

Family Life Insurance Planning SALES KIT



In this kit:

Social media images & posts | Producer & consumer guides | Client worksheet

PINNEY
INSURANCE

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Family Life Insurance Planning

SALES KIT



Family Life Insurance Planning



Social Media Posts & Sharable Graphics

Text for Posts

Post this text with any of the images linked on the following pages.

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

Life is unpredictable, but life insurance helps protect the ones you love from the unexpected. Don't wait, contact me today!

Life may be unpredictable, but don't let it get in the way of giving your loved ones a secure financial future. Contact me today for a free life insurance quote.

Life insurance is the gift that keeps on giving – less stress about the future, and more financial security to handle the unexpected. Contact me for a free quote today.

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.

Be their knight in shining armor and protect them from financial instability. Contact me today for a free life insurance quote to ensure your loved ones have the resources to handle the unexpected.

1 in 3 people wished their partner had life insurance - or more coverage, if they already have a policy. Protect your loved ones. I can help – contact me for a free life insurance quote!

If people depend on you financially, you NEED life insurance. I can help!

Life insurance is the ultimate way to say "I love you!"

Do something for the whole family - protect them with life insurance. There's no better way to say "I love you" than by giving them financial security if anything happens to you. Contact me to find out how!

What's the most unexpected way to say "I love you"? Life insurance. It means you'll love them even after you're gone. Contact me to find out more.

Family Life Insurance Planning

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Social Media Images

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



**BE A HERO.
PROTECT
THEIR
FINANCIAL
FUTURE
WITH LIFE
INSURANCE.**



**YOU INSURE YOUR
CAR AND YOUR
HEALTH...BUT NOT
YOUR LOVED ONES?**

**LET'S GET
LIFE INSURANCE!**



**"Hmm...do I still
have life insurance
through work?"**

**GOT LIFE INSURANCE?
LET'S TALK.**

**WHAT'S MORE
ROMANTIC THAN
PROTECTING THE
ONES YOU LOVE?**

Life insurance can protect their financial future, no matter what happens



Family Life Insurance Planning

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Social Media Images

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

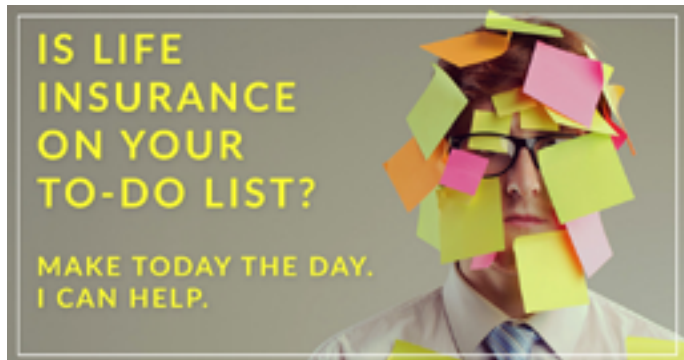


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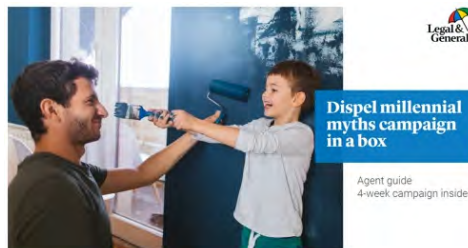
Here for you with another prospecting campaign

Misconceptions are deterring millennials from buying the life insurance protection they need. This generation (ages 27-42) represents a significant opportunity for the insurance and financial planning industries.

According to the LIMRA 2022 Insurance Barometer Study:

- 55% of millennials have no life insurance at all
- 35% of millennials feel that life insurance is too expensive
- 1/3 of millennials say they haven't purchased life insurance because they don't think they would qualify, or they haven't been approached

The goal of our newest "campaign in a box" is to outfit you with tools to dispel myths, inspire interest and persuade millennials to find out just how affordable and accessible life insurance can be.



Visit our [marketing materials page](#), and download the advisor kit now. Please be sure to share it with your producers.

This four-week campaign can be used to generate business within this target group and includes customizable and compliance-approved:

- postcard
- communication templates
- social posts
- handouts

Millennials are the newest generation of life insurance buyers. Partner with them now to secure a stronger future!

Outcomes of the digital application process



34%
Instant decision*



73%
Lab-free decision**



6%
Lab-only decision**

See how easy life insurance can be with the Horizon Experience ➤

Please note that the digital application platform is not yet available in New York.

*Metric reported for full month January 2023. "Instant decision" is defined as total instant decisions as a percentage of total decisions from business submitted in January 2023.

** Metrics reported through January 2023. "Lab-free decision" is defined as total lab-free decisions as a percentage of total decisions from all business submitted through January 2023. "Lab-free decision" percentage includes instant decisions.

Legal & General America life insurance products are underwritten and issued by Banner Life Insurance Company, Urbana, MD, and William Penn Life Insurance Company of New York, Valley Stream, NY. Banner products are distributed in 49 states and in DC. William Penn products are available exclusively in New York; Banner does not solicit business there. The Legal & General America companies are part of the worldwide Legal & General Group.



Legal & General America, 3275 Bennett Creek Ave, Frederick, MD 21704, United States, 800-638-8428





Thought Leadership in Action for Life Insurance

7 Reasons Why Life Insurance Is Important to Single Clients



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It's not uncommon for insurance producers to have been brushed off by single individuals who don't think they need life insurance. If this happens, be prepared with practical conversation starters that can help change their minds.

It can be a common misconception for consumers to think that only heads of households need life insurance. In reality, single people do too. To reach this often underserved market, it can be helpful to have talking points on how a policy can benefit them prepared as well. These seven reasons can help start a conversation and encourage single clients to keep listening.

1. Death Costs Money

The two inevitable things in life — death and taxes — both cost money. Yet, while financially savvy people save to pay their tax bill each year, it's likely that less people think about the costs associated with the end of life.

It's possible they may require an in-home nurse or other services for a debilitating illness that can't be foreseen. Funeral expenses can be complicated and expensive too.¹ If the survivors can't pay, last wishes may not be fulfilled. Whether they're considering a traditional, full-service burial or a quick cremation, nothing's free. Life insurance can help pay for a funeral director, body transportation, caskets, hearse rental, memorial services, and more.

¹ Source: "How Much Does the Average Funeral Cost?" Parting.com. January 23, 2020.
<https://www.parting.com/blog/how-much-does-the-average-funeral-cost/>

2. Get Tax Benefits

As agents likely know, life insurance proceeds have special benefits for tax-related purposes. Many singles may not be aware of this, even if they work with an accountant. They may be surprised to know that life insurance proceeds are not part of a taxable estate if there's an irrevocable life insurance trust created.

