

Life Insurance Basics SALES KIT



In this kit:

Social media posts | Prospecting ideas | Case study | Client brochures

September 2019

SALES KIT

Life Insurance Basics Social Media Posts & Shareable Graphics

Use any of the text below with any of the images on the following pages.

Posts that Work for Facebook, Twitter, and LinkedIn



You can only get life insurance BEFORE you need it. Make today the day! I can help.

It's a great time to get covered with life insurance! I can help - contact me for a free quote.

40% of people *haven't* bought life insurance because they don't know how much they need or what kind to buy. I can help - contact me for a free quote.

If you have loved ones, you need life insurance. Contact me for a free quote.

People without life insurance overestimate the cost by 3X! Don't go without because you think it costs too much. It probably doesn't - and I can help you find out.

Life insurance is there to support the ones you love if something happens to you...but only HALF of millennials own life insurance! Don't be part of that statistic.

Shorter Posts that Work for Twitter and Instagram



If people depend on you financially, you NEED #lifeinsurance. #lifeinsurance
Need help figuring out how to buy #lifeinsurance? It's my job to help you!

1/3 of people haven't bought #lifeinsurance b/c they haven't gotten around to it. No time like the present!

40% haven't bought #lifeinsurance b/c they don't know how much to get - let me help!

1 in 3 wish their spouse/partner had life insurance...or more coverage. Got #lifeinsurance?

September 2019

SALES KIT

Square Images: 1080 x 1080 pixels (Instagram ready!)

Click any image to view in a browser, then right-click and save to your computer.



**50 MILLION HOUSEHOLDS
NEED MORE LIFE INSURANCE.
WHAT ABOUT YOURS?**

LIMRA FACTS ABOUT LIFE #LIAM19



**1 IN 5 PEOPLE WITH
LIFE INSURANCE KNOW THEY
DON'T HAVE ENOUGH.**

LIMRA FACTS ABOUT LIFE #LIAM19

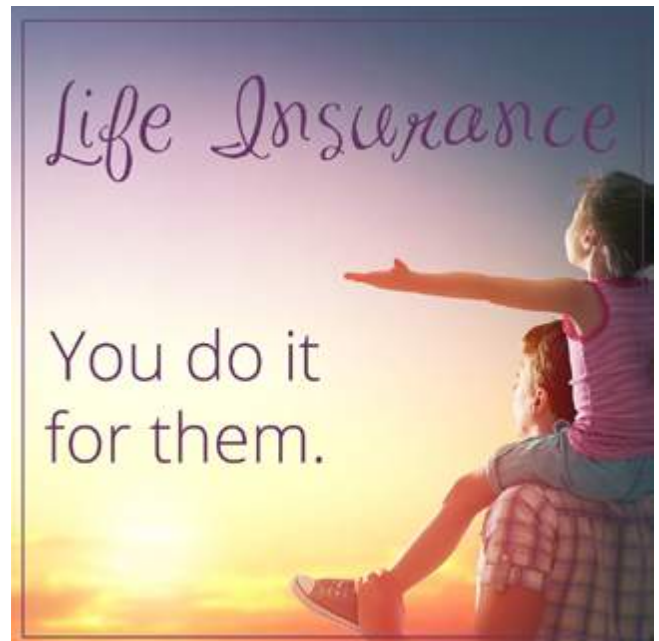


September 2019

SALES KIT

Square Images: 1080 x 1080 pixels

Click any image to view in a browser, then right-click and save to your computer.



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SALES KIT

Square Images: 1080 x 1080 pixels

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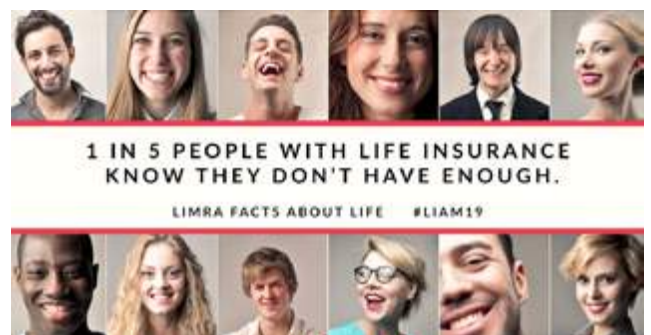


September 2019

SALES KIT

Rectangular Images: 1200 x 628 pixels (Facebook ready!)

Click any image to view in a browser, then right-click and save to your computer.

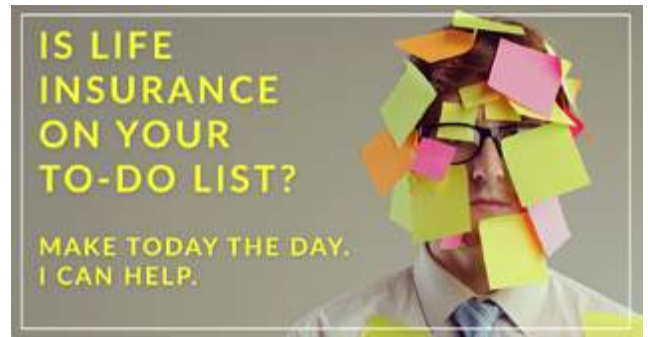


September 2019

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Rectangular Images: 1200 x 628 pixels

Click any image to view in a browser, then right-click and save to your computer.

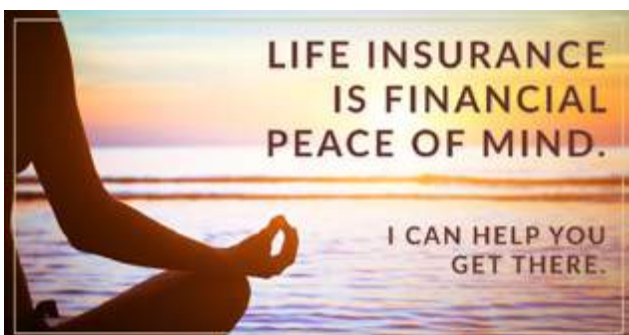


September 2019

SALES KIT









Rectangular Images: 1200 x 628 pixels








Click any image to view in a browser, then right-click and save to your computer.



DAILY SOCIAL MEDIA SAMPLE CAMPAIGN

Notes: Check with your compliance department before sending any message. All statistics used come from the 2016 or 2017 Barometer Study by Life Happens and LIMRA, unless otherwise indicated.

