

# THINK YOU'LL HAVE TO PAY MORE FOR LIFE INSURANCE?

## Think again!



With most insurance companies, those who smoke a cigar or use alternative tobacco or nicotine products pay what smokers do for life insurance. However, with Prudential's generous underwriting, you could qualify for non-smoker rates even if you occasionally smoke a cigar or a pipe or use nicotine products, other than vaping or cigarette use.

Smoke an occasional cigar? You might qualify for up to our Preferred Best rates.\*

### You may qualify for our Non-Smoker Plus rates if you:



**Smoke a cigar, pipe, use pouches, or chew tobacco daily:** Yes, daily users can still access these better rates.



**Use marijuana recreationally:** Up to three times a week and age 21 or over? You could qualify.



**Use nicotine patches or gum:** We support your efforts with smoking cessation products.



Be honest, benefit more: Your honesty about your lifestyle doesn't penalize you. But failing to disclose something can lead to higher rates, so be sure to answer questions truthfully.

### Take the first step

Contact your financial professional today to explore your options and potentially save on your life insurance.

#### INVESTMENT AND INSURANCE PRODUCTS ARE:

- NOT FDIC INSURED
- NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, ANY BANK OR ITS AFFILIATES
- SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED



# Prudential

## Why turn to Prudential?

- We use your age at your last birthday (“Age last birthday”) to set our rates, which can make you up to one year younger over insurers who use your age at your next birthday (“Age Nearest Birthday”)
- You may qualify for accelerated underwriting, which can bypass medical exams and labs\*
- We’ve been delivering on our promises for 150 years



\* The availability of coverage and rates will vary based on how you satisfy our underwriting criteria including, but not limited to, age, sex, health history, smoking status, and residency. Underwriting rules are subject to change at our discretion.

Life insurance is issued by The Prudential Insurance Company of America, Newark, NJ, and its affiliates.

\*Limited cigar use and a negative urine nicotine may be eligible for preferred best rates.

Marijuana use does not allow for the inclusion of the Waiver of Premium or Accidental Death Benefit. Ratable Marijuana use does not allow for the inclusion of the Benefit Access Rider. A Preferred offer may be possible with no admitted/confirmed use of marijuana for more than one year. The current or past use of other drugs, including prescription medicines and illegal substances, will be taken into consideration.

The issuing company may have the right to contest the policy for misrepresentation or to apply a suicide clause.

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