How the IRS views policy proceeds doesn't just apply if the single person ever does marry or has a will. If they take out a loan on the policy, it also does not count as taxable income.²

3. Use Accelerated Benefits

Some singles might be surprised to learn that they may be able to access their life insurance benefits while still alive. This is known as accelerated benefits or living benefits.

Accelerated benefits usually come into play if the policyholder is diagnosed with a chronic or terminal illness and can help cover medical care and nursing home expenses. While the terms of policies differ, in general, policyholders are able to receive between 25% and 100% of their benefits through an accelerated benefits rider.

“Make sure to ask questions and listen carefully to the answers.”

4. Guaranteed Insurability Later

Young people may think they're invincible, but their family health history may beg to differ. Certain conditions present in their parents or grandparents may present a roadblock when applying for coverage down the line.

Buying insurance while they're young and healthy can make it more likely that your client will be approved for a policy and given a better rate. Plus, they can have the peace of mind to know that they can enjoy life insurance coverage as they age.

5. Potentially Retiring Debt for Good

More than half of Americans live with credit card debt, and there are untold numbers who privately owe money to friends and family members.³ What if their life insurance policy could be used to retire debt?

While state laws vary, life insurance can sometimes serve as a solution to debt that may seem overwhelming. While singles may feel like they cannot afford premiums on top of debt payments, show them how it could be turned around to their benefit.

2 Source: Troy Segal. “What are the tax implications of a life insurance policy loan.” Investopedia.com. May 26, 2020.
<https://www.investopedia.com/ask/answers/111714/what-are-tax-implications-life-insurance-policy-loan.asp>

3 Source: Megan Leonhardt. “55% of Americans with credit cards have debt – here’s how much it could cost you.” CNBC.com. June 5, 2019.
<https://www.cnbc.com/2019/05/17/55-percent-of-americans-have-credit-card-debt.html>

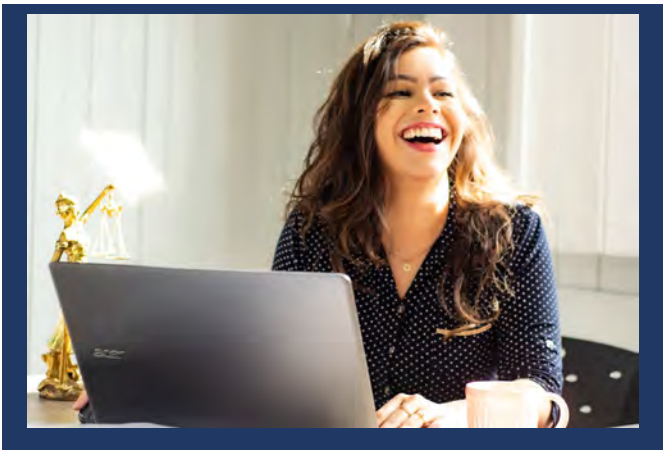
6. Alleviating Student Loans or Co-signed Debt

For student loans or other co-signed debt, the responsibility doesn't just go away when the person dies. With the total private student loan debt in the U.S. at nearly \$125 billion as of 2019,⁴ it's highly likely your single clients will have at least some co-signed debt to worry about.

Student loans aren't the only debts likely to stick around after someone passes. If a parent co-signed a loan for an automobile or a home, for example, they'll be liable for the entire amount. A life insurance policy can protect them from a financial responsibility they might not have prepared for when agreeing to help out.

7. Protecting Business Partners

If your single client is a business owner, you may want to remind them that many banks require life insurance in order to receive a loan. If so, lenders will want to be named as one of the beneficiaries on the policy, in case the borrower dies before paying everything off.



But the banks aren't the only ones that uninsured singles need to think about. Business partners may find themselves in a difficult financial (not to mention emotional) situation if they pass away unexpectedly. Proceeds from a life insurance policy can give them the flexibility they may need to keep the business afloat during this challenging transition period.

You might also want to suggest a group meeting with all stakeholders in a business to discuss a plan in case any of the investors die. Everyone should have a life insurance policy as part of a business's structure. And of course, a loan against the life insurance policy could also be used to support a start-up, as well.

Listen to Single Clients

When proposing these different possibilities, it may be helpful to ask questions and even take notes on their answers. As you discuss options, your prospective client will give you a better sense of their financial concerns, which can help you provide solutions relevant to their needs.

Whether they are business owners, lack adequate personal savings, or have debt, educating clients on how life insurance can support them is a valuable service. The bottom line is that death is unavoidable, and it isn't free. By preparing early, your single clients could receive numerous benefits throughout their lifetimes and make things easier on their loved ones after they pass.

⁴ Source: Teddy Nykiel. "2019 Student Loan Debt Statistics." Nerdwallet.com. December 20, 2019.
<https://www.nerdwallet.com/blog/loans/student-loans/student-loan-debt/>

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THE POWER OF PACIFIC LIFE

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You and your clients, our policyowners, are at the heart of the business decisions we make.



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Not FDIC Insured	No Bank Guarantee	May Lose Value



Sharing Our Success

A MassMutual Strategic Distributors (MMSD) Case Study

MassMutual's Whole Life Product Portfolio – now available to independent distributors through MMSD – protects clients with both guaranteed Death Benefits and guaranteed Cash Value without market exposure. The below success story highlights how this newly available whole life insurance solution best served a client's needs and won the case.



CLIENT BACKGROUND

A 37-year-old male, high income earner in a preferred risk class, was seeking tax-deferred accumulation and the flexibility to access available amounts penalty-free if a need should arise.

This client understood the financial markets well, and was not averse to investing, despite current market fluctuations.

In reviewing the client's profile, the Financial Advisor also identified a need for permanent Death Benefit protection to supplement his term coverage in force in the event of his untimely death.



CASE DETAILS

- To address these concerns with one product, representatives from the BGA and the client's agent prepared a life insurance solution.
- Both variable and fixed options were presented to the client, including MassMutual's whole life product portfolio.
- Based on the client's interest in a cash value accumulation and the potential to access the cash value when needed*, they were surprised to see that 10-pay whole life policy had the most compelling solution.
- It further comforted the client knowing whole life insurance is a non-correlated asset, which is unlike other variable product options where the account value can be directly impacted by market conditions.



SOLUTION

The result was a **\$500,000 policy** using paid up additions and no additional riders with a **premium of \$24,275**.

