

Disclosure Requirements When Placing a Call to Prospects.

All Telephone Calls

At the beginning of each telephone call made to solicit the purchase of a company product, the caller (the sales professional, marketing assistant, or telemarketer) must disclose:

- His/her first and last names, full name of the company and affiliation with the company.
- When discussing registered products, Pruco Securities, LLC;
- His/her title, if the caller is a sales professional;
- The purpose of the call (i.e., to sell insurance or financial products); and
- A telephone number or address of the field office at which the caller may be contacted.

**MYTH 1: LIFE INSURANCE
COSTS TOO MUCH**

**TRUTH: LIFE INSURANCE
IS AFFORDABLE**



Note: This script covers the main benefit of life insurance, which is for clients' loved ones to receive money after they pass away. It also covers how life insurance can be an affordable part of a clients' overall financial strategy to help their loved ones build generational wealth.

This script is written from the perspective of the "Striver" persona: Alex, 31-year-old, unmarried, Millennial.

FINANCIAL ADVISOR'S SCRIPT:

"Hi [name]. It's great to meet you! Thanks for reaching out! I'm looking forward to helping you navigate the life insurance process. My job is to help remove any confusion and make the entire process as simple as possible. Before we dive into the specifics, tell me a bit about yourself and your financial goals."

[Listen attentively to client's response.]

"That's great to hear. So, you're [mention relevant details from client's response]. Can you tell me more about your family and your future plans?"

[Listen to client's response.]

"It sounds like you're thinking about [client's concerns]?" Have you considered how life insurance can help protect the financial future of your family by ensuring they receive a payment in the event of your death? That payment can be part of an overall financial strategy to help your loved ones build generational wealth.

[Listen to client's response.]

That's a valuable perspective. What concerns you most about the cost of life insurance?"

[Listen to client's response.]

“It's understandable that cost is a concern for you. Many people worry that life insurance is too expensive, but it can be surprisingly affordable, especially for younger people. Typically, a 20-year term policy with a \$100,000 death benefit for a healthy 30-year-old only costs around \$158/year or \$13/month.¹ Is that more or less than you thought?”

[Listen to client's response.]

“Of course, the cost may be higher or lower depending on how much coverage you need, your age, and any health conditions. Do you have any health conditions you're concerned about?”

[Listen to client's response.]

“Many people worry that life insurance is too expensive, but it's a way to help you protect your loved ones. They'll receive a death benefit when you pass away, which they can use toward paying bills, covering the mortgage, and maintaining their lifestyle when you are no longer around. In addition, life insurance can be part of an overall financial strategy that can help loved ones build generational wealth. Would it be OK if I got you an accurate quote?”

[If client is unfamiliar with how life insurance can be used as part of an overall financial plan to help build generational wealth, explain:]

“Generational wealth is the accumulation of assets and wealth that are passed down from one generation to the next. An overall financial plan that includes life insurance can be a powerful tool for helping loved ones build a foundation to create generational wealth. Life insurance provides your loved ones with a lump sum of money that can be used for anything such as helping to pay for college, start a business, buy a home, eliminate debt, or anything else they choose.

[Address client's concerns about affordability and complexity]

Of course, the cost depends on your age, health, and the amount of coverage you need.² I can help you find a policy that fits into your budget and gives you the right amount of coverage. I can run a quote for you **[right now]** **[tonight]** and get right back to you. Then, you'll at least know what kind of costs we're talking about for some pretty important protection.”

[Closing]

“I know all the options might be confusing, but I'm here to guide you through the entire process. I can explain the different types of policies, terms, and riders. Even though the application process is pretty streamlined and straightforward, I'm happy to help you and make sure you have everything you need to make an informed decision. Would it be ok if I get you a quote?”

[Address client's concern about timing]

"It's actually a great time to consider life insurance, even if you're not married yet. Rates are generally lower for younger people, and it's a way to help protect your loved ones, whether you're married or not. Let's explore some options together."