DATE	LINKED IN	FACEBOOK	TWITTER
Day 1	<p>Won the lottery, have a pension, and are confident in your Social Security? ...me neither.</p> <p>http://bit.ly/2O5TCES</p>		<p>Won the lottery, have a pension, and are confident in your Social Security? ...me neither. http://bit.ly/2O5TCES</p>
Day 2	<p>8 in 10 Americans say family is most important to them, but only half (55%) have #life insurance to protect them.</p> <p>https://bit.ly/2LUHPby</p>		<p>Think life insurance doesn't matter — think your family agrees? #LIAM18 https://bit.ly/2LUHPby</p>
Day 3	<p>Life insurance is an unsung hero</p> <p>http://bit.ly/2OE8hZ2</p>		<p>A hero whether you are with them or not. #LIAM18 http://bit.ly/2OE8hZ2</p>
Day 4	<p>40% haven't bought life insurance or more of it because they're unsure of how much or what type to buy.</p> <p>https://goo.gl/2afd9</p>		<p>40% haven't bought life insurance or more of it because they're unsure of how much or what type to buy. https://goo.gl/2afd9</p>
Day 5	<p>You're never too young for life insurance #LIAM18</p> <p>http://bit.ly/2n1JNMO</p>		<p>You're already a few seconds older than when you started reading this. Take advantage of your youth before it's too late... #LIAM18 http://bit.ly/2n1JNMO</p>
Day 6	<p>Life Insurance is for the people that live #LIAM2018 http://bit.ly/2n40nM3</p>		<p>Never forget - life insurance is for the living. September is Life Insurance Awareness month. #LIAM2018 http://bit.ly/2n40nM3</p>
Day 7	<p>More people protect their "things" with insurance, than protect their loved ones with life insurance.</p> <p>http://bit.ly/2LOhcsW</p>		<p>How important is your "stuff"? September is Life Insurance Awareness month. #LIAM2018 http://bit.ly/2LOhcsW</p>
Day 8	<p>Half of people put expenses such as cable and cell phone ahead of buying life insurance. http://bit.ly/2O7KL5J</p>		<p>Do you pay your cable or cell phone bill like your life depends on it? September is Life Insurance Awareness month. #LIAM2018 http://bit.ly/2O7KL5J</p>

DATE	LINKED IN	FACEBOOK	TWITTER
Day 9	54% of Americans would have trouble paying living expenses immediately or within several months if the primary wage-earner died. http://bit.ly/2n6oYjq		September is Life Insurance Awareness month. #LIAM2018 http://bit.ly/2n6oYjq
Day 10	4 in 10 Americans wished their spouse or partners had more life insurance. http://bit.ly/2n5mWjv		Don't make them miss you anymore than they already will. September is Life Insurance Awareness month. #LIAM2018 http://bit.ly/2n5mWjv
Day 11	8 in 10 American overestimate the true cost of life insurance. http://bit.ly/2LW0tTL		Most people overestimate the cost of life insurance by a lot! September is Life Insurance Awareness month. #LIAM2018 http://bit.ly/2LW0tTL
Day 12	Taking the time to mourn is natural; anguishing over bills is not. http://bit.ly/2n6oYjq		Taking time to mourn is natural; anguishing over bills is not. September is Life Insurance Awareness month. #LIAM2018 http://bit.ly/2n6oYjq
Day 13	Almost 9 in 10 Americans agree that most people need life insurance, yet just 60% say they have it. http://bit.ly/2O5TCES		Won the lottery, have a pension, and are confident in your Social Security? ...me neither. September is Life Insurance Awareness month. #LIAM2018 http://bit.ly/2O5TCES
Day 14	Odd are your partner may wish you had more life insurance. #LIAM2018 http://bit.ly/2n5mWjv		Odds are your partner may wish you had more life insurance. Have a talk and then come discuss options with me. September is Life Insurance Awareness month. #LIAM2018 http://bit.ly/2n5mWjv
Day 15	You can't rely on jukebox heroes- have a plan. #LIAM http://bit.ly/2OE8hZ2		You can't rely on jukebox heroes – have a plan. September is Life Insurance Awareness month. #LIAM2018 http://bit.ly/2OE8hZ2



If you're over 50 and don't have as many financial obligations as you used to, you may not think life insurance is necessary. But if your spouse dies, a life insurance payment can be a source of near-immediate cash to help you take care of expenses such as funeral costs, flying in family, and final bills.

Read this story from Jennie who explains in her own words how cash from her husband's life insurance policy helped make a difficult time a bit easier.

Your Action Plan:

- Talk with your spouse about the family finances—today.
- Consider both your short- and long-term expenses.
- Don't assume that your need for life insurance ever ends.
- Contact your financial professional to discuss your options, which may include PruLife® Universal Protector.

HOW LIFE INSURANCE HELPED ME GET ON WITH LIVING

MY HUSBAND DIED 15 MONTHS AGO, AFTER A YEAR OF BATTLING AGGRESSIVE CANCER AND TWO DIFFICULT MONTHS IN HOSPICE CARE AT HOME.

Jim was a CPA and, although I've spent the last 20 years writing about financial topics and thought I understood them, he was the financial manager in our family. When he died, I was gobsmacked by the complexity of unraveling our financial life.

At his death, I was immediately locked out of our credit card accounts, investment accounts, and even his checking account, from which I had been paying bills because I had power of attorney. Months later, I would inherit all of this, but immediately—like many widows—I was in a terrible cash crunch.

CASH FOR THE IMMEDIATE NEED

Fortunately, Jim left me with a substantial life insurance policy. Just as I was starting to panic over the demands for large amounts of cash to pay for things like a funeral, flights to the services for our children, bills from my attorney, and the bills I had ignored in Jim's final days when he needed me nearly 24/7, the insurance check arrived.

I deposited it in checking and savings accounts in my name and I could pay the bills. What a relief!

CASH FOR SPECIAL FAMILY NEEDS

I also was able to help my two stepchildren, who relied on their father for help with living expenses. They expected some money from their father's estate, but it turned out to be nearly nine months before they received it. In the meantime, I used some of the life insurance money to keep them afloat.

And I committed part of the money to assist my late husband's mentally handicapped sister. She receives government aid that would be threatened by a direct legacy, and I had promised Jim that I would continue to give her money when her limited Social Security, Medicare, and Medicaid were insufficient. Thanks to life insurance, that assistance was uninterrupted.



What You Can Learn from My Experience

What I didn't understand, before it happened to me, was the financial demands that come with the death of a spouse.

WHO REALLY NEEDS LIFE INSURANCE LATER IN LIFE?

By the time we were in our 50s, I thought we probably didn't need much, if any, life insurance.

When I was younger—and had young children and sizable debts, including a large mortgage—the reasons to buy life insurance were crystal clear to me.

But after our children were grown, we experienced some financial success and could afford to build a dream house on the lake and buy a boat to go with it. Life insurance didn't seem important to me then because I wasn't worried about paying off a mortgage or a loan on those assets.

When Jim bought this life insurance policy, I was very skeptical. It seemed like a lot of money to spend on something that I thought we wouldn't need anytime soon. At 50, life seemed to stretch on forever.

But Jim, always the foresighted, money-smart man, persuaded me that if something happened to either one of us, we would still appreciate having cash from a life insurance policy to cover not only immediate demands for cash, but also ongoing obligations. Life insurance, he said, would give me security and peace of mind. He also argued that a life insurance policy was a good investment for people like us who were already maxing out our tax-advantaged retirement savings plans.

Fifteen years later, I blessed him for his wisdom.



HAVE THE CONVERSATION

Hindsight is 20/20. If I had it all to do over, I would have talked more with Jim about life, death, and money. I might have insisted on my having a larger role in managing our finances. If you haven't raised these issues with your spouse, there's no better time to do so than right now.

Both of you need to understand enough about your financial situation to know what to do in the event of the other's death, or even physical or mental incapacitation. Once a health crisis occurs, it's often too late to be figuring out what needs to be done.

I also might have considered spending even more on life insurance because it could have been a smart way to leave a bigger legacy to our grown children. While the need for life insurance is pretty obvious when you have young children, it also can be valuable later in your children's lives when they still have financial needs to be met, and perhaps families of their own.



REALIZE WHAT LIFE INSURANCE CAN DO FOR THOSE YOU LOVE

With an adequate amount of life insurance in place, you also can help meet the future needs of those you love—whether those needs include funding college educations, maintaining or completing mortgage payments, or providing for the wedding your child’s always imagined.