The client was pleased that the potential for cash value available in year 11 surpassed his total premiums paid, and that the cash value growth was not tied to market performance.

FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH THE PUBLIC.

*Distributions under the policy (including cash dividends and partial/full surrenders) are not subject to taxation up to the amount paid into the policy (cost basis). If the policy is a Modified Endowment Contract, policy loans and/or distributions are taxable to the extent of gain and are subject to a 10 percent tax penalty if the policyowner is under age 59½.

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Any guarantees explicitly referenced herein are based on the claims-paying abilities of the issuing insurance company.

Participating whole life insurance products issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001.

The information provided is not written or intended as specific tax or legal advice. MassMutual, its subsidiaries, employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel.

Access to cash values through borrowing or partial surrenders will reduce the policy's cash value and death benefit, increase the chance the policy will lapse, and may result in a tax liability if the policy terminates before the death of the insured.



BROAD MARKET *Insights*



Thought Leadership in Action for Life Insurance

How to Soft Sell Life Insurance and Why It Works



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When it comes to selling life insurance, there are times you may need to be focused and direct to close a deal. At other times, a softer approach—without being “pushy”—could help give your sales a lift. Using this approach is called soft selling.

Understanding what soft selling is and the different ways to implement it in your life insurance business could help you get repeat sales.

What is soft selling?

Soft selling is a sales approach that focuses on subtle persuasion with casual and friendly language rather than a more aggressive technique. A soft sell aims to keep prospects engaged without pushing them away, as explained by Investopedia.¹

The goal behind soft selling is to be persistent throughout the sales process while keeping a conversational tone to allow the potential customer to be at ease throughout the process.

As a financial professional,* applying a soft sell approach could help close more deals with prospects. It will help to be knowledgeable about life insurance products and the buying process. Remember, soft selling is more consultative than passive.

In the case of selling life insurance, the process may start by ascertaining your prospects’ needs through a conversation. Next, casually educate them about the different types of life insurance policies while answering their questions in a friendly way. Then, offer the prospects suitable recommendations for the different policies that could meet their needs. When a prospective buyer is satisfied, you’re more likely to make a sale. Many insurance carriers offer free

¹ Source: Keaton. Will. Soft Sell. Investopedia. June 26, 2019.

* In order to sell life insurance products, a financial professional must be a properly licensed and appointed life insurance producer.

educational materials you can use to conduct these types of discussions. For example, visit <https://cloud.email.pacificlife.com/plpromise> for a selection of resources.

While prospects may not immediately opt to buy life insurance² when you first present it to them, using the soft sell technique can tend to be more persuasive and less likely to turn off potential customers. Even better, the tactic may encourage repeat sales and long-term customers.

Benefits of soft selling and why it can be a useful strategy for life insurance sales

The following are some of the reasons you may want to consider using a soft sell approach as a financial professional:

Build trust

Using a soft sell approach in your business can be an effective way to build trust with prospective buyers. The way you present yourself represents your brand which corresponds to how your business is perceived. Offer to educate your prospects about the different life insurance policies and give recommendations that best suit their needs, even if they don't buy immediately, it can help gain their trust. Building trust is viewed as one of the cornerstones to developing long-lasting relationships. You could even schedule a joint "coffee talk" type webinar with a life insurance carrier to educate prospects or clients in a low-pressure, educational environment whether that's in-person or virtual.

Low pressure

Using a soft sell technique doesn't mean you're passive. Rather, it is a technique to educate and build goodwill while subtly moving the prospect down the buyer's journey. Prospective customers can tend to feel less pressure and make a purchasing decision on their own time.

Increase brand awareness

While many prospects may not purchase a life insurance policy the first time you present it to them, you'll help increase brand awareness using a soft sell approach which can look to long-term customer advocacy.

How to implement a soft selling strategy

Learn how you can implement a soft selling strategy with this step-by-step guide:

1. Do your research

First, research the prospects' current challenges. When it comes to life insurance, perhaps many people struggle to choose the right policy from the many different options. It can be beneficial as financial professionals learn common pain points and know potential recommendations that can address their fears or concerns.

² Source: Pacific Life "How to Buy Life Insurance" <https://www.pacificlife.com/insights-articles/how-to-buy-life-insurance.html>

“Developing a connection and building rapport with your prospects is critical to building a positive relationship.”

2. Be personable

Remain professional but let your personality show. Engage prospects in an authentic conversation that's casual and friendly. Help prospects visualize what "problem solved" looks like without being pushy.

3. Focus on relationship building

Developing a connection and building rapport with your prospects is critical to building a positive relationship. This way, you can establish yourself as a trusted financial professional. The power of soft selling can help you build long-lasting relationships that may turn into repeat sales and, eventually, long-term customers who are likely to bring you referrals.

4. Listen to your prospects

It's important to actively listen to your prospects, understand their challenges, and determine whether you can help address their concerns. Ask them thoughtful questions to ascertain what they want, give them time to speak about what's on their minds. It can help to build credibility when your clients feel heard.

5. Provide value without being "salesy"

The goal is to persuade prospective buyers to purchase a life insurance policy without you being aggressive. With a soft sell approach, that means you may be providing your prospects education and guidance even if they don't buy from you immediately.

6. Give your prospects time to make a decision

Finally, offer prospects space to decide whether the product you're offering is the right choice for them at this time without making them feel pressured to buy. If they make a purchasing decision, you'll likely get the sale.



Summary

The soft sell technique works in many industries, including the insurance sector. Implementing a soft sell approach as a financial professional can help build your brand awareness and turn prospects into buyers—and eventually, long-term customers, which could mean repeat sales and referrals.

The primary purpose of life insurance is to protect the policy beneficiaries from the adverse financial consequences of the insured’s death.

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PL PROMISE GUL¹

Affordable Guaranteed Universal Life Insurance for the Broad Market

HOW TO USE PL PROMISE GUL WITH YOUR CLIENTS



Competitive Level Premiums With No-Cost Return of Premium

GOAL: *Affordable Guaranteed Coverage with Financial Flexibility for the Future*

SCENARIO:

Sam (age 45) and Elaine (age 40) have a 10-year old special-needs daughter, Alyssa. Alyssa will need a lifetime of care, especially after Sam and Elaine are gone. For certainty of guaranteed death benefit protection with the flexibility of policy benefits, their advisor suggests they purchase Guaranteed Universal Life (GUL) Insurance with a return of premium feature. Sam buys a policy for \$1 million and Elaine buys a policy for \$500,000, both with lifetime no-lapse guarantee² coverage. They both qualify for Preferred No Nicotine rate class.