[Continue the conversation, addressing any other concerns or questions the client may have. Once they are ready to move forward, go to [Life Insurance Quick Estimator](#)]

Concern 1: Affordability

- **Rebuttal:** "Life insurance can be surprisingly affordable, especially for younger individuals. The cost can vary depending on factors like your age, health status, and the amount of coverage you need.² **I'm confident that I can help you find a policy that fits your budget and provides the coverage you need.**"

Concern 2: Navigating the application process

- **Rebuttal:** "The application process is more simple and straightforward than you may think. Most applications can be completed online via your phone, tablet, or PC. Plus, I'm always here to help assist you with the application and ensure you have all the necessary information. **Let's discuss your concerns and explore your options.**"

Concern 3: Timing

- **Rebuttal:** "It's actually a great time to consider life insurance, even if you're not married or have kids yet. Rates are generally lower for younger people, and it's a way to protect your loved ones, which may include parents, siblings, nieces, or nephews. **Let's discuss your goals and figure out the best type of life insurance for you.**"

Additional Concerns and Rebuttals:

Concern: "What if my needs change in the future?"

- **Rebuttal:** "Most life insurance policies offer flexibility. You can change your coverage as your needs change, like when you get married, start a family, or experience some other significant life event. **Let's discuss your goals and figure out the best type of life insurance for you.**"

Concern: "What if I have pre-existing health conditions?"

- **Rebuttal:** "Having a pre-existing condition doesn't mean you can't get coverage. The availability and cost of coverage is based on several factors including your health history, your sex, your age, whether or not you smoke, where you live, and more.² **Let's discuss your concerns and explore your options.**"

Concern: "What if I'm not sure how much coverage I need?"

- **Rebuttal:** "I can help you figure out the right amount of coverage based on your financial situation, lifestyle, and your goals. We'll look at your income, debts, and potential future expenses. **Let's discuss your goals and figure out the best type of life insurance for you.**"

MYTH 2: IT'S TOO MUCH OF A HASSLE TO BUY IT

**TRUTH: GETTING LIFE
INSURANCE
IS EASIER THAN EVER**



Note: This script aims to establish rapport and build trust with the client while addressing their concerns about the life insurance application process.

This script is written from the perspective of the “Proud Provider” persona: Jamal, 36-year-old, married business owner.

FINANCIAL ADVISOR’S SCRIPT:

“Hey there, [name]. It’s great to meet you. Thanks for reaching out. I’m happy to answer any questions you may have about life insurance. I understand you might be a little apprehensive about the process of getting life insurance. I get it—it can seem like a lot of hassle. But things have changed a lot in recent years. Before we get started, how about telling me a bit about yourself and your financial goals.”

[Pause and let the client respond]

“Thanks for sharing that with me. It sounds like you're prioritizing your family's financial security and your legacy. *(Repeat goals back to client)* That's commendable. Life insurance can be a powerful tool to help you achieve both of these goals. So, have you tried to get life insurance before?”

[Listen to client's response.]

“I understand. Well, I'm happy to say that the process is much easier now than it used to be. Much of the application can be completed online and the medical exam, if needed, is usually pretty straightforward. I can walk you through it. How does that sound?”

[Listen to client's response.]

“Great! Let's give it a try. I can show you a sample application and walk you through it. It's really not as bad as it seems. And who knows? You might be surprised at how quickly you could be covered.”

[If the client is still hesitant, provide more reassurance]

"I've helped a lot of people get life insurance, and many of them were surprised at how easy the process was. Some didn't even need to get bloodwork! Other people were approved for their policies very fast. It really is a much more streamlined process than it used to be."

[Offer a digital experience]

"If you're still unsure, I can send you a link that you can take a look at on your own time. It might help put your mind at ease and give you a better idea of what to expect. And if you have questions, you can always reach back out. I'm always happy to help."