Here’s the bottom line for me: I don’t want my death to be a burden on the people I love. I want to ensure that my children and granddaughter look back and say Mom and Grandmom did everything she could to make their lives better. And, for me, life insurance helps make that possible.



What You Can Do Next

Contact your financial advisor to start the conversation about how life insurance can help protect your loved ones. Be sure to ask your advisor if PruLife Universal Protector may be right for you. UL Protector is economically priced coverage that features a lifetime guarantee as long as you pay sufficient premiums.

PruLife Universal Protector is issued by Pruco Life Insurance Company in all states except New York, where it is issued by Pruco Life Insurance Company of New Jersey; both are Prudential Financial companies located in Newark, NJ. Each is solely responsible for its own financial condition and contractual obligations. The contract number is ULNLGA-2016 or ICC16 ULNLGA-2016.

Our policies contain exclusions, limitations, reductions in benefits, and terms for keeping them in force. A financial professional can provide you with costs and complete details.

Guarantees are based on the claims-paying ability of the issuing insurance company.

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Profiling Worksheet

Help identify clients who may be candidates for a specific solution or a general review.

New Clients

WHO DO YOU KNOW WHO...

- Has had a major life change:
 - Marriage, or divorce?
 - New child/children, or child off to college?
 - New home, or adult child return home?
 - New job, or new business?
- Believe their loved ones would have trouble paying bills or expenses in their absence?
- Understands potential for long-term care expenses, but has no plan in place?
- Does not have life insurance as a part of their retirement planning?
- Overestimates the true cost of life insurance?

Life Insurance Review

WHO DO YOU KNOW WHO...

- Has needs that changed since the last review?
 - Is over or under insured?
 - Needs to update beneficiaries?
 - Has become more or less tolerant of risk?
- Has a policy 10 years old or older?
- Has an existing policy with significant cash value?
- Wants to improve their coverage by exercising a policy option or by replacing to a newer product?

Long Term Care/Chronic Illness

WHO DO YOU KNOW WHO...

- May have owned a standalone long-term care policy with increasing premiums?
- Has extra discretionary income and a net worth of \$250,000 or more (excluding primary residence)?
- Is concerned about threats to his/her future financial stability?
- Is currently providing financial support to parents, or knows someone that is?
- Knows someone who has been in a nursing home or needed attentive medical care?

Legacy Planning

WHO DO YOU KNOW WHO...

- Is concerned about potential long-term care expenses?
- Has an interest in using their assets to guarantee inheritance to their children?
- Lives a thrifty life to maintain or enhance the value of their legacy?
- Looks for ways to provide each child an even share of the legacy?
- Has excess assets in their portfolio that they have put aside for their legacy?
- Has an interest in leaving a substantial charitable donation?

Clients that fit this description:

1. _____
2. _____
3. _____
4. _____
5. _____

Clients that fit this description:

1. _____
2. _____
3. _____
4. _____
5. _____

Clients that fit this description:

1. _____
2. _____
3. _____
4. _____
5. _____

Clients that fit this description:

1. _____
2. _____
3. _____
4. _____
5. _____

Supplemental Life Insurance Retirement Income

WHO DO YOU KNOW WHO...

- Is a business owner, highly compensated employee, or an individual investor highly committed to his/her financial future?
- Does not have access to or have maximized contributions to qualified plans?
- Can commit an additional \$5,000 per year or more towards their goals?
- Wants diversification and tax-favored growth in their plan?
- Is between the ages of 30 - 55 and generally healthy?
- Would like a self-completing plan in the event of death or disability?
- Currently owns or has recognized a need for additional life insurance?

Clients that fit this description:

1. _____
2. _____
3. _____
4. _____
5. _____

Business Owners

WHO DO YOU KNOW WHO...

- Wants to keep the business "family owned and operated" after their death?
- Wants to help ensure the business can be sold for fair market value in the event of their death, disability, or other unexpected event?
- Wants to provide supplemental retirement benefits for themselves or other key employees?
- Wants to provide their children with equal inheritance even if one or more of their children will not be involved in the future of the business?
- Has key employees who could result in significant costs to replace?

Clients that fit this description:

1. _____
2. _____
3. _____
4. _____
5. _____



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CREATING A PERSONAL PLAN THAT'S JUST FOR YOU

1

Set
financial
goals

2

Develop
a plan

3

Take
action on
the plan

4

Review
and update
the plan on
a regular
basis



“

*Life is a series of choices.
The choices we make
now affect the options
available for the next
round of choices.*

T. Jay Taylor



Client A Name _____

Client B Name _____

Date _____

Mapping Your Financial Future

Preparing for your financial future begins with you identifying and prioritizing your needs and dreams, and maybe even acknowledging your fears for the future. This information combined with a review of your financial position will provide a solid base from which to explore financial strategies.

By mapping out and preparing for your financial future, you can spend less time worrying about uncertainty and instead start working toward your dreams.

FAMILY INFORMATION

MARITAL STATUS ☐ Single ☐ Married ☐ Domestic Partner

Client A

Client B

Are you a US citizen? ☐ Yes ☐ No

Are you a US citizen? ☐ Yes ☐ No

If no, what type of visa do you have? _____

If no, what type of visa do you have? _____

Name _____

Name _____

Date of Birth _____

Date of Birth _____

Preferred Phone _____

Preferred Phone _____

Alternate Phone _____

Alternate Phone _____

Email _____

Email _____

Address _____

City/State/Zip _____

EMPLOYMENT INFORMATION

Client A

Client B

Employer _____

Employer _____

Occupation _____

Occupation _____

FOR DISCUSSION

- How did you decide to get into your line of work?
- How long have you been with your employer?
- How do you feel about your career and benefits?
- Is there anything you dream of doing someday that you haven't already accomplished?

DEPENDENT INFORMATION

Child's Name

Date of Birth

Child's Name

Date of Birth

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

FOR DISCUSSION

- Do any of your dependents have special needs?
- Do you plan on having/additional children?
- Are there others that financially depend on you (e.g., parents, grandchildren)?
- Do any of your family members live in this area?

FINANCIAL INFORMATION

EARNINGS

Annual Employment Income

Client A Client B
\$ _____ \$ _____

Other Income (alimony, child support, etc.)

\$ _____ \$ _____

Total

\$ _____ \$ _____

PERSONAL RESIDENCE

Own - Mortgage Balance \$ _____ Rent - Monthly Rent \$ _____

DETAILS FOR MORTGAGE

Name	Market Value	Mortgage Balance	Monthly Payment	Interest Rate	Remaining Term
_____	\$ _____	\$ _____	\$ _____	_____ %	_____

RETIREMENT FUNDS

Owner	Account Name	Type*	Current Balance	Monthly Savings	Company Match
_____	_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____	\$ _____

* Types of retirement plans: IRAs, Roth IRAs, SEP IRAs, SIMPLE IRAs, 401(k)s (including any employer match), 403(b)s, Profit Sharing Plans, 457 plans, variable annuities, etc.

OTHER SAVING/INVESTMENT PROGRAMS

Owner	Account Name	Type*	Amount	Monthly Savings
_____	_____	_____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____

* Types include: CD's, T-Bills, Bonds, Mutual Funds, etc.