APPROACH:

- Sam and Elaine choose **PL Promise GUL**. They like the *Added Consumer Protection*—ability to pay premiums up to 30 days early or late without impacting their guarantee—as they cannot afford to risk a lapse in life insurance coverage for Alyssa's future care
- They especially like the competitive level lifetime premiums versus other carrier options
- And, they appreciate the financial flexibility the *Return of Premium benefit*³ provides to surrender their policies for a full or partial return of premiums, at no cost, if needed:

Sample Return of Premium Benefit by Policy Year

	Year 15	Year 20	Year 25
Sam	\$102,330	\$181,920	\$227,400
Elaine	\$38,580	\$68,587	\$85,734

¹ PL Promise GUL Universal Life Insurance with No-Lapse Guarantee. PL PROMISE GUL No-Lapse Guarantee Universal Life Insurance. Policy Form #P18PRUL and S18PRUL or ICC18 P18PRUL and ICC18 S18PRUL, based on state of policy issue. PL Promise GUL rates are effective 3/27/2023.

² The Lifetime No-Lapse Guarantee Rider (form #R17LYFNL or ICC17 R17LYFNL, based on state of policy issue) is included in the policy. Depending on how your client structures their policy, has a maximum duration of the insured's lifetime, subject to certain limits. If your client's net no-lapse guarantee value is zero, the no-lapse feature terminates. If the no-lapse feature terminates, additional premiums would be required to resume the no-lapse guarantee. If policy performance is such that your client's policy is being maintained solely by the no-lapse guarantee, your client's policy will not build cash value.

³ The Return of Premium (ROP) feature varies by issue age and face amount and is not available on face amounts under \$50,000. Minimum premium requirements apply for the rider to provide a benefit. Enhanced Surrender Value Rider (form #R17LYESV or ICC17 R17LYESV, based on state of policy issue) is included at no additional charge in policies with death benefits of \$50,000 or more with an elected no-lapse guarantee to at least age 100. For ages 70 and above, no-lapse guarantee duration must be at least 30 years. Referred to as "Enhanced Surrender Value" in the quote.



Level Lifetime Premium by Competitor^{4,5}

PL Promise GUL tops the chart for competitive level lifetime premiums versus comparable policies as shown below.

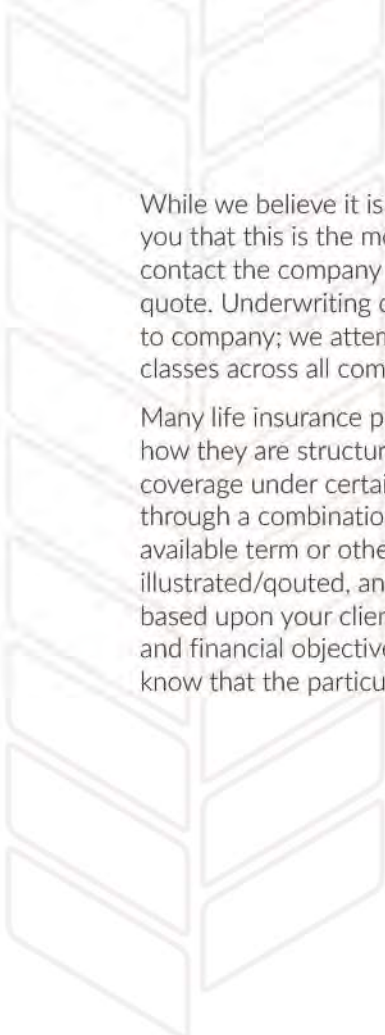
Competitor	Product	Premium for \$500,000 Death Benefit (Female)	Premium for \$1 Million Death Benefit (Male)
Pacific Life	PL Promise Guaranteed UL	\$3,429	\$9,096
American National	Signature Guaranteed UL	\$3,516	\$9,418
Penn Mutual	Guaranteed Protection UL	\$3,559	\$9,371
Nationwide	No-Lapse Guarantee UL II	\$3,589	\$9,297
Protective	Lifetime Assurance UL 9-21	\$3,624	\$9,348
New York Life	NYL Custom UL Guarantee AD118	\$3,799	\$10,456
North American	Custom Guarantee (Gen 9)	\$4,021	\$11,419
Protective	Advantage Choice UL 9-21	\$4,869	\$11,925
Corebridge Financial	Secure Lifetime GUL 3	\$5,093	\$12,713
MassMutual	Universal Life Guard	\$5,191	\$13,994
Prudential	PruLife Founders Plus UL (2021)	\$6,577	\$15,171

RESULT:

PL Promise GUL provides lifetime death benefit protection and the flexibility of a return of premium feature at no additional cost.

⁴ Source: Lifetrends competitive data as of 3/6/2023. Assumes male age 45, standard plus risk class, \$1M death benefit and female age 40, standard plus risk class, \$500k death benefit. Solve to guarantee death benefit to maturity.

⁵ Premium values shown are based on data from all companies as of 3/6/2023. American National Signature Guaranteed UL (SGUL18), Corebridge Secure Lifetime GUL 3 (ICC15-15442), MassMutual Universal Life Guard (ICC18ULG), Nationwide No-Lapse Guarantee UL II (ICC18-NWLA-570), New York Life NYL Custom UL Guarantee AD118 (ICC18-318-54P), North American Custom Guarantee (Gen 9) (Series LS170), Penn Mutual Guaranteed Protection UL (ICC18-PI-FL), Protective Advantage Choice UL 9-21 (ICC12-UL20 7-12), Protective Lifetime Assurance UL 9-21 (ICC12-UL22 1-13), Prudential PruLife Founders Plus UL (2021) (ICC20-IULPR), Pacific Life PL Promise GUL (ICC18 P18PRUL) rates are effective 3/27/2023. Competitor information presented based on publicly available data received directly from LifeTrends.



While we believe it is accurate, we cannot assure you that this is the most current information. Please contact the company for a current illustration or quote. Underwriting criteria will differ from company to company; we attempted to use comparable risk classes across all companies.

Many life insurance products have some flexibility in how they are structured. For example, death benefit coverage under certain products may be provided through a combination of the base policy and any available term or other riders. Each policy selected, illustrated/quoted, and sold should be structured based upon your client's particular insurance needs and financial objectives. It is your responsibility to know that the particular policy selected, illustrated/

quoted, and sold will best meet your client's needs. Various aspects of products, including but not limited to features, benefits, expenses, loads and charges, will vary from company to company and will impact the values shown. Products are not identical, and the products' specific features and the client's use of those features will impact long term policy performance. Values for all policies may contain guaranteed and non-guaranteed elements, including but not limited to current interest rate and current cost of insurance rates. This is not an estimate of future performance. Companies use different methods in determining current non-guaranteed elements and there will be variations in their values and meanings.

