



CLIENT PROFILER

POLICY REVIEW & MIRRORED LOANS

Clients who have existing life insurance need to have their protection checked on a regular basis. Life events, health changes, and job changes can be of particular importance.

Clients with older policies may have an outstanding loan that could put them at risk.

CLIENT TYPE | PROFILE

- Change in circumstance
- Wants lower premiums or increased coverage
- Has a policy that may no longer be competitive
- Has a loan secured by a life insurance policy
- Chronic illness concerns

CLIENT RISKS

- Tax
- Outliving retirement savings
- Legacy planning

CONVERSATION STARTERS

- Have there been any major life events in your life? A new baby, a marriage, a divorce, any children in their mid-teens?
- Do you have any loans outstanding on any of your life insurance policies?
- Have you used your life insurance as collateral on an outstanding loan?
- Have you had any major health changes since we last spoke?
- Have you thought about how you'll pay for what you need if you become chronically ill?

Life insurance is issued by Pruco Life Insurance Company (except in NY) and Pruco Life Insurance Company of New Jersey (in NY). Both are Prudential Financial companies located in Newark, NJ.

This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any clients or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing a client's retirement savings. Clients seeking information regarding their particular investment needs should contact a financial professional.

We do not provide tax, accounting, or legal advice. Clients should consult their own independent advisors as to any tax, accounting, or legal statements made herein.

© 2024 Prudential Financial, Inc. and its related entities. Prudential, the Prudential logo, and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.

CREATED EXCLUSIVELY FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH CONSUMERS.

1076091-00001-00 Ed. 01/2024 ISG_FL_ILI1369_01