FOR DISCUSSION

- Describe your current savings strategy.
- Are you satisfied with the amount of money you have accumulated for your financial security?
- When investing money, do you take substantial risk, not any risk or somewhere in between?
- What is the most important thing to you in this world?

CURRENT EXPENSES

Wherever possible, please refer back to the dollar amounts you noted on pages 2 - 5.

Expense Name	Monthly Amount	Annual Amount
<i>Auto Expenses (Fuel, Insurance, Repairs)</i>	\$ _____	\$ _____
<i>Auto Loan</i>	\$ _____	\$ _____
<i>Cable TV, Internet, Home Phone</i>	\$ _____	\$ _____
<i>Cell Phone</i>	\$ _____	\$ _____
<i>Clothing, Gifts</i>	\$ _____	\$ _____
<i>Credit Cards</i>	\$ _____	\$ _____
<i>Education</i>	\$ _____	\$ _____
<i>Estimated Taxes</i>	\$ _____	\$ _____
<i>Food and Meals</i>	\$ _____	\$ _____
<i>Insurance (Home, Life, Other)</i>	\$ _____	\$ _____
<i>Medical out-of-pocket</i>	\$ _____	\$ _____
<i>Mortgage/Rent</i>	\$ _____	\$ _____
<i>Utilities (Electric, Gas, Water)</i>	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
<i>Estimated Total Expenses</i>	\$ _____	\$ _____

FOR DISCUSSION

- Describe your current strategy in managing and minimizing expenses.
- When was the last time you thoroughly re-viewed your expenses and looked for ways to spend less?
- What changes could be made to your current budget?
- Do you have a 3 to 6 month savings safety net?

SURVIVOR NEEDS

The death of a wage earner can have a significant impact on household income. Financial experts recommend that every strategy include an analysis of needs in the event of a death.

SURVIVOR INCOME NEEDS

With Children at Home

Without Children at Home

In the event of death, what income (% or dollar/mo. in today's dollars) should be provided for your family's continuing needs?

_____ % or \$ _____

What age should Survivor's Social Security Retirement benefits begin?

Provide income for how long?

_____ years or ☐ Lifetime

In the event of death, should your children's education be funded? (If yes, also complete College Funding Needs) ☐ Yes ☐ No

CURRENT LIFE INSURANCE

Name of Insured	Insurance Benefit	Insurance Company	Annual Premium	Type*
_____	\$ _____	_____	\$ _____	_____
_____	\$ _____	_____	\$ _____	_____
_____	\$ _____	_____	\$ _____	_____
_____	\$ _____	_____	\$ _____	_____
_____	\$ _____	_____	\$ _____	_____

*Insurance types include: Group, Term, Whole Life, Universal Life, and Other

FOR DISCUSSION

- Tell me about your current insurance coverage.
- Are you confident your current life insurance program will achieve what you want it to?
- Are you currently a tobacco user?
- Does your family have any special interests or health conditions that could affect your insurance planning?

\$284,570

COST TO RAISE A CHILD FROM BIRTH TO 17

SOURCE: USDA Expenditures on Children by Families, 2015, Revised March 2017

COLLEGE FUNDING NEEDS

Many people want to help fund education costs for their children. The sooner you begin to develop a strategy for education savings, the more time your money will have to accumulate.

Child's Name	School	College Cost*	OR Amount Needed per Year	Years to Attend	Percent to Provide
_____	_____	<input type="checkbox"/> Yes	\$ _____	_____ yrs.	_____ %
_____	_____	<input type="checkbox"/> Yes	\$ _____	_____ yrs.	_____ %
_____	_____	<input type="checkbox"/> Yes	\$ _____	_____ yrs.	_____ %
_____	_____	<input type="checkbox"/> Yes	\$ _____	_____ yrs.	_____ %

* College cost search includes: ☐ Tuition (in-state); ☐ Tuition (Out-of-state); ☐ Room only; ☐ Room & Board; ☐ Books & Supplies

CURRENT SAVINGS

Enter any savings already accumulated for your children's education.

Total Saved to Date	Account Type*
\$ _____	_____

* Account types include: Savings, 529 Plan, Coverdell Educational Savings Account (ESA), Cash Value Universal Life Insurance, and Other

FOR DISCUSSION

- How do you feel about your existing college savings plan?
- Tell me about your own education.
- What additional educational opportunities would like to give your children/grandchildren?

Average Annual College Costs

PUBLIC \$20,770 PRIVATE \$46,950

Includes: Tuition, Fees, and Room & Board.
Source: Trends in College Pricing, 2017-2018
The College Board. © All rights reserved.

RETIREMENT NEEDS

Most people have an idea of how they would like to spend their retirement years, yet few take the time to properly prepare an estimate of the amount of money they will need. Begin saving for your retirement income as soon as possible.

	Client A	Client B
At what age do you plan to retire?	_____	_____
At what age will you begin to collect Social Security?	_____	_____
What is your estimated monthly Social Security benefit at full retirement age?*	_____	_____
Estimated percentage of current income needed during retirement years (e.g. 80%)	_____	_____

* Full retirement age is the age at which a person may first become entitled to full or unreduced retirement benefits. To view your estimated monthly benefit, visit www.ssa.gov. No matter what your full retirement age (also called "normal retirement age") is, you may start receiving benefits as early as age 62 or as late as age 70.¹

¹ <https://www.ssa.gov/planners/retire/agereduction.html> - Dec 2017

FOR DISCUSSION

- Tell me about your current retirement strategy.
- How would you feel if you were able to retire earlier? Later?
- How would you describe your ideal retirement lifestyle?
- What steps have you taken to ensure you don't outlive your money?
- Does your employer offer a retirement plan? Are you contributing the maximum?

HEALTH RISK FACTORS AND COST OF CARE

Life insurance products that provide access to cash while LIVING put policy holders in control of how and when to access funds - for some unexpected expenses.

MEDICAL REALITIES TODAY



Approx every 40 seconds,
an American will have a heart attack

"Heart Disease and Stroke Statistics 2017 At-a-Glance", American Heart Association, Blaha & Cushman



Every 40 seconds
someone in the United States has a stroke

"Stroke Facts", Centers for Disease Control and Prevention, May 9, 2017.



Every 66 seconds
someone develops Alzheimer's Disease

"2017 Alzheimer's Disease Facts and Figures", Alzheimer's Association, 2017



75%
of heart attack victims survive at least three years

"Statistical Fact Sheet 2013 Update", American Heart Association, 2013



75% of stroke victims survive the 1st year.
50%+ will survive beyond 5 years.

"Prognosis - Health Guide", The New York Times, May 12, 2017



5,000,000+
Americans are living with Alzheimer's
By 2050 it could rise to **16 million**

"2017 Alzheimer's Disease Facts and Figures", Alzheimer's Association, 2017

COST OF CARE TODAY



BEYOND 100 DAYS
Medicare pays \$0 for long-term care services

Medicare.gov - Skilled Nursing Facility Care - 11/16/17

\$97,455
Per Year

Nursing Home Private Room



Genworth 2017 Cost of Care Survey, conducted by CareScout®, June 2017

\$85,775
Per Year

Nursing Home Semi-Private Room



Genworth 2017 Cost of Care Survey, conducted by CareScout®, June 2017

\$45,000
Per Year

Assisted Living Facility



Genworth 2017 Cost of Care Survey, conducted by CareScout®, June 2017

\$47,934
Per Year

Homemaker Services



Genworth 2017 Cost of Care Survey, conducted by CareScout®, June 2017

\$18,200
Per Year

Adult Day Health Center



Genworth 2017 Cost of Care Survey, conducted by CareScout®, June 2017

EXISTING INSURANCE: ACCIDENTAL, LONG-TERM DISABILITY, LONG-TERM CARE

CURRENT ACCIDENTAL & DEATH INSURANCE AND/OR ACCIDENTAL DEATH DISMEMBERMENT (AD&D) INSURANCE

Name of Insured	Insurance Benefit	Insurance Co	Annual premium	Type
_____	_____	_____	\$ _____	_____
_____	_____	_____	\$ _____	_____
_____	_____	_____	\$ _____	_____

• These riders are typically attached to a health insurance or life insurance policy. Type options: Health, Life Insurance, Other.