Give your clients death benefit protection with the certainty of a guarantee **plus** financial flexibility.



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The Importance of Beneficiary Designation Reviews

Beneficiary designations are a fundamental part of most clients' estate plans. For accounts that allow for them, the designation instructs the company holding the account who to pay the proceeds to after the original owner's death. Who or what the beneficiary is, and their relationship to the original owner, will determine what options they will have to take the proceeds from the account.

Beneficiary designations are equally as important as other estate planning documents, such as a will or a trust. In most instances, a person's will does not direct accounts that have proper beneficiary designations. Life events, such as births, deaths, marriages, and divorces, can fundamentally alter a client's estate plan. If major life events have occurred, it may warrant a beneficiary review with a client. Incorrect or out-of-date designations can lead to significant problems later, and once an account owner has died, there is often little that can be done to fix a mistake. This could result in having to explain to family members why beneficiary designations were not correct. Therefore, it is crucial to periodically review beneficiary designations with clients to ensure that they reflect their current wishes.

Consider these four steps to conduct beneficiary reviews with clients:

Step 1: Using the following list, identify accounts that allow for a beneficiary designation:

- Insurance: life insurance policies, annuities, and long-term care policies
- IRAs: Traditional, Roth, SEP, SIMPLE
- Qualified plans: 401(k)s, 403(b)s, profit sharing plans, pensions, ESOPs, etc.
- Other: Health Savings Accounts (HSAs) and 529 College Savings Plans

Step 2: Determine who or what is named as the beneficiary for each account. Clients may be unsure of the beneficiary on some accounts, so this may require some effort. If accounts are outside of your management, clients may need to reach out to companies holding the assets.

Step 3: Based on the beneficiary that is currently listed, do any of the following scenarios apply and is there a deeper conversation you should consider having with the client?

- Naming "the estate" as beneficiary:
 - An account with "estate" named as beneficiary will pay to the estate of the deceased account holder and will be subject to the cost and delay of the probate process. Distribution options may be limited as well.
- Leaving a designation blank:
 - A blank designation will likely cause the asset to pay to the estate of the deceased account holder and will be subject to the cost and delay of the probate process. Distribution options may also be limited in this case as well.
- Not naming a contingent beneficiary:
 - Whenever possible, both a primary and contingent beneficiary should be named. If the primary beneficiary is deceased at the time of the account owner's death, and no contingent

is listed, account proceeds will likely have to pay to the estate of the deceased account holder.

- Naming an incorrect or out-of-date beneficiary:
 - Ensure the beneficiary is someone the client still wants to inherit the account. They may no longer want this individual named as a beneficiary. Ex-spouses and deceased persons are common errors that can be uncovered.
- Naming a spouse as beneficiary:
 - Surviving spouses have special rules when it comes to inheriting accounts. For retirement accounts, they can elect to have the account retitled in their own name, move the proceeds to an account in their own name, or elect to retitle it as an inherited account.
- Naming a non-spouse as beneficiary:
 - Unlike a spouse, a non-spouse cannot request that a retirement account be retitled in their own name. Their age and relationship to the original owner will determine what options are available to them.
- Naming a minor as beneficiary:
 - A minor child cannot legally inherit assets that exceed their state's minor inheritance law threshold, and many states have a relatively low threshold. If a minor is named outright as the beneficiary, someone will have to be appointed by the court to manage the asset for the minor child until they reach the age of majority. All states allow for a UTMA (Uniform Transfers to Minors Act) or UGMA (Uniform Gifts to Minors Act) designation. It allows the original owner to appoint a custodian of their choosing to manage the asset on the minor's behalf, avoiding the need for a court-appointed custodian.
 - **Note:** *An UTMA or UGMA designation is unenforceable once a minor reaches the age of majority in their state. If longer term control is desired, other arrangements should be considered.*
- Overlooking the difference between per capita and per stirpes designations:
 - If multiple beneficiaries are named, (ex. son and daughter 50/50) what would happen if one of them predeceased the owner and the designation was not updated? In a per capita arrangement, the deceased beneficiary's share would pay to the other beneficiary, disinheriting grandchildren, if there are any. In a per stirpes arrangement, the deceased beneficiary's share would pay to any living descendants they have.
- Naming a spendthrift beneficiary:
 - Some individuals may wish to control how a beneficiary receives an inheritance. In the instance of a spendthrift beneficiary or a beneficiary with limited financial experience, there may be a desire to put controls in place dictating how the beneficiary receives the inheritance. Without any controls, the beneficiary would receive the asset with no limitations, potentially resulting in an outcome that was not desired by the original owner. (ex. a new sports car, a new boat, a trip to Las Vegas, etc.)
- Naming a special needs beneficiary:
 - Special needs beneficiaries can require additional planning. If a special needs beneficiary is receiving needs-based aide, inheriting assets may disqualify them from the aide. Often, a special needs trust can be set up to receive the inheritance on behalf of the special needs individual. This arrangement can keep the inheritance out of the special needs individual's name but may allow the assets to be used for their benefit.
- Naming a trust as beneficiary:
 - It is important to ensure that the trust is needed to accomplish the desired outcome.

- Designations that conflict with other estate planning documents (ex. wills, trusts, etc.):
 - It is important to make sure that beneficiary designations do not conflict with other documents in a client's estate plan. Wills, trusts, and beneficiary designations are all important pieces, and they should work together to build a cohesive estate plan.

Step 4: Now that you have determined who the beneficiaries are and uncovered any potential problems, are any changes necessary? It's not only important to make sure that designations are up to date today, but also to continue reviewing them in the future. Consider making a beneficiary review part of an annual review you have with clients. Keep in mind, it is important to ask clients about changes in their personal life. When a client has a change in their life, they may not realize how significant the change may be.

Consider asking if any of the following events have occurred recently:

- | | |
|-----------------------------------|-------------------------------|
| • Marriage (including children) | • Child reaching age 18 or 21 |
| • Remarriage (including children) | • Job change |
| • Divorce (including children) | • Opened new accounts |
| • Birth/adoption of a child | • Death in the family |
| • Birth/adoption of a grandchild | • Creation of a trust |

Using Beneficiary Reviews to Grow Your Business

Conducting beneficiary reviews with clients provides you with a great opportunity to uncover assets you may have been unaware of. Often, clients may have forgotten to mention old accounts they have, or perhaps forgotten about them altogether. It also gives you an opportunity to discuss assets that may not be under your management. Beneficiary reviews show the value you can provide to clients, and that you are there to help ensure assets transfer seamlessly after their death.