[If the client agrees to proceed]

"Great! Let's get started. I can pull up the application, and we can complete it together. You'll see it's not as bad as you might think." ([*Go to Life Insurance Quick Estimator*](#))

Concern 1: Protecting his family's financial future

- **Rebuttal:** "Life insurance can be a powerful tool to help protect your family's financial future. It can provide a lump sum of money that they can use to cover expenses such as college tuition, mortgage payments, or general living expenses. This will allow your family to maintain their lifestyle and continue to support the causes you care about, even in your absence. **Let's discuss how much coverage you might need to meet your family's financial goals.**"

Concern 2: Finding the time to complete the application process

- **Rebuttal:** "I understand that running a business can be demanding and time-consuming. However, the application process is more streamlined than it used to be. You can complete it on your phone, tablet, or PC on your own time. I'm here to help guide you through the process and answer your questions. **If now is not good, we can schedule a time that works best for you. Would tomorrow or later this week work better for you?"**

Concern 3: Leaving a legacy

- **Rebuttal:** "Life insurance can be a powerful tool for leaving a lasting legacy. It can provide a financial safety net for your family, giving them access to money that they can use to pay bills, pay for a child's education, or support causes that may contribute to the betterment of your community. **Let's explore how life insurance can help you achieve your legacy goals.**"

Additional Concerns and Rebuttals:

Concern: Cost

- **Rebuttal:** "I understand your concern about cost. While premiums can vary, life insurance can be surprisingly affordable. **Let's run a quick quote to see how affordable it could be for you. I'm sure we can find a policy that fits your budget.**"

Concern: Timing

- **Rebuttal:** "It's understandable that you may have other financial priorities right now. However, life insurance can help protect the financial future of your family, regardless of your current circumstances. **Let's explore how life insurance can fit into your overall financial plan.**"

Concern: Pre-existing health conditions

- **Rebuttal:** "While pre-existing health conditions may affect your premiums, many people with health issues can still obtain coverage. There are options available that may not even require a medical exam. **Let's discuss your options and find a policy that works for you.**"

**MYTH 3: LIFE INSURANCE BENEFITS
ARE ONLY PAID AFTER I DIE**

**TRUTH: LIFE INSURANCE
OFFERS BENEFITS FOR
YOU WHILE YOU'RE ALIVE**



Note: This script aims to establish rapport and build trust with clients while addressing their concerns about only having benefits after they die.

This script is written from the perspective of the “Savvy Professional” persona: Tonya, 37-year old, married professional.

FINANCIAL ADVISOR’S SCRIPT:

“Hey there [name], I understand you're interested in life insurance. Thanks for reaching out! Before we get started, how about telling me a little about yourself and your family.”

[Listen attentively to client's response.]

“That’s great. It sounds like you’re being proactive about protecting your family. Was there anything in particular that prompted you to reach out today?”

[Listen to client's response.]

“Have you considered the possibility of using life insurance while you're still alive?”

[Listen to client's response.]

“Many people don't realize that life insurance can offer benefits that you can use while you’re still living. Were you aware of that?”

[Listen to client's response.]

[If no:] “ Many people only think of life insurance as a protection for their loved ones after they pass away. But there are also benefits you can access while you're still here.”

[Explain the living benefits with examples:]

“For instance, imagine you're facing a financial emergency, such as unexpected medical bills or a home repair. Some life insurance policies have the potential to build cash value, which you can access through loans or withdrawals while you're still living.³ You can use that cash to help with those unexpected costs or anything else you like.

“Another example is if you're diagnosed with a chronic or terminal illness. A chronic or terminal illness rider may allow you to access some of the policy's death benefit while you're still alive if the terms of the rider are met.⁴ This can help you cover medical expenses, hire someone to take care of you, or just enjoy quality time with loved ones.”

[Address any concerns or questions:]

"Does that sound interesting? Do you have any questions about these living benefits?"

[Listen to the client's response and provide more details if needed.]

"These living benefits can provide you with financial flexibility when you need it most.

"Let's look at some policy options that offer these living benefits. I can provide you with more information and help you find a policy that meets your needs."

