduled to increase at the same time.
- The SECURE Act eliminated “stretch” IRAs for most non-spousal beneficiaries.
- The potential for new tax legislation

WHY CONTACT PRUDENTIAL FIRST?

Contact Prudential first, and you won't need to contact anyone else. The strength, underwriting experience, and capacity of our insurance carriers make us a leader for this market, plus we offer flexible solutions that can help clients adapt to a changing future.

Financial Strength

- Strong life insurance company with a Comdex ranking of 94¹
- 149+ year history and diverse mix of businesses that helps stand the test of time
- \$4 trillion of gross life insurance in force worldwide²

Underwriting Experience and Capacity

- Extensive history of navigating large cases to help ensure they are properly placed
- \$10 million retention³
- \$65 million automatic and jumbo limit³
- Maximum capacity of \$100+ million (subject to case specifics and reinsurance availability)

³ The retention, automatic, and jumbo limits may vary depending upon age, plan type, rating classification, residence and travel, occupation, and special risk factors. Underwriting rules are subject to change at our discretion.

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Flexible Product Solutions

- Only carrier to offer three survivorship life insurance products with flexible premiums
- Flexible product designs across most categories: UL, IUL, IVUL, VUL, and Term
- Strategies that offer a level of downside protection such as buffers or floors
- Age last birthday pricing
- Living benefits, including competitive cash value growth potential and chronic and terminal illness riders

Advanced Planning Support

- Our team of attorneys and consultants work with financial professionals to offer customized case design and consultation.⁴
- We stand apart with more than 225 years of combined experience in estate, business, retirement income, wealth distribution, and tax planning strategies.

**Prudential's Advanced Planning team can help you with strategies for high-net-worth clients.
Call us at [800-800-2738, Option 4].**

¹ As of Oct. 15, 2024. For Prudential, the Comdex ranking is for The Prudential Insurance Company of America. The Comdex is a composite index, calculated by EbixExchange, which is the average percentile of a company's ratings. The Comdex is not a rating itself. It is a composite of all of the ratings that the company has received. The Comdex gives the company's standing, on a scale of 1 to 100, in relation to other companies that have been rated by the services. It is an objective value, based solely on the mathematical distribution of all of the companies that have been rated. It is based on the ratings issued by the following rating services: A.M. Best, Standard & Poor's, Moody's Investors Service, and Fitch.

² The Prudential Insurance Company of America as of 12/31/2023, includes Closed Block policies.

⁴ Prudential employees, including those holding a JD degree, do not represent Prudential in the practice of law or accounting. Prudential Financial, its financial professionals, and its other employees do not give legal or tax advice. Clients should consult their own tax or legal advisors.

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