Prudential's Advanced Planning team is here to support you and help you with any questions as you prepare for annual reviews. For questions or to discuss how life insurance can help a client's particular situation, contact the team at 800-800-2738, option 4.

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› Life Insurance for Living

A NEW WAY TO THINK ABOUT LIFE INSURANCE



A new way to think about life insurance.

Life insurance is about providing for loved ones who must continue without you.

When all of its benefits are provided to a growing family, life insurance may give you peace of mind. It may help your family address four major needs: income continuation, mortgage protection, a settlement fund, and an education fund.

But what is the right amount for you?

Need: Income Continuation

You want the people that rely on you to maintain their established pattern of living. The income continuation feature of your life insurance program should ensure that lifestyle.

Estimate what you will need:

1. What is your family's desired monthly income, knowing that your mortgage, education fund, personal debt and other expenses will be funded immediately?
(between 50 and 80 percent of total income is suggested) \$ _____
2. What monthly income would your family receive from other sources?
(spouse's or civil union partner's income, Social Security may be available, other income sources) \$ _____
3. Calculate the income to be replaced by subtracting the monthly amount in Step 2 from the income desired in Step 1. \$ _____
4. Use the chart below to determine the amount of coverage you need for your desired monthly income in Step 3. \$ _____

Length of Monthly Income

Monthly Income Needed	Length of Monthly Income					
	5 Years	10 Years	15 Years	20 Years	25 Years	30 Years
\$500	\$26,606	\$47,337	\$63,491	\$76,078	\$85,886	\$93,529
\$1,000	\$53,211	\$94,374	\$126,982	\$152,157	\$171,773	\$187,058
\$1,500	\$79,817	\$142,011	\$190,473	\$228,235	\$257,659	\$280,587
\$2,000	\$106,423	\$189,348	\$253,964	\$304,313	\$343,546	\$374,116
\$2,500	\$133,028	\$236,685	\$317,455	\$380,392	\$429,432	\$467,644
\$3,000	\$159,635	\$284,023	\$380,946	\$456,470	\$515,318	\$561,173
\$3,500	\$186,240	\$331,360	\$444,437	\$532,548	\$601,205	\$654,702

Assumes 5% interest on lump sum

Total Needed for Income Continuation

\$ _____

Need: Mortgage Fund

Your home is likely your largest asset. A well-tailored mortgage fund can help your family stay in their home and protect your established life plan.

Total Needed to Pay Off the Balance of Your Mortgage

\$ _____

Need: Immediate Cash Needs for Liabilities

A comprehensive life insurance program may help to ensure that your family will not suffer unforeseen economic consequences when you die. You want to know they are taken care of. So your program should provide an adequate settlement fund to cover personal debts, emergency reserve fund, and other expenses.

Estimate your liabilities:

1. Amount required to pay off personal debts
(credit cards, personal loans, tuition loans, car loans, etc.) \$ _____
2. Emergency reserve fund
(extraordinary medical expenses, a reserve for emergency and unexpected expenses, 5%-10% of annual income is suggested) \$ _____
3. Other expenses
(typically the greater of \$15,000 or 4% of your estate* and includes income taxes, probate fees, lawyers' commissions and fees, accounting fees, other administrative commissions and fees, funeral costs) \$ _____

Total Immediate Cash Needed at Death

\$ _____

*Life Happens, 2017; <http://www.lifehappens.org/insurance-overview/life-insurance/calculate-your-needs/>



Need: Education Fund

Parents know their children can pay a price for not having a sound education. According to the U. S. Census Bureau, adults with a bachelor's degree earned an average of \$60,112 in 2016, while those with a high school diploma earned \$35,984.*

Using life insurance as a tool, you can provide for education funds, even in the event of your death.

Rising costs have made it more important than ever to build an education fund. Over the past few years, public four-year college/university costs have increased an average of five percent annually.**

Estimate what you will need:

Estimated Costs for Four-Year Colleges

	Today	In 5 yrs.	In 10 yrs.	In 15 yrs.
Public College	\$83,300	\$91,589	\$103,120	\$116,103
Private College	\$191,517	\$220,621	\$263,297	\$314,228
Harvard	\$280,792	\$323,462	\$386,031	\$460,703
University of Texas	\$86,525	\$95,136	\$107,113	\$120,599
University of Missouri	\$90,535	\$99,544	\$112,077	\$126,187
University of North Carolina	\$91,231	\$100,310	\$112,939	\$127,158
University of California, Berkeley	\$128,051	\$140,793	\$158,519	\$178,477

Based on 2017 costs for resident tuition/fees, room and board and supplies. It does not include any offsets from grants or tax benefits. Assumes a 2.4 percent average annual increase for public colleges and a 3.6 percent increase for private institutions. Costs and increases based on *Trends in Higher Education Series: Trends in College Pricing 2016*, The College Board, 2017 and The College Board College Search, www.collegeboard.org.

Total Needed for Educational Fund

\$

**Employment Projections: Unemployment rates and earnings by educational attainment, 2016.* U.S. Bureau of Labor Statistics, 2017

***Trends in Higher Education Series: Trends in College Pricing 2016*, The College Board, 2017.

Solution

1. Total needed for income continuation \$ _____

2. Total needed for mortgage fund \$ _____

3. Total immediate cash needed at death \$ _____

4. Total needed for education fund \$ _____

Total Amount of Life Insurance Needed \$ _____

Less

Existing insurance (personal and group) \$ _____

Other liquid assets (mutual funds, stocks, CDs, savings, etc.) \$ _____

Amount of Additional Life Insurance Needed

\$

How much can you set aside each month to satisfy all these needs?

\$



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WILD KINGDOM

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Student Loan Rider

NOT FOR USE IN NEW YORK.

Think about this

If you are a recent college graduate, odds are you have **student loan debt**, and a lot of it. Do you think about your debt when you are paying your bills or buying your morning coffee?



Now think
WHAT IF?



WHAT WOULD HAPPEN

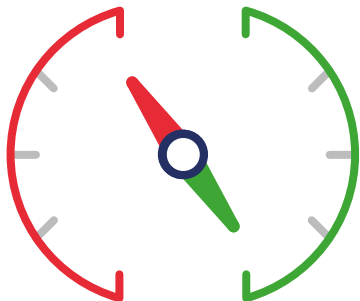
if you became too sick or hurt to work for an extended period of time?



