

## Let's begin the life insurance journey

### *20 to 30 Just starting out*

#### **EXPENSES**

Buying a home. Getting married. Paying student loans.

#### **FINANCIAL SITUATION**

Early career, lower income level. Not much left over to save. But there is potential for growth.

#### **CONSIDERATIONS**

Paying debts is important to you. So is not leaving them to loved ones if you die. A death benefit from a term life insurance policy can help ease the burden for them.

#### **DID YOU KNOW?**

Life insurance rates will never be as affordable as they are when you're young and typically healthier. However, as your needs change, a Prudential term policy can be converted later to a permanent policy that can last over your lifetime.

### *30 to 40 Responsibilities are expanding*

#### **EXPENSES**

Buying a home and cars. Having kids or getting pets.

#### **FINANCIAL SITUATION**

Income may be growing, but expenses are, as well. And they're getting a little more complicated.

#### **CONSIDERATIONS**

Term life insurance is an affordable way to replace income and pay off debt if you die in this life stage. Still, it's a good idea to talk to a financial professional about a policy that could last into your 80s or even longer.

#### **DID YOU KNOW?**

A term life insurance policy may meet your needs today. But, as the years go on and your life changes, it may not be enough. A Prudential term policy can be converted to a Prudential permanent policy that can last over your lifetime.

### *40 to 50 Life is getting more complex*

#### **EXPENSES**

Kids are growing. They're reaching milestones. Cars and college are close.

#### **FINANCIAL STATUS**

Expenses and income are still growing. Ideally, you're maxing your retirement savings.

#### **CONSIDERATIONS**

You own a term life insurance policy, but believe your financial obligations will continue to grow. Retirement is also coming sooner than later. You're thinking about how to afford it ten to twenty-five years from now.

#### **DID YOU KNOW?**

Lots of life insurance options to consider. Universal, indexed, or variable policies may have cash value to supplement income later. Ask a financial professional about Prudential's conversion options without another medical exam.

## ***50 to 60 Life is settling down***

### **EXPENSES**

Kids moving back after college. You're supporting them as they get started. Wedding and retirement saving.

### **FINANCIAL SITUATION**

Your income may have peaked, but so have expenses. Living life, supporting your family, and saving for retirement are things you want to continue doing.

### **CONSIDERATIONS**

Permanent life insurance is optimal. It can help create a legacy for the people you love or for a charity you hold dear. It also has the potential to accumulate cash value that you could access while you're living.<sup>1</sup>

### **DID YOU KNOW?**

Speak to a financial professional to help ensure you're protecting your, and your loved one's, financial wellness. Discover how permanent life insurance from Prudential may also be able to help with your retirement.

## ***60+ Retirement begins***

### **EXPENSES**

No longer supporting kids. Retirement. Time with grandkids. Travel. Possible chronic illness.

### **FINANCIAL SITUATION**

You have a limited income and may have income-generating investments. Unexpected expenses are a worry.

### **CONSIDERATIONS**

A permanent life insurance policy from Prudential may help supplement income. An accelerated death benefit rider<sup>2</sup> may allow you access the death benefit while you're still living. The policy may also help you to leave a significant legacy to loved ones or even a charity you care about.

### **DID YOU KNOW?**

A Prudential permanent life insurance policy can help you to be prepared for the unexpected and to be remembered by loved ones or institutions you are passionate about.

<sup>1</sup>Outstanding loans and withdrawals will reduce policy cash values and the death benefit and may have tax consequences.  
An accelerated death benefit rider is a life insurance benefit that gives you, the policyowner the option to accelerate some or all of your life insurance policy's death benefit if you meet the criteria for a qualifying chronic or terminal illness as described in the policy. It is not Long-Term Care (LTC) insurance. Benefits received under the terms of the rider will reduce and may deplete the net death benefit your beneficiaries will receive.

Prudential's term and permanent insurance policies are issued by Pruco Life Insurance Company except in New York, where they are issued by Pruco Life Insurance Company of New Jersey. Both are Prudential Financial companies located in Newark, NJ.

When converting from a Prudential term policy to a Prudential permanent policy, full underwriting for new contracts will be required if a Type C death benefit option is requested.

Prudential's term life insurance policies can be converted to any of our permanent policies, including survivorship. This is currently allowed as an administrative practice if certain conditions are met and the survivorship face amount does not exceed \$20 million. This amount may be reduced based on retention limits and/or other coverage in force. Subject to change.

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