CURRENT LONG-TERM DISABILITY INSURANCE

		Client A	Client B			
Monthly Benefit		\$ _____	\$ _____	totals or enter details below		
Name of Insured	Insurance Company	Monthly Benefit	Group or Personal	Annual Premium	Waiting Period ¹	Benefit Period ²
_____	_____	\$ _____	_____	\$ _____	_____	_____
_____	_____	\$ _____	_____	\$ _____	_____	_____
_____	_____	\$ _____	_____	\$ _____	_____	_____

¹ The time between when you become disabled and when benefit payments begin. Waiting Period options: 1 month, 2 months, 3 months, 6 months or 12 months.

² The length of time during which a benefit is paid. Benefit Period options: 3 months, 6 months, 1 year, 2 years, 3 years, 4 years, 5 years, to age 65, or Lifetime.

FOR DISCUSSION

- What does your current disability plan provide?
- What happens to your health insurance and retirement plan if you become sick or hurt?
- How do you feel about your current plan?

CURRENT LONG-TERM CARE INSURANCE

Name of Insured	Company	Benefit	Premium	Waiting Period ¹	Benefit Period ²
_____	_____	\$ _____	\$ _____	_____	_____
_____	_____	\$ _____	\$ _____	_____	_____
_____	_____	\$ _____	\$ _____	_____	_____

¹ The time between when you become disabled and when benefit payments begin. Waiting Period options: 1 month, 2 months, 3 months, 6 months or 12 months.

² The length of time during which a benefit is paid. Benefit Period options: 3 months, 6 months, 1 year, 2 years, 3 years, 4 years, 5 years, to age 65, or Lifetime.

FOR DISCUSSION

- Has anyone in your family experienced a long-term care need?
- How familiar are you with the costs associated with long term care?
- Where would the money come from to pay for any long term care needs?
- Do you see yourself caring for elderly parents in the future?

CASH AND INCOME NEEDS ANALYSIS



Final Expenses Fund

To provide for expenses your survivors will face at your death, such as funeral expenses, medical bills, administrative costs, and legal fees

Client A Client B
\$ _____ \$ _____



Debt Fund

To help pay all outstanding bills, loans, and credit card balances

\$ _____ \$ _____



Emergency Fund

Prepare for the unexpected with an emergency fund of 3-6 month's expenses

\$ _____ \$ _____



Mortgage/Rent Fund

Mortgage balance \$ _____ or

Monthly rent of \$ _____ for _____ years

\$ _____ \$ _____



Education Fund

To provide for education of your children or grandchildren in the event of your death

\$ _____ \$ _____



Income Replacement¹

To provide an income for your survivors

Monthly income of \$ _____ for _____ years

\$ _____ \$ _____



Legacy

To provide for your favorite charity, non-profit organization or school in the event of your death.
To leave a legacy for your family

\$ _____ \$ _____

Subtotal \$ _____ \$ _____

Subtract Savings, Investments, Non-Qualified \$ _____ \$ _____
Annuities and Existing Life Insurance

Total Dollars Required \$ _____ \$ _____

¹ To take into consideration Social Security benefits, go to Social Security website, www.ssa.gov.

“

You can achieve anything you want in life if you have the courage to dream it, the intelligence to make a realistic plan, and the will to see the plan through to the end.

Sidney Friedman



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LIFE INSURANCE

Differences Between Individual and Employer (Group) Life Insurance

If you need more life insurance, you may be faced with a question: Do I purchase an “Individual” life insurance policy? Or, do I just get it at work?

Nearly 60% of employees have access to life insurance through work¹ (commonly referred to as “group life insurance”). How does this coverage differ from an “Individual” life insurance policy (which is purchased separately from work)? When does it make sense to buy an individual policy?

DID YOU KNOW?

64% of adults agree they personally need life insurance and **30%** say they need more than they have?²

Over **85%** of employees in their late 20s have been with their current employer less than five years.³

Over **75%** of employees in their 30s have been with their current employer less than five years.¹

40% of employers don’t offer life insurance.²



BASIC Term Life Insurance Policy:

For some, the policy coverage is a flat amount (e.g., \$25K of coverage). For others, it is based on one’s salary (e.g., coverage = 1 x salary).

- Advantages:
 - **Convenient**—Sign up at work, premiums get deducted from paycheck
 - **Guaranteed coverage**—No questions, no tests, no underwriting
 - **Free**—Generally free, regardless of age, health, etc.
- Disadvantages:
 - **Work-Related Restrictions**—Coverage typically requires “active” working status. If you become ill and unemployed before dying, the insurance may not pay.
 - **Not Portable**—Can’t take policy with you if you leave the employer. Next employer may not offer life insurance (40% don’t²).



SUPPLEMENTAL Term Life Insurance Policy:

Some employers offer the option to buy additional life insurance – which can be 2x salary, 3x salary, etc. This can be added to the “Basic” coverage.

- Advantages:
 - **Convenient**—Sign up at work, premiums get deducted from paycheck (if issued).
 - **Minimal Underwriting (if any)**—There may be some high-level medical questions (e.g., “Have you ever had a heart attack?”) or a medical exam.
 - **Potentially Lower Costs for Unhealthy**—Have health issues? Your premiums may be lower than for an “Individual” policy because they are based on covering a group (the young, old, healthy and unhealthy).
- Disadvantages:
 - **Work-Related Restrictions**—Like the “Basic” coverage, typically requires you to be “actively” working.
 - **Not Portable**—Can’t take policy with you if you leave the employer. If your next employer doesn’t offer “Supplemental” insurance, then you may need to purchase an “Individual” policy to maintain the same level of coverage – paying higher premiums based on your age and health.
 - **Increasing Premiums**—Typically, costs increase each year as you age.
 - **No Options**—Employer coverage typically offers few or no bells and whistles that an “Individual” policy may include.



Policies issued by American General Life Insurance Company

The United States Life Insurance Company in the City of New York



What is an “Individual” term life insurance policy?

A policy purchased from an insurance company or a licensed agent – outside of the workplace.

- Advantages:
 - **Potentially Lower Costs for Healthy**—Coverage is dependent on your circumstances via underwriting. Healthy people will typically experience significantly lower premiums compared to “Supplemental” insurance.
 - **Level Premiums**—Term policies lock in the premium for a fixed period (e.g., 10 years, 20 years).
 - **Portable**—Since this policy is not connected to your employer, it is completely portable, providing you continuous coverage.
 - **No Work-Related Restrictions**—This means that an “Individual” insurance policy is more likely to pay out benefits than employer-provided coverage.
 - **Multiple Options**—Can choose from large selection of term policies which offer variety of special features and riders that provide flexibility.
- Disadvantages:
 - **Underwriting process**—Policies are, typically, fully underwritten, meaning that your policy will be based on your health and other factors. There will be more questions than for the “Supplemental” insurance, and may include some medical tests.



