

## TAKE 2

# Grow your business with coverage for spouses and partners

**TAKE 2** brings you a powerful way to grow your business by offering coverage to spouses and partners in the household. By following this approach, you have the potential to double the impact of life insurance, reaching an underserved market.

Prudential can cover each spouse equally, regardless of employment status, even if Prudential did not write either spouse's existing policy. Just provide the spousal coverage details for consideration.

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**TAKE 2** by getting in the habit of asking for these additional orders. As you can see from the numbers below, spouse/partner coverage is a largely untapped opportunity that can help you gain a greater share of wallet.

## 64%

MALE PRUDENTIAL  
POLICY CLIENTS

## 36%

FEMALE PRUDENTIAL  
POLICY CLIENTS

*Source: Prudential; based on placed policies as of December 31, 2022.*



### TIPS

- ▶ Prepare for a client appointment with a second illustration based on the non-working spouse's or partner's life.
- ▶ Be prepared to fill out two applications to provide spousal or partner coverage.
- ▶ Build the client relationship by calling the policyholder to say "thank you" for the application. Ask if the client has a spouse or partner. If so, start the conversation.
- ▶ Schedule a beneficiary review as a service. During the review, you may discover policies that he or she was unaware of.



### STEPS TO CHANGE BEHAVIOR

**Before you run the illustration make sure you have asked the questions below:**

- ▶ "Is there a spouse or a partner?"
- ▶ Do grandparents or other extended family live in the house and help with finances?
- ▶ Is there a child (adult age) with student loans?
- ▶ Next, get the basic partner or spouse information to run an illustration for that individual.



## CONVERSATION STARTERS

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- ▶ “If your spouse or partner were to die, have you factored all costs into your total insurance coverage?”
  - The management and maintenance of the household.
  - Care for children and/or aging parents.
  - Pay off your mortgage.
  - Help ensure your children’s education.
  - Cover burial expenses.
  
- ▶ “Your non-working spouse or partner generally can qualify for the same amount of coverage as you. I can show you how you may be able to protect your family even further.”

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**Reach out to your Prudential wholesaler to learn how you can leverage this strategy with your clients.**

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