[If the client is hesitant, offer reassurance:]

"There's no obligation to buy anything. I just want to make sure you have all the information you need to make an informed decision."

[If the client agrees to proceed:]

"Great! Let's get started. I have a few questions to gather some basic information. We can then explore your options and find a policy that suits your needs." [\[Go to Life Insurance Quick Estimator\]](#)

Concern 1: Cost

- **Rebuttal:** "While the cost of life insurance can vary, it's often more affordable than you might think, especially for individuals with your financial situation. Let's run a quote to see how it fits into your budget. **I'm confident we can find a policy that provides value without breaking the bank.**"

Concern 2: Financial burden on her family

- **Rebuttal:** "Life insurance can be a powerful tool to help protect your family from financial hardship when you're no longer around. It can provide a lump sum of money to cover expenses like medical bills, funeral costs, and mortgage or rent payments. **Let's see how much coverage you might need to help protect your family's financial security.**"

Concern 3: Impact on estate taxes

- **Rebuttal:** "Life insurance can be a valuable tool when it comes to estate planning as well. The death benefit from your life insurance policy can help ensure you leave a financial legacy for future generations. Your family can use the death benefit to help pay estate taxes, which means offsetting estate costs towards the inheritance you've worked hard to build. **Let's see how life insurance can fit into your overall estate plan.**"

Additional Concerns and Rebuttals:

Concern: "I'm already financially secure."

- **Rebuttal:** "While you may be financially comfortable now, unexpected events can happen. Life insurance can help provide a safety net for your loved ones in case of your untimely death. **Let's see how life insurance can help protect your family's financial well-being.**"

Concern: "I'm worried about the underwriting process."

- **Rebuttal:** "The underwriting process has become much simpler in recent years. In many cases, it can be completed online or over the phone. You may not even need to provide blood work or visit a doctor. I can guide you through the process and ensure it's as smooth as possible. **Let's discuss your concerns and explore your options.**"

Concern: "I'm not sure which type of life insurance is right for me."

- **Rebuttal:** "There are different types of life insurance, each with its own benefits and features. I can help you assess your needs and recommend the most suitable policy. **Let's discuss your goals and figure out the best type of life insurance for you.**"

Concern: "I'm concerned about the potential for hidden fees or charges."

- **Rebuttal:** "While some life insurance policies may have additional fees, it's important to shop around and compare different options. I can help you find a policy with transparent terms and no hidden surprises. **Let's review your options and ensure you're getting the best value for your money.**"

**MYTH 4: I DON'T NEED TO MAKE
MY FAMILY RICH WHEN I DIE**

**TRUTH: LIFE INSURANCE
IS A FOUNDATION FOR
FINANCIAL SECURITY
AND LEGACY BUILDING**



Note: This script aims to establish rapport and build trust with the client while addressing their concerns about making their family rich when they die. It shifts the narrative to leaving a legacy and everyday needs.

This script is written from the perspective of the “Savvy Professional” persona: Joyce, 60, is Semi-Retired, Former Human Resource Executive.

FINANCIAL ADVISOR’S SCRIPT:

“Hi [name], it's great to meet you! Thanks for reaching out! I've heard people joke about life insurance sometimes, saying things like, "I don't need to make my family rich when I die." Have you ever felt that way?”

[Listen attentively to client’s response.]

“I get the humor in that, but let's be real for a moment. If something happened to you, your family would be devastated. They'd be heartbroken and worried about how to move forward without you.”

“I've seen families go through this, and life insurance can be a lifeline. It can help them cover the mortgage or rent, keep their loved ones in their schools, and maintain some sense of normalcy. It's about keeping your dreams for your family alive, not about helping them get rich. So, tell me a little about yourself and your financial goals.”

[Listen to client’s response.]

“Thanks for sharing that with me. Let me ask, do you have life insurance through work?”

[If yes:] “That's fantastic! Can you tell me a bit about it? Is it a flat amount, or tied to your salary? And would it continue if you left your job?”