How do I decide what to do?

1. Always take advantage of free “Basic” employer-provided coverage.
2. Determine how much insurance you’d like to have.
 - Online calculators, available at aig.com/calculators, can help determine the right amount. Or, you can work with a licensed insurance professional.
3. Get quotes for both “Individual” and “Supplemental” group life insurance for the coverage needed in addition to the “Basic” employer policy.
 - Get an “Individual” life insurance policy quote from a licensed insurance professional.
 - Get the price for “Supplemental” coverage from your employer benefits office.
4. When making your decision, consider the features/benefits that are important to you.

FOR MORE INFORMATION

Feature/Benefit	SUPPLEMENTAL Employer Insurance Policy	INDIVIDUAL Insurance Policy
Convenient/Least Underwriting	✓	
Best Price – Healthy		✓
Best Price – Less Healthy	✓	
Level Premiums		✓
Portable		✓
No Work-related Restrictions		✓
Multiple Options/Features/Riders		✓

¹ Bureau of Labor Statistics, News Release July 22, 2016

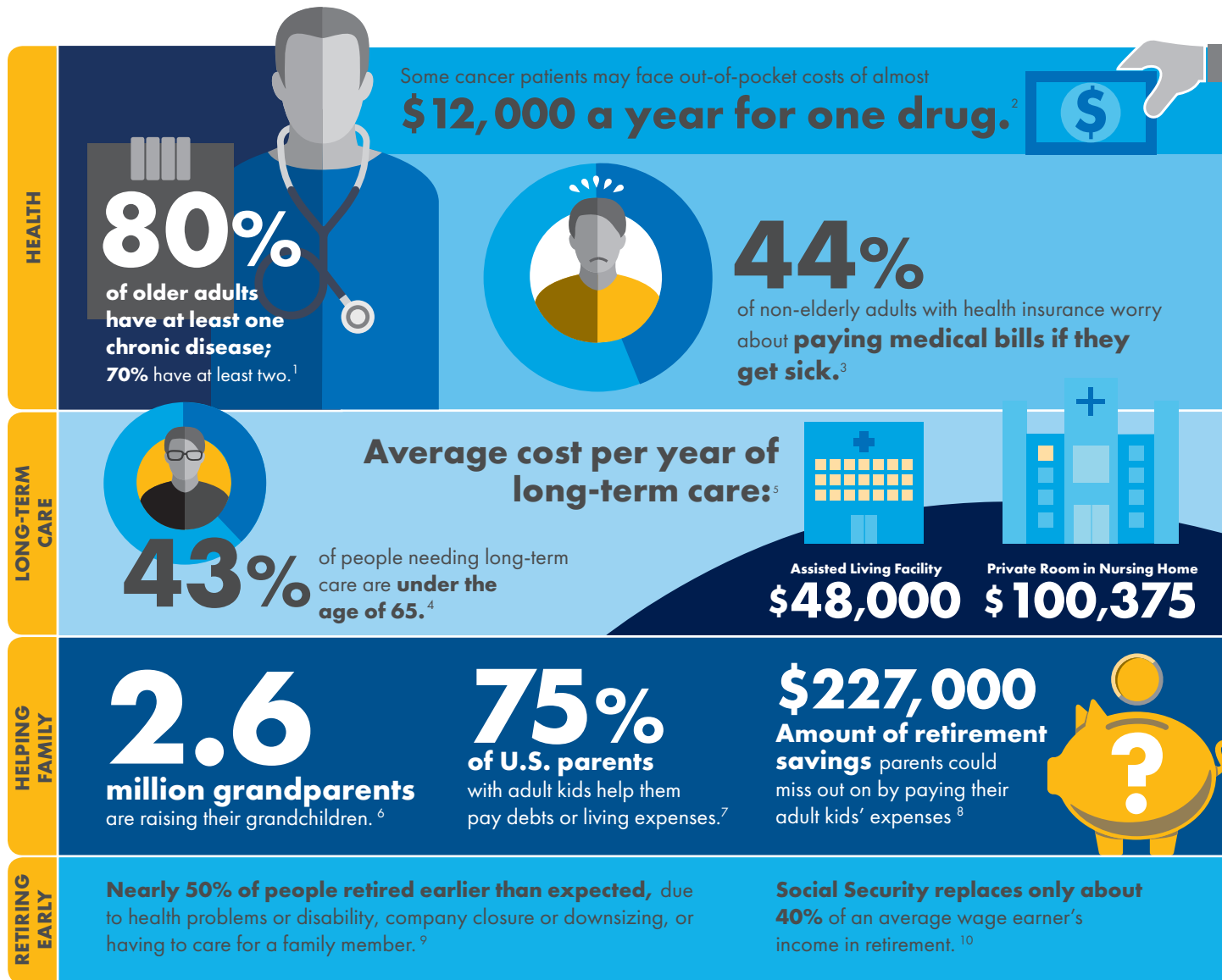
² 2015 Insurance Barometer Study, Insurance Happens and LIMRA

³ Bureau of Labor Statistics, Economic News Release, last updated July 11, 2016



Are you prepared for Life's Unexpected Expenses?

Life insurance products that provide **access to cash while living** put policy holders in control of how and when to access funds - for some of life's unexpected expenses.



¹ Healthy Aging; National Council on Aging, 2018

² "The Imperative of Addressing Cancer Drug Costs and Value;" National Cancer Institute; March 15, 2018

³ The Uninsured: A Primer, Kaiser Family Foundation, December 2017

⁴ "What Is Long Term Care?"; seniorliving.org; accessed November 8, 2018

⁵ "Cost of Care;" Genworth; October 9, 2018

⁶ "The Age of Grandparents Is Made of Many Tragedies;" The Atlantic; June 1, 2018

⁷ "Poll: 3 in 4 Parents With Adult Kids Help Them Pay Debts, Living Expenses;" creditcards.com; December 10, 2017

⁸ "Supporting Adult Kids May Cost Parents \$227K In Retirement;" Nerdwallet; accessed November 8, 2018

⁹ 2017 Retirement Confidence Survey; AARP; December 2017

¹⁰ "This Is What Life Without Retirement Savings Looks Like;" The Atlantic; February 22, 2018



