

Prudential Final Expense Life Insurance

PLAN TODAY TO EASE YOUR FAMILY'S BURDEN TOMORROW

This whole life insurance policy is designed to help your loved ones pay for funeral, burial, and other final expenses.



Simple,
cost-effective
coverage.



A 60-year-old female with a **\$13,000** death benefit may pay just **\$1.54 a day**.²



A 50-year-old male with an **\$8,000** death benefit may pay about **\$26.16 a month**.²

Introducing Prudential Final Expense Life Insurance.

Prudential Final Expense Life Insurance provides a quick and easy way for you to get life insurance coverage. With this coverage in place, money will go directly to your designated beneficiaries after you pass.

That means your loved ones can use the money to help offset funeral or burial expenses, which can cost an average of \$12,500 to \$17,250.¹ They can also use the money to pay for medical bills, legal fees, or other debts. Having these funds may help prevent your loved ones from selling assets to pay for final expenses.

Here are more benefits:

- **Customizable coverage amounts**
You choose your coverage amount, from \$5,000 to \$30,000.
- **Available for people up to age 85**
The minimum age to apply for coverage is 50 and the maximum age is 85 (80 in some cases).
- **Hassle free**
No visits to the doctor or lab work required—ever.³
- **Guaranteed death benefit protection**
Your coverage lasts for your lifetime as long as you pay your premiums.
- **Locked-in premiums for life**
Your premiums will stay the same regardless of age or change in health status.
- **Tax-free benefits**
Your beneficiaries will receive the death benefit typically free of federal income tax.*
- **Fast application process**
Apply for coverage over the phone and, in most cases, you'll get a decision in minutes.



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

¹ (2022, December 7). Find out how much a funeral costs. Funeralwise. Retrieved March 7, 2024, from <https://www.funeralwise.com/funeral-cost/how-much-does-a-funeral-cost/>.

² Data as of March 2024. The availability of coverage and rates will vary based on company underwriting criteria including, but not limited to, age, sex, health history, smoking status, and residency. The issuing company may have the right to contest the policy for misrepresentation or to apply a suicide clause. Underwriting rules are subject to change at our discretion.

³ Issuance of the policy will depend upon answers to health questions set forth in the application and third-party data.

Additional benefits.

- **Temporary accidental death benefit:** Included at no additional cost, this rider pays an additional death benefit amount when your passing is the result of an accident in the first two years.
- **Terminal illness benefit:** Included at no additional cost, this benefit allows you to access the death benefit while you're still living if diagnosed with a terminal illness and given 6 months or less to live (12 months or less in CA).
- **Accidental death benefit rider:** Available for an additional cost, this rider pays an additional benefit if you pass before you reach age 100 and your death occurred as the result of an accident (as defined by the rider).

A company you know and trust.

Prudential Final Expense Life Insurance is issued by Pruco Life Insurance Company, which is a subsidiary of Prudential Financial. Since 1875, Prudential Financial has been making promises to clients to be there when they need them most ... and has been living up to those promises by standing by their clients' families.



Get a quote for Prudential Final Expense Life Insurance by speaking to your financial professional today!

Prudential Final Expense Life Insurance is issued by Pruco Life Insurance Company, located in Newark, NJ. The policy form number is ICC21-SIFELDB, ICC21-SIFEGDB, ICC21-SIFERDB, SIFELDB-2021, SIFEGDB-2021, or SIFERDB-2021. Product is not available in all states.

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.

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All references to guarantees are backed by the claims-paying ability of Pruco Life Insurance Company.

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