THE LGBT COMMUNITY AND LIFE INSURANCE

Now is the right time.

Prudential
Bring Your Challenges℠

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WORK WITH A COMPANY **COMMITTED TO THE LGBT COMMUNITY.**

Prudential Financial is proud of its ongoing commitment to creating an inclusive workplace. We value diversity as a competitive business advantage. Just ask a member of Prudential's active employee group, EAGLES (Employee Association of Gay Men, Lesbians, Bisexuals and Transgenders), which helps ensure recognition of the gay community in our workplace. In fact, we helped lead the way in domestic partnership benefits to workers in same-sex relationships, and we were an early sponsor of the Employment Non-Discrimination Act. You can also talk to members of organizations such as the Gay and Lesbian Alliance Against Defamation (GLAAD) and the Human Rights Campaign (HRC) about Prudential's support of diversity. You'll find that Prudential has long been a valued partner in their efforts to recognize the rights of the LGBT community in the workplace.

SAFEGUARDING THE ONES YOU LOVE

At The Prudential Insurance Company of America (Prudential), we understand your needs and the challenges you face. If you have a partner and neither of you is legally recognized as the other's spouse, providing for each other's future can be especially challenging. For example, you may be excluded from getting each other's pension or other benefits, or you may have to pay higher taxes than a legally recognized spouse would. If you're seeking solutions to help offset the financial impact of these issues, we can help.

HELP PROTECT YOUR FAMILY'S FINANCIAL SITUATION WITH LIFE INSURANCE.

Life insurance policies provide a sum of money (called a death benefit) upon the death of the person who is insured. If you have life insurance, your family could use this money to help:

- Maintain their standard of living as they would if they still had your income.
- Keep their home by paying off the mortgage and other debts.
- Pay education costs, thus leaving the college fund intact.
- Provide the retirement income you would have provided for your partner.
- Have the funds to settle your estate, pay estate taxes, and pay other final expenses.
- Keep the small business you've worked so hard to build.

Because you can designate your partner as the beneficiary of your policy, you can rest assured knowing that the person you would most like to receive the death benefit will get that money—and generally free of federal income tax, according to IRC §101(a).[1] However, if the policy death benefit is included in your estate, it will be subject to estate taxes. If this is a concern to you, we can discuss policy ownership and beneficiary arrangements to help avoid this taxation.

[1] There are some exceptions to this general rule, including certain changes in ownership or payment of any additional interest at death.

THE ROLE LIFE INSURANCE CAN PLAY

YOU CAN BENEFIT FROM HAVING LIFE INSURANCE IN SEVERAL WAYS:

- **Flexible beneficiary choices.** You may name anyone you choose as your beneficiary. It does not matter if your partner is not legally recognized as your spouse.
- **Generally income tax-free death benefit.** In most circumstances, your beneficiary will receive the death benefit proceeds without federal income tax due according to IRC §101(a).[1] This can be especially helpful during a time when your beneficiary may have to pay higher taxes on other benefits or assets.
- **Choice of payment options.** The option of receiving the death benefit in a lump sum or of setting up an account and receiving it in installments helps your beneficiary manage the money.
- **Continued caring.** Your beneficiary's receipt of the death benefit will be a reminder of your caring and your forethought to help ensure their welfare.
- **Wealth transfer.** You can transfer your wealth to your family in a legal, cost-effective manner through the death benefit.
- **Living benefits.** Our policies offer the option of accelerating the death benefit payment while you are alive if you become terminally ill or confined to a nursing home and meet certain criteria.[2] There is no charge to add this feature, which we call the *Living Needs Benefit*℠. This benefit can help to ensure that your family does not have mounting medical expenses during an already trying time.
- **Cash value accumulation.** Some of our permanent life insurance policies have the potential to build up tax-deferred cash value, which you may access while you are alive through withdrawals and policy loans. Please note, however, that taking loans or withdrawals will reduce policy cash values and the death benefit, may have tax consequences, and can negatively impact any guarantee in effect on the policy.
- **Additional protection.** You can select options that add protection for your eligible children, or keep your policy in effect if you become disabled and unable to pay your premiums (or pay your beneficiary an additional death benefit amount if the cause of your death is the direct result of an accident as defined in the rider). Some of these riders come at an additional cost and some may not be available in all states.

Ask a Financial Professional About Which Type of Life Insurance Is Right for You.

Many types of life insurance are available. But you don't have to wade through them on your own. A financial professional can conduct a needs analysis and recommend the life insurance products appropriate for your situation.

And, since you may face specific or complicated estate preservation issues, our financial professionals can work closely with your tax or legal advisors to develop a strategy to address those issues, too.

A FINANCIAL LEADER FOR OVER 135 YEARS

Prudential Financial, Inc. is a worldwide financial leader with a long tradition of serving the public interest. Prudential Financial has approximately 50 million customers. The well-known Rock symbol is an icon of strength, stability, expertise and innovation that has stood the test of time.

[2]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 ($100 in Florida) is deducted. If more than one policy is used for the claim, each policy will have a processing fee of up to $150 deducted ($100 in Florida). Portions of the *Living Needs Benefit* payment may be taxable, and receiving an accelerated death benefit may affect your 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 you 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 Connecticut, Florida, Massachusetts, New York or the District of Columbia. This rider is not available in Washington state. In Oregon, term policies must include the waiver of premium benefit to be eligible for this rider. Form numbers: Generic—ORD 87241-90-P; New York—87241-90-P-NY.

Life insurance policies contain exclusions, limitations, reductions of benefits, and terms for keeping them in force. For costs and complete details, see your financial professional. Life insurance policies are issued by The Prudential Insurance Company of America and its affiliates. All are Prudential Financial companies located in Newark, NJ. Each is solely responsible for its own financial condition and contractual obligations. Not all products, riders, benefits and features are available in all states.

All guarantees are based on the issuing company's ability to pay claims.

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Neither Prudential nor its financial professionals can provide tax or legal advice. Because each situation is unique, you should consult your legal or tax advisor regarding your particular situation.

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Not Insured by FDIC or Any Federal Government Agency.
May Lose Value. Not a Deposit of or Guaranteed by Any Bank or Bank Affiliate.

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