

10 REASONS WHY YOU SHOULD CONSIDER MORE LIFE INSURANCE NOW

1. COVERAGE YOU HAVE THROUGH WORK MAY NOT BE ENOUGH!

Financial professionals recommend having 5–10 times your household earnings, but you may require even more depending on your situation. Don't forget: include both your base salary and expected bonuses. Your coverage at work is probably calculated on base salary only.

2. THE YOUNGER AND HEALTHIER YOU ARE, THE CHEAPER YOUR LIFE INSURANCE!

The younger and healthier you are, the less you may pay for your insurance premiums. Why not "lock in" lower rates now if you can? Waiting can be costly!

3. TERM INSURANCE RATES MAY BE LOWER THAN YOU THINK!

Did you know that a very healthy 35-year-old woman can purchase a \$500,000 policy for \$31.00 a month?¹ This is for our 20-year Term Essential® policy, issued by Pruco Life Insurance Company.*

4. THOSE WHO DON'T EARN MONEY OUTSIDE THE HOME, YOU STILL NEED INSURANCE!

The cost of replacing all of the things a stay-at-home spouse does for family (i.e., childcare, cleaning, cooking, driving, etc.) is much higher than you think. In a 2010 Salary.com study, the benchmark for the salary of a stay-at-home spouse based on replacing the value of all you do was over \$118k a year! (05/2010).

5. THINGS CHANGE!

If the last time you reviewed your family's life insurance coverage was more than 2 years ago, you may be *under-protected* or have protection for something you no longer need! Increases in salary, increases in debt, and added responsibilities mean you may need more coverage.

6. EVEN IF YOU HAVE NO DEPENDENTS, YOU CAN STILL OBTAIN COVERAGE!

While many think that life insurance is for only those with dependents now, it makes sense to consider life coverage when you are single. Why? See reasons #2, #3 and #5 ! Further, you may have a favorite niece, nephew, other family member or charity that you want to leave something to.

7. INDIVIDUAL LIFE INSURANCE IS YOURS, NOT YOUR EMPLOYER'S!

While employers may offer some life insurance protection, often it is tied to your continued employment with that company. If you change jobs, you may have to obtain your own coverage or hope that your new employer will provide enough! See #1, 2 and 3 above!

8. IT'S EASY TO FIND COMPARATIVE INFORMATION!

So much information about rates, companies, financial professionals and products is available online. While you shouldn't procrastinate, you can easily research any options you are considering for independent validation that you are getting a good product from a good company at a competitive price!

9. LIFE IS UNPREDICTABLE.

You never know when a bad thing will happen to good people. That is what life insurance is for. Please don't leave your loved ones unprotected!

10. YOU CAN RELAX knowing that you've done something important for your family.

Please see important information on page 2.

*Term Essential offers guaranteed level premiums for 10, 15, 20, or 30 years. The premiums after the level period are not guaranteed but will never be more than the maximum stated in the contract. Term Essential 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, and each is solely responsible for its own financial condition and contractual obligations. Policy form number PLTIC-2008 (may be followed by state codes.) Product availability varies by state.

¹This is only an example. Coverage will vary depending on the individual's age, health, and other factors.

Insurance policies contain exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or discontinued. A licensed financial professional will be glad to provide you with costs and complete details.

Pruco Life may have the right to contest the policy for misrepresentation or to apply a suicide clause. Issuance of a policy is subject to our underwriting and eligibility requirements, which may result in different premiums. Rates will vary based on company underwriting criteria including but not limited to age, sex, health history and smoking status.

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