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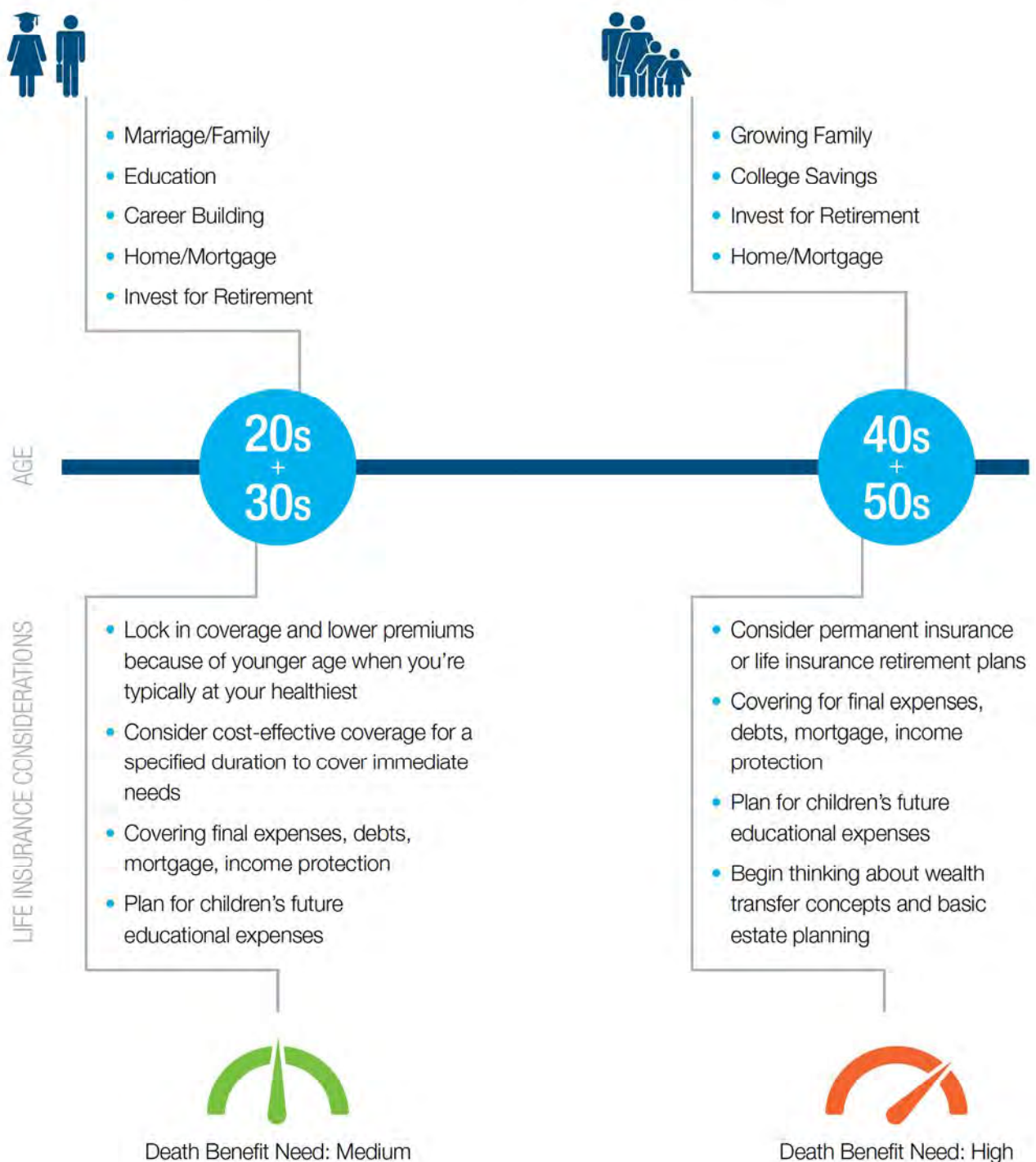
Life Stages: Protection for Life

Life Check-Up



Life Stages

Depending on your stage in life and individual circumstances, your life insurance needs and considerations vary greatly. By taking a look at your current stage—and future stages—you can see how your needs may change over time.





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Other companies talk about values. But with us it's more than a slogan. In fact, our core principles—value, integrity and strength and stability—inform everything we do, from our business model to the design of our products.

Simply put, we believe in doing the right thing in every action and decision, large and small. We're careful about the promises we make—and make sure we deliver on them. It's how we continue to build trust and relationships that last.

Talk to your insurance professional about your Life Stage, and learn more about a life insurance policy that may be right for you.

Life insurance and variable universal life insurance issued by Protective Life Insurance Company (PLICO), Securities offered by Investment Distributors, Inc. Both companies are located in Birmingham, AL.

Consult policy for benefits, riders, limitations, and exclusions. Policies are subject to underwriting and a two-year contestable and suicide period. Benefits adjusted for misstatements of age or gender. All payments or guarantees are subject to the claims paying ability of Protective Life Insurance Company. The tax treatment of life insurance is the subject to change. Neither Protective Life nor its representatives offer legal or tax representative regarding their individual situation.



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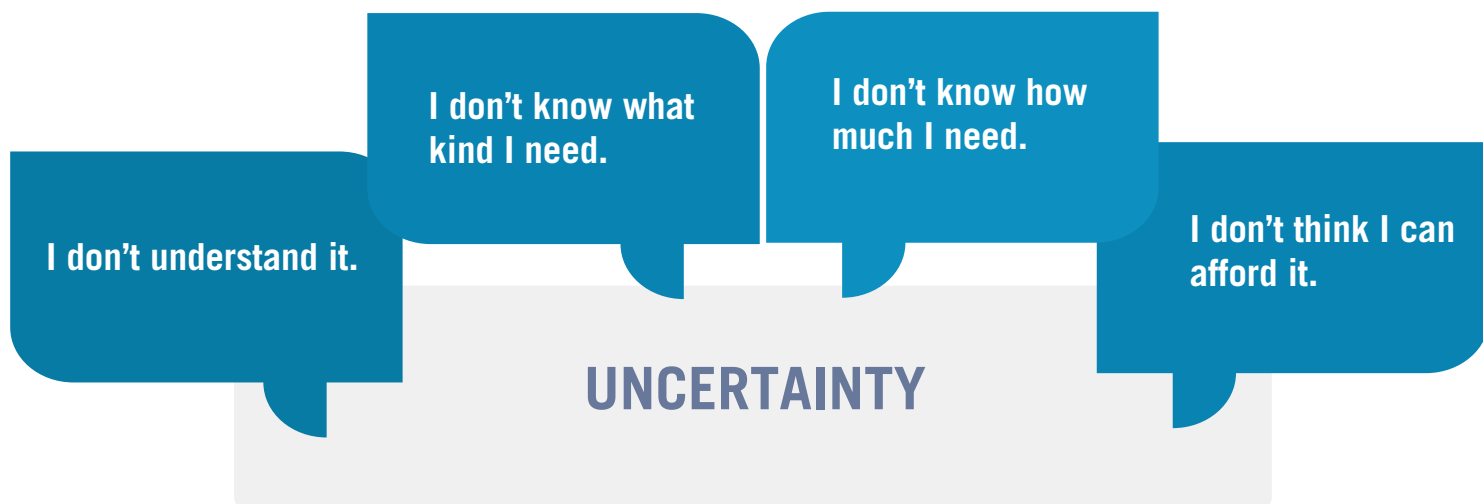
It's no secret that life keeps changing and that change can bring uncertainty. Whether the changes you face are in your finances, in your employment or earnings, with your home, in your marital status, or just in your overall feelings of certainty, life insurance can help provide the financial continuity and security you seek.

Life insurance can help you take care of the basics, and then some.

Life insurance pays a death benefit, a sum of money, to the person or people you name as beneficiary. When you pass away, your beneficiary can use this money to help maintain some semblance of normalcy and certainty without you. The death benefit can help:

- ▶ **Replace your income.** Because your paycheck is so important to your family's standard of living, losing it can be financially devastating. A life insurance death benefit helps to provide the money your paycheck does, to pay the bills or pay for someone to help keep things going.
- ▶ **Pay the mortgage or rent.** Being able to stay in their home means your children can stay in their school district and familiar surroundings. A mortgage-free home or rental payments can provide comfort for your family's future.
- ▶ **Continue the dreams you set together.** They can still carry out dreams of a higher education or retirement security.
- ▶ **Continue a business.** Being able to keep a business in the family or maintain benefits you provide to employees can help ensure the longevity of the business.

