



# PRU'S LIVING NEEDS BENEFIT RIDER VS. THE COMPETITION - AN OVERVIEW

LATEST UPDATE:  
NEW MARKETING  
INFORMATION

## Pru's *Living Needs Benefit*<sup>SM</sup> Rider Answers the Question "What's In It For Me?"

Prudential's *Living Needs Benefit*<sup>SM</sup> Rider is available at no additional premium on every individual life insurance product we sell.<sup>1</sup> Unlike other carriers, we do not limit our Living Needs Benefit to our permanent portfolio.

While most other companies offer anywhere from 25% to 75% available for acceleration, Pru offers 100%.<sup>2</sup>

Our *Living Needs Benefit*<sup>SM</sup> Rider also includes a Nursing Home Option. This option will resonate with your clients as it meets a pressing need in today's society. **Pru is one of the few carriers that offers this option.**

Company	Available for All Term and Permanent Policies?	Nursing Home Option Available?	Terminal Illness Option Available?	Amount of Death Benefit Eligible for Acceleration
<b>Prudential</b>	<b>YES</b>	<b>YES</b>	<b>YES</b>	Nursing Home: 100% <sup>2</sup> Terminal Illness: 100% <sup>2</sup>
<b>John Hancock USA</b>	<b>NO</b>	<b>NO</b>	<b>YES</b>	Nursing Home: Not Available Terminal Illness: Up to 50% (Maximum \$1,000,000)
<b>New York Life</b>	<b>NO</b>	<b>NO</b>	<b>YES</b>	Nursing Home: Not Available Terminal Illness: Option of 25%, 50%, 75%, or 100% (Maximum \$250,000)
<b>Pacific Life</b>	<b>NO</b>	<b>NO</b>	<b>YES</b>	Nursing Home: Not Available Terminal Illness: Lesser of 75% or \$500,000
<b>Transamerica</b>	<b>NO</b>	<b>NO</b>	<b>YES</b>	Nursing Home: Not Available Terminal Illness: 75% (Maximum \$250,000)
<b>Phoenix</b>	<b>NO</b>	<b>NO</b>	<b>YES</b>	Nursing Home: Not Available Terminal Illness: Lesser of 75% or \$250,000 (aggregate of Phoenix policies)
<b>United of Omaha</b>	<b>YES</b>	<b>NO</b>	<b>YES</b>	Nursing Home: Not Available Terminal Illness: For permanent products - lesser of \$250,000 of current death benefit or the initial specified amount minus the minimum specified amount stated in the contract For term products- lump sum benefit of 92% of the death benefit
<b>MassMutual</b>	<b>YES</b>	<b>NO</b>	<b>YES</b>	Nursing Home: Not Available Terminal Illness: Lesser of 75% or \$250,000
<b>Sun Life</b>	<b>NO</b>	<b>NO</b>	<b>YES</b>	Nursing Home: Not Available Terminal Illness: 75% (Maximum \$250,000)
<b>American General</b>	<b>YES</b>	<b>NO</b>	<b>YES</b>	Nursing Home: Not Available Terminal Illness: Up to 50% (Maximum \$250,000)

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Company	Available for All Term and Permanent Policies?	Nursing Home Option Available?	Terminal Illness Option Available?	Amount of Death Benefit Eligible for Acceleration
ING Security Life of Denver	YES	NO	YES	Nursing Home: Not Available Terminal Illness: Lesser of 75% of total death benefit or \$1,000,000 with a minimum of \$25,000 in remaining death benefit
ING Reliastar	YES	NO	YES	Nursing Home: Not Available Terminal Illness: Minimum Benefit - \$10,000 Maximum Benefit – Not to Exceed the lesser of 75% of the eligible death benefit or \$1,000,000
Lincoln National	NO	YES	YES	Nursing Home: Maximum benefit is 40% of the policy death benefit subject to a maximum eligible benefit of \$250,000 on all policies with Lincoln, per insured Terminal Illness: Maximum benefit is 50% of the policy death benefit subject to a maximum eligible benefit of \$250,000 on all policies with Lincoln, per insured
Hartford	NO	YES	YES	Nursing Home: Maximum monthly benefit of 2% of the Lifetime Benefit Amount, not to exceed the monthly equivalent of the IRS Per Diem Limitation (capped at 4% annual growth) Terminal Illness: Minimum of \$2,500 up to a maximum of \$500,000
MetLife	YES	YES	YES	Nursing Home: Lesser of 25% or \$240,000 Terminal Illness: Greater of \$250,000 or 10% of total
Protective	NO	NO	YES	Nursing Home: Not Available Terminal Illness: Lesser of 60% of the face amount of the policy or \$1,000,000. Minimum acceleration amount is \$15,000. The total of all accelerated benefit payments made under all Protective Life policies due to terminal illness is limited to \$1,000,000

The preceding list of companies represents leading companies in the industry that we benchmark ourselves against based on the competitiveness of their premiums, product features, contract flexibility, and total sales. When comparing products, price is not always the determining factor. Features and benefits are equally important.

## STRENGTH. BRAND. SECURITY. WE ARE THE ROCK®. WE ARE PRUDENTIAL.

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<sup>1</sup> The *Living Needs Benefit* is an accelerated death benefit and is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for insurance of these types. There is no charge for this rider but, when a claim is paid under this rider, the death benefit is reduced for early payment, and a \$150 processing fee is deducted. If more than one policy is used for the claim, each policy will have a processing fee of up to \$150. Portions of the *Living Needs Benefit* payment may be taxable, and receiving an accelerated death benefit may affect eligibility for public assistance programs. The federal income tax treatment of payments made under this rider depends upon whether the insured is the recipient of the benefit and is considered "terminally ill" or "chronically ill." We suggest that clients seek assistance from a personal tax advisor regarding the implications of receiving *Living Needs Benefit* payments. This rider is not available in Minnesota to new purchasers over age 65 until the policy has been in force for one year, and the nursing home option is not available in New York or the District of Columbia. **This rider is not available in Connecticut, Massachusetts, and Washington state** and is not currently available in Florida on Return of Premium Term, Universal Protector, Universal Plus, or VUL Protector. In Oregon, term policies must include the waiver of premium benefit to be eligible for this rider.

<sup>2</sup> The entire contract may be accelerated. After the actuarial reduction is applied, the maximum *Living Needs Benefit*<sup>SM</sup> the policy owner can receive in most cases is 90% - 95% of the death benefit.

All guarantees are backed by the claims-paying ability of the issuing company. This material is designed to provide general information in regard to the subject matter covered. It should be used with the understanding that we are not rendering legal, accounting or tax advice. Such services should be provided by the client's own advisor. Accordingly, any information in this document cannot be used by any taxpayer for purposes of avoiding penalties under the Internal Revenue Code.

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