4 years

Average duration for all MassMutual® Disability Income (DI) insurance claims (based on claims incurred from 1986–2021)

**LOAN
BALANCE**



INCOME

You are at a point in your life where your college debt is likely at its **highest** and your income is likely at its **lowest**.

You may be in a vulnerable position during the initial years of your career. Chances are you haven't had enough time to accumulate the savings needed to cover your monthly loan obligations if you were to become disabled.

Luckily, MassMutual can help.

By purchasing a Radius Choice disability income (DI) insurance policy and selecting the Student Loan Rider (SLR) you can help protect your ability to continue making your student loan payments in the event of a total disability, for less than you may think.

Student Loan Rider Details

The Student Loan Rider pays a monthly benefit during periods of eligible Total Disability for the purpose of reimbursing your student loan debt.

People purchase disability income insurance with the hope that it will never need to be used. However, should the unfortunate happen, you will be glad you put your confidence in MassMutual.

The Details

Coverage Term

- 10 Year Term from policy date
- 15 Year Term from policy date

The rider will pay benefits for up to 10 years or 15 years from the policy date, not from the date of disability. The 15 Year Term is not available on substandard policies.

Issue Ages

- Ages 18–40: 10 or 15 Year Term
- Ages 41–45: 10 Year Term

Benefit

At time of application, you select a Maximum Monthly Benefit appropriate to the amount of your monthly student loan debt.

The Maximum Monthly Benefit can be:

- No less than \$100
- No more than \$2,500

Documentation will be required at time of claim to determine the actual monthly benefit that will be paid under the Rider. The monthly benefit will be the lesser of:

- The amount of the monthly student loan obligation
- The Maximum Monthly Benefit

Waiting Periods

- 90 and 180 days

Before deciding whether to purchase the Student Loan Rider, you should consider any provisions of your student loan(s) that may allow for deferment, discharge or forgiveness of the debt, for example, discharge for total disability, public service loan forgiveness, teacher loan forgiveness or income-driven repayment.

Paying off your college loans is difficult enough.
How would you pay them off if you became disabled?



Student Loan Obligation — Legally binding loan agreement(s) that: includes the terms of the Insured's financial obligation and establishes the Insured's personal responsibility for loan repayment over a fixed period of time; and is signed by the Insured as the borrower; and is established solely for the purpose of paying education related expenses incurred by the Insured while attending a degree-granting institution; and is secured from a chartered bank, lending institution and/or government program, or their lawful successor(s) or assigns; and is not commingled with obligations which are separate and distinct from the Insured's obligation to pay education related expenses.

The Student Loan Rider is an optional rider available at an additional cost on a Radius Choice disability income insurance policy. The Student Loan Rider is not available in NY.

Radius Choice (policy form XLIS-RC-15 et al., XLIS-RC-16(FL) and ICC15-XLIS-RC in certain states including North Carolina) is issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

Policies have exclusions and limitations. For costs and complete details of coverage, call your agent or MassMutual at 1-800-272-2216 for a referral to an agent.







Confidently plan for the unknown

Budgeting for the unexpected seems counterintuitive when there are so many variables and unknowns to factor in. Yet preparing for end-of-life expenses can help protect your family and give you peace of mind. Life insurance can help keep you protected without changing your spending or saving habits.






Expect the unexpected



48% have experienced unexpected financial setbacks in the last three months.¹

More than 1/2

of Americans have less than three months of expenses in an emergency fund.²



1 in 4

Americans have no emergency fund at all.²




Become part of the prepared

Only 54% of American adults have life insurance.³

27% of American adults with life insurance only have group coverage.⁴

30% of Americans believe life insurance is only for end-of-life expenses.⁵



Unexpected but common expenses

\$2,200 for an average emergency room visit⁶

\$5,000+ if your pet is hit by a car and requires surgery⁷

\$8,000 for home roof replacement⁸

\$7,000 to replace your home's HVAC system⁹

\$20,235 for an average car accident settlement¹⁰



Preserve your savings

Life insurance helps you keep your options open in the event something unexpected happens. Instead of dipping into savings, unlock a portion of your life insurance benefits to supplement your income so life's surprises don't catch you off guard.



Add more financial flexibility to your future

With certain policies, you can leverage multiple options to access cash value or you can save some, or all, of the life insurance benefit for your beneficiaries.

Rest assured With certain policies, you can also withdraw cash value or borrow against the policy tax-free for any reason later on.¹¹ It's really up to you — it's just nice to have a life insurance policy that you can use to help your family with end-of-life expenses and help it with unexpected challenges.

Contact your financial professional to find out more about how you can access income tax-advantaged life insurance benefits to pay for unexpected expenses.

Name

Title

555-555-5555

Email

1. Report: 56% of American Consumers Are Living Paycheck to Paycheck. March 2021. <https://www.prnewswire.com/news-releases/report-56-of-american-consumers-are-living-paycheck-to-paycheck-301248581.html>
2. Survey: More than half of Americans couldn't cover three months of expenses with an emergency fund. July 2021. <https://www.bankrate.com/banking/savings/emergency-savings-survey-july-2021/>.
3. Life Insurance Facts and Statistics 2022. October 2022. <https://www.bankrate.com/insurance/life-insurance/life-insurance-statistics/#:~:text=According%20to%20LIMRA's%202020%20Insurance,some%20type%20of%20life%20insurance>
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6. Emergency Room Visit Cost Without Insurance in 2022. April 2022. <https://www.talktomira.com/post/how-much-does-an-er-visit-cost>
7. How much does an emergency vet cost? Make sure you're prepared for the cost of care. January 2022. <https://www.petsradar.com/advice/How-Much-Does-an-Emergency-Vet-Cost>
8. How Much Does A Roof Replacement Cost? July 2022. <https://www.forbes.com/advisor/home-improvement/cost-to-replace-roof/>
9. How Much Does A New HVAC System Cost? July 2022. <https://www.forbes.com/advisor/home-improvement/new-hvac-system-cost/>
10. Facts + Statistics: Auto insurance. 2022. <https://www.iii.org/fact-statistic/facts-statistics-auto-insurance#Costs%20and%20expenditures>
11. Assumes the use of withdrawals to basis and/or policy loans. Policy must comply with IRS requirements to qualify as a life insurance contract. Total premiums in the policy cannot exceed funding limitations under IRC section 7702. Withdrawals during the first 15 years of the contract may be treated as income first and includible in policyholder's income. If the policy is classified as a modified endowment contract (see IRC section 7702A), withdrawals or loans are subject to regular income tax and an additional 10% tax penalty may apply if taken prior to age 59 ½. Distributions will reduce policy values and may reduce benefits. Availability of policy loans and withdrawals depends on multiple factors including but not limited to policy terms and conditions, performance, and fees or expenses.