[If no or unsure:] “It's worth checking the details. Many workplace policies are limited, and it's important to know what your family would actually have to rely on.”

“Even with good workplace coverage, think about what happens after the first year. Could your family maintain their lifestyle without your income?”

“Life insurance isn't just about protection; it's about making sure your loved ones are financially secure if you're not there.”

“Did you know the death benefit is typically tax-free?⁶ Plus, life insurance can even be used to help cover those estate taxes, ensuring your legacy isn't diminished.”

“Can I run some policy illustrations for you? It's quick, and there's no obligation. You'll get a clearer picture of what options are out there and how they fit your family's needs.” [Go to Life Insurance Quick Estimator](#)

Concern 1: Age

- **Rebuttal:** "It's true that rates generally increase with age. However, the sooner you start, the lower your premiums will be locked in for the policy's lifetime. Plus, we can explore different policy types to help find one that fits your budget and provides the coverage you need. **Let's run some quotes today to see what options are available and how we can tailor a policy to your specific situation.**"

Concern 2: The complexity of the application process

- **Rebuttal:** "Most of the application process can be completed online via mobile phone, tablet, or PC. If you have questions, I'll be available to help guide you through every step of the application process. **We can even start the start the application process right now.**"

Additional Concerns and Rebuttals:

Concern: Workplace insurance

- **Rebuttal:** "It's great that you have a workplace policy. However, many workplace policies are limited in terms of coverage amount or may not continue after you leave the job. **Let's review your workplace coverage and discuss your options.**"

Concern: Financial needs

- **Rebuttal:** "Think about your family's financial situation. If you were to pass away, would your spouse be able to cover expenses such as your mortgage, or pay for your children's education, and still maintain your current lifestyle? Life insurance can provide the funds needed to help your family weather these challenges. **Let's discuss your goals and figure out the best type of life insurance for you.**"

Concern: Taxes

- **Rebuttal:** "The death benefit from a life insurance policy is generally tax-free.⁵ **Let's discuss how life insurance can help you offset your estate taxes and ensure your legacy lives on.**"

MYTH 5: I HAVE ENOUGH INSURANCE THROUGH MY JOB

TRUTH: COVERAGE THROUGH YOUR EMPLOYER MAY NOT BE ENOUGH TO COVER YOU AND YOUR FAMILY'S NEEDS



Note: This script aims to establish rapport and build trust with clients while addressing their belief that their employer-provided life insurance is enough protection for their needs.

FINANCIAL ADVISOR'S SCRIPT:

"Hi [name], it's great to meet you! Thanks for reaching out! What prompted you to book a call today? That's great. Before we jump in, will you tell me a little bit about yourself?"

[Listen attentively to client's response.]

"I often hear people say their life insurance they get through work is enough. That's a common misconception, but the reality is that employer provided coverage often falls short of what families truly need. Have you ever felt that way too?"

[Listen to client's response.]

"It's great that you have coverage through work. It's definitely a valuable benefit. Can you tell me a bit more about the policy?"

"What's the coverage amount?"

"Is it tied to your salary?"

"And would it continue if you were to leave your job?"

"It's really important to know the specifics of your coverage. Unfortunately, many workplace policies only offer a limited amount, sometimes just one year's salary. 44% of American households would encounter significant financial difficulties within six months if they lost the primary wage earner in their family.⁶

“Let's imagine your work policy covers one year of your income. While that might seem helpful at first, let's think about it long term.”

“Could your family maintain their current lifestyle after that first year?”

“Could they afford to stay in your home, cover the mortgage or rent, pay for your child's education, and handle all the other day-to-day expenses?”

“An individual life insurance policy can help provide your family with a larger death benefit, making sure they're protected for years to come, not just the first year.”

[Client Feels Their Work Coverage is Sufficient]

“That's wonderful that you have that coverage! But have you really considered what happens after that initial year? Even if your partner works, could they realistically replace your entire income? And remember, expenses tend to increase over time, especially when you consider the needs of children or unexpected events.”