What's holding you back?



YOU'RE IN GOOD COMPANY.

- Four in 10 Americans are uninsured and 1 in 3 Americans believe they need more life insurance.¹

LET US HELP PUT YOUR UNCERTAINTIES TO REST.

We can help you with all of these challenges. You don't need to figure them out on your own. We can help you understand life insurance and whether it's appropriate for your situation. Then we can work together to review your needs, determine how much you need, and look at some options to help you find the solutions that are right for you. We'll find an approach that fits your needs and stays within your budget.

THE SOLUTIONS ARE EASIER THAN YOU MIGHT THINK!

Having an idea of your options and a starting point for a discussion about how much life insurance you need can help you feel more at ease. We've already shown what life insurance can do. The next step is to understand the types of life insurance, how much you need, and what it could cost.

¹Facts from LIMRA, Life Insurance Awareness Month, September 2017, http://www.limra.com/Posts/PR/LIAM/Life_Insurance_Awareness_Month.aspx, accessed 10/13/2017.

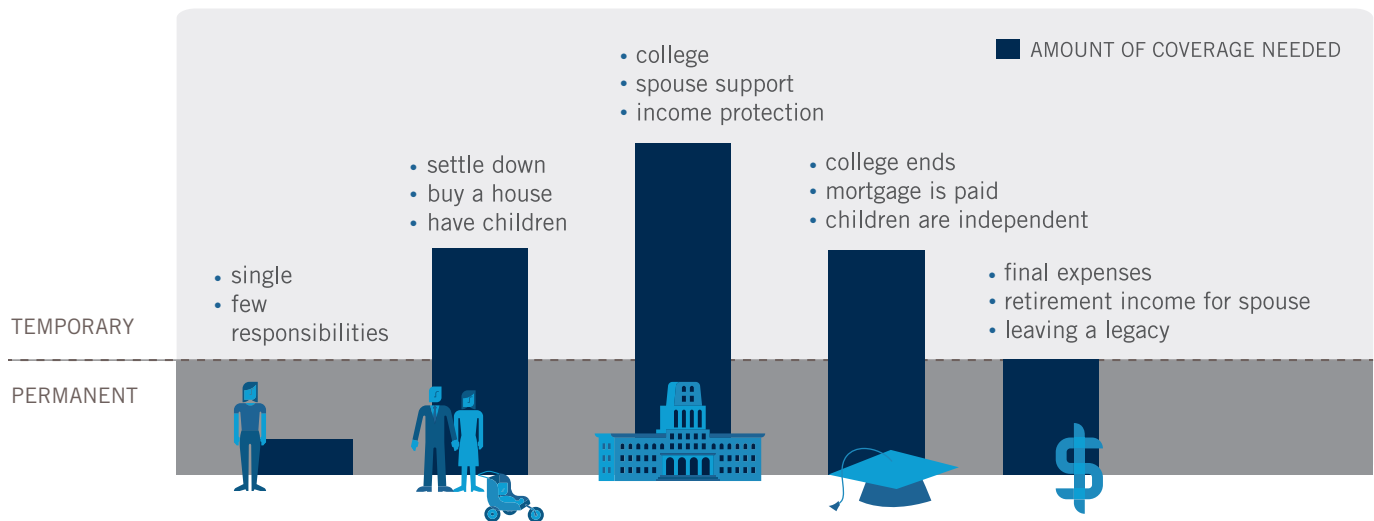


WHAT KIND YOU MIGHT NEED.

The best type of life insurance for you depends on what your needs are and how long those needs will last. The two main types of life insurance are **term**, which is for short-term needs usually of 30 years or less, and **permanent**, which is for needs that tend to last indefinitely.

It's common for your needs to change as your levels of responsibility change throughout your life. As you can see in the chart below, needs tend to peak at some point—when earnings and obligations tend to be at their maximum—and then taper off again as you head into retirement. You could get only term insurance or only permanent, or you could have a combination of both to address the way your needs are likely to change. For many people, this means having a greater amount of term insurance and then a smaller amount of permanent to handle their pre-retirement and retirement needs.

A BALANCED APPROACH



Within each category of life insurance are many choices for specific policies. Identifying the policy or policies that are right for you will come later in the process and will depend on your needs, budget, and situation.



Your financial professional will guide you and stay with you every step of the way so you can have the certainty you need.



HOW MUCH YOU NEED.

The simplest way to estimate how much life insurance you need is to multiply your annual earnings by the number of years you'd like to supply this income to your family or business. Or, for a somewhat more accurate estimate, follow these steps:

STEP 1	Determine the annual salary or earnings you want to replace.	\$
STEP 2	Multiply that figure by the number of years you want to replace the income.	X ____ years
	Total	\$
STEP 3	Subtract other insurance or assets.	—
THIS IS YOUR "BALLPARK" ESTIMATE		\$

Once we have an estimate of your needs, we'll discuss other factors, along with your budget. Then we'll find a solution that's right for you. Inflation and expected investment returns can change the amount of life insurance you may need or want.

HOW MUCH YOU CAN AFFORD.

The cost of life insurance for you will depend on many factors, not the least of which is the amount and type you purchase. Your age, health, and lifestyle factors are also part of the equation insurance companies use to determine your price. Many people are surprised to learn how much coverage they can get for their annual premium. To get an idea, take a look at these sample death benefit amounts for two Prudential policies: a term insurance policy called Term Essential® and a permanent policy known as PruLife® Universal Protector (UL Protector). Please note that these figures are hypothetical. Availability and actual costs will depend on how you satisfy our underwriting and eligibility criteria.

Term Essential		UL Protector	
\$1,000 Annual Premium		\$1,000 Annual Premium	
MALE	FEMALE	MALE	FEMALE
\$648,936	\$831,818	\$109,976	\$132,460
This example assumes a 30-year level term.		This example assumes a lifetime guarantee and premium payment in all years.	

This coverage is for a 40-year-old male and 40-year-old female in the Preferred Non-Tobacco underwriting category. In Montana, the rates for females are the same as those for males.

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

Take Steps Toward More Certainty

This can all be a lot to think about, but you don't have to figure it all out on your own. Sitting down with your financial professional is the first step toward making sure your family is protected.

Contact your financial professional today to discuss your needs and determine which life insurance options are right for you.

Term Essential (ICC16 PLTIC-2016 or PLTIC-2016) and PruLife Universal Protector (ICC16 ULNLGA-2016 or ULNLGA-2016) 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. Each is solely responsible for its own financial condition and contractual obligations. Our policies contain exclusions, limitations, reductions of benefits, and terms for keeping them in force. A financial professional can provide you with costs and complete details.

All guarantees and benefits of insurance policies are backed by the claims-paying ability of the issuing insurance company.

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Pinney has expanded into a national distributor with thousands of contracted agents and offices in California, Illinois, Maryland, North Carolina, Oklahoma, Pennsylvania, Texas, Washington, and Mississippi. Pinney represents over 100 life, annuity, disability, and long-term care companies with the intent of providing our clients & partners with the best possible product solutions at the lowest possible costs. Email [Brokerage Sales Support](#) or contact one of our Brokerage Directors today at 800-823-4852.

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