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NO BANK OR CREDIT UNION GUARANTEE | NOT FDIC/NCUA/NCUSIF INSURED

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It's important to look for a company that is stable and financially sound. United of Omaha Life Insurance Company's strength and financial stability is confirmed by continually high ratings from leading industry rating organizations.

A.M. Best Company, Inc. has rated United of Omaha Life Insurance Company A+ (Superior) for overall financial strength and ability to meet ongoing financial obligations to policyholders. The A+ rating is the second highest of 16 ratings. (Independent Agency Rating(s) as of 01/18.)

Rating only refers to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company.



Life insurance underwritten by:
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Omaha, NE 68175
mutualofomaha.com
1-800-775-6000

This is used as a source of leads in the solicitation of insurance and a licensed insurance agent/producer may contact you by telephone.

Policy form number ICC17L154P or state equivalent. In FL, D653LFL17P. Life insurance is underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. United of Omaha Life Insurance Company is licensed nationwide except in New York. Each underwriting company is solely responsible for its own contractual and financial obligations. Coverage may vary by state.

Life insurance and annuity products are not a deposit, not FDIC insured, not insured by any federal government agency, not guaranteed by the bank, not a condition of any banking activity, may lose value and the bank may not condition an extension of credit on either:

1) The consumer's purchase of an insurance product or annuity from the bank or any of its affiliates; or 2) The consumer's agreement not to obtain, or a prohibition on the consumer from obtaining, an insurance product or annuity from an unaffiliated entity.



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A Mutual of Omaha Company

➤ Get your kids off to a good start with Children's Whole Life Insurance



333698

Why buy life insurance for children? There are several important reasons...



See how affordable coverage for your children can be.

- 1 To cover costs associated with an unexpected loss
- 2 To help protect a child's future insurability
- 3 Children's Whole Life Insurance is simplified coverage that's easy to apply for.

> Check Out These Features:

- Simplified application
- NO medical underwriting and limited health questions
- Builds cash value
- Benefits never decrease
- Easy payment options
- Guaranteed Insurability Rider - additional policies may be purchased in the future, at the time of several life events, without evidence of insurability



> Affordable Rates

- Available for ages 14 days to 17 years
- Available in face amounts of \$5,000 to \$50,000
- Level premiums for the life of the policy (policy matures at age 100)*
- Rates never increase with age

**Maturity age may vary by state.*

> Children's Whole Life Monthly Rates

Benefit Amounts	Ages			
	0 - 4	5 - 9	10 - 14	15 - 17
\$10,000	\$4.61	\$5.43	\$6.15	\$7.75
\$15,000	\$6.41	\$7.65	\$8.73	\$11.13
\$20,000	\$8.22	\$9.87	\$11.30	\$14.50
\$25,000	\$10.02	\$12.08	\$13.88	\$17.88
\$30,000	\$11.83	\$14.30	\$16.45	\$21.25
\$35,000	\$13.63	\$16.52	\$19.03	\$24.63
\$40,000	\$15.43	\$18.73	\$21.60	\$28.00
\$45,000	\$17.24	\$20.95	\$24.18	\$31.38
\$50,000	\$19.04	\$23.17	\$26.75	\$34.75

Note: These are monthly premiums. Rates subject to change.



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Life insurance and annuity products are not a deposit, not FDIC insured, not insured by any Federal Government Agency, not guaranteed by the bank, not a condition of any banking activity, may lose value and the bank may not condition an extension of credit on either: 1) The consumer's purchase of an insurance product or annuity from the bank or any of its affiliates; or 2) The consumer's agreement not to obtain, or a prohibition on the consumer from obtaining, an insurance product or annuity from an unaffiliated entity.



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› What Would You Like to Pass Along to Your Grandkids?

PROTECTION | SAFETY | SECURITY | COLLEGE TUITION



“We want to leave a legacy to our grandchildren and be remembered long after we’re gone.”



We offer a variety of life insurance products with features designed to meet specific needs.

Your insurance agent/producer can explain how each product works and what you and your loved ones can expect.



➤ Along with family recipes, coin collections and other keepsakes, how about help with peace of mind and security? Grandparents just like you want to leave financial legacies to help secure the futures of their kids and grandkids.

For a modest premium, you can help create a financial foundation for kids and grandkids. You can tell your grandkids not to worry about college tuition. Or tell them they’ll have access to money in case of emergencies. Help make a safe and secure future for your kids and grandkids a reality instead of just a dream.

There are many financial options available to you, but have you considered life insurance? Not only can life insurance be affordable, but it can be versatile, too. With the help of life insurance, you can:

- 1 Provide death benefit protection for grandkids
- 2 Provide grandkids with a safe and secure savings vehicle
- 3 Ensure grandkids’ insurability later in life
- 4 Provide college tuition for grandkids

➤ Types of life insurance include:

TERM INSURANCE

Pure protection defined by the length of time you elect to hold the policy. Term covers a specific time period and has no cash accumulation feature.

PERMANENT INSURANCE

WHOLE LIFE

Permanent life insurance that helps you meet unexpected expenses while protecting your assets for future needs. You can use the cash value accumulation feature to supplement your retirement income or as a loan source, while the death benefit can help provide for your children’s or grandchildren’s educations or trust funds.

UNIVERSAL LIFE

Permanent life insurance that provides a guaranteed death benefit plus the opportunity to build a cash value* that can be accessed through income tax-free loans and withdrawals.

*The amount that may be available through loans or withdrawals, as defined in the contract.



Does your family have an insurance gap?

Protect your household with customized coverage for both spouses.

While many families have adequate insurance for the primary earner, a surprising number of couples have little to no life insurance for the other spouse. If the unexpected happened, how would you pay for housing, childcare, education, and other living expenses? It's a gap that could have a devastating financial impact.

Prudential can offer coverage for spouses, tailored to your family's situation, with term insurance rates that are more affordable than ever.

Our reliable coverage offers you...



A smart financial strategy

By deciding together to level up coverage, you'll have a clearer picture of your overall financial outlook.



A flexible, long-term solution

As your financial and family situation changes, you can adjust your coverage to ensure adequate protection.



Affordable choices

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