The death benefit from an individual life insurance policy helps relieve the stress of immediate financial worries, giving your family the flexibility to grieve and adjust to their loss. It can help cover things like mortgage payments, college tuition, or even just everyday living costs, allowing your loved ones to maintain their quality of life for years to come.

[Call to Action]

“Can I show you how an individual life insurance policy could help protect your family's financial security?”

[If the client says no:] “I understand. But having all the information can help you make the most informed decision for your family's future. Would you be open to a quick, no-obligation quote to see what options are available? That way you'll have all the information when you're ready.”

[If the client says yes:] “That's great! I'm happy to answer any questions you have and help you find the right policy for your needs.” [Transition to further discussion and potentially the [Life Insurance Quick Estimator](#)]

Concern 1: "I don't want to think about dying. It's too morbid."

- **Rebuttal:** "I understand it's a difficult topic, but life insurance isn't about death; it's about love and responsibility. It's a way to express your care for your family and ensure their financial well-being, even if you're not there to provide for them. Let's shift the focus from the 'what if' to the 'what then.' **Let's talk about your dreams for your family and how we can create a legacy to protect those dreams.**"

Concern 2: "I can't afford it right now. I'll get it later when I have more money."

- **Rebuttal:** "Delaying can be costly. As you get older or your health changes, premiums increase. Securing a policy now locks in a lower rate and guarantees your insurability. Plus, life is unpredictable. The sooner you have coverage, the sooner your family is protected. Let's not leave your family's financial future to chance. **Let's explore affordable options today so you can have benefit of knowing they're taken care of.**"

Disclosure

¹ \$100,000 death benefit, Preferred Non-Tobacco, Term Essential 20 year. If you continue the policy beyond the initial level-premium period (in this case, 20 years), premiums will then increase annually through age 95 but will never be more than the maximum stated in the contract. In New York, the amount of coverage will be lower. Availability and actual rates will vary based on how you satisfy our Underwriting and eligibility criteria. Rates as of 09/20/2024.

² Availability and actual rates will vary based on how you satisfy our Underwriting and eligibility criteria.

³ IRC §101(1)(a) - Death benefit proceeds typically received income tax free.

³ Life insurance policy cash values grow tax-deferred and are potentially income tax-free. Cash values are accessed through withdrawals and policy loans. Withdrawals are generally taxable to the extent they exceed premiums paid into the policy. Any loans that remain unpaid when the policy lapses or is surrendered while the insured is alive will be taxed immediately to the extent of gain in the policy. Unpaid loans and withdrawals will reduce cash values and death benefits.

⁴ The Terminal Illness Rider is available without an extra premium. Obtaining benefits under the terms of the rider will reduce and may eliminate the death benefit. Benefits paid under the Terminal Illness Rider are intended to be treated for federal tax purposes as accelerated life insurance death benefits under IRC §101(g)(1)(b). Tax laws related to the receipt of accelerated death benefits are complex, and benefits may be taxable in certain circumstances. Receipt of benefits may affect eligibility for public assistance programs such as Medicaid. Accelerated benefits paid under the terms of the Terminal Illness Rider are subject to a processing fee of up to \$100. Clients should consult tax and legal advisors prior to initiating any claim. A licensed physician must certify that the insured is terminally ill to qualify for benefits. Other terms and conditions may apply. The rider may not cover all of the costs associated with terminal illness. The rider is a life insurance accelerated death benefit product, is generally not subject to health insurance requirements, and may not be available in all states. The rider form number for the Terminal Illness Rider is either ICC16 TB 146-2016 or TB 146-2016, which may be followed by a state code.

⁵ IRC §72.

⁶Horton, C. (2024, January 3). *Life insurance statistics, data and industry Trends 2024*. Forbes Advisor. <https://www.forbes.com/advisor/life-insurance/life-insurance-statistics/>

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