

An Important Message from Chuck Anderson

Senior Vice President, Individual Life Insurance

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This May 1st, Add a Plus to Your Portfolio

Protection + Cash Value Accumulation = UL Plus 2010

UL Plus is the go-to Cash Accumulation UL product ideal for clients who are looking for permanent protection and tax-deferred cash accumulation potential without being exposed to the volatility of the market. Our 2010 enhancements have made it an even stronger play in the protection/accumulation market!

UL Plus 2010 offers:

- **Top quartile ranking in key cash value accumulation and max funded scenarios**
- **A great current fixed interest rate of 5.10%***
- **An increase in Commissionable Target Premium (CTP) by an average of 10-15%**

Want to learn more about UL Plus 2010 – read on...

What's new with UL Plus 2010?

- Improved competitiveness in 20th and 30th year cash values – in many key age and underwriting scenarios we are top quartile!
- Top quartile competitiveness for max funded cases.
- MyNeeds Benefit Rider – NEW!
 - This no-cost rider waives surrender and/or withdrawal charges (if applicable) if an insured is in need of 'nursing home or hospice' care prescribed by a physician and requests a withdrawal from, or finds it necessary to surrender his/her UL Plus policy.
- Enhanced Cash Value Rider minimum face amount decreased to \$250,000 (from \$500,000)
- Preferred Loan spread will now be only 5 basis points
- Commissionable Target Premium (CTP) has increased an average of 10-15%.
 - Tiered Commissionable Target Premium (TCTP) has been retained.

Why UL Plus could be the right choice for your clients

- Offers a fixed interest account, stable cash value growth, and the ability to take tax-favored distributions.
 - Current interest crediting rate is 5.10%
- Contains valuable riders like our MyNeeds Benefit Rider and Overloan Protection Rider that add an additional layer of protection.

When you should consider selling UL Plus

- Ideal for clients who have income replacement, supplemental retirement income, business continuation, key person coverage, and cash accumulation needs.
- Our only non-variable cash accumulation product is a great product choice for risk-averse clients who prefer less volatility than a market-based variable product.

Stay tuned - more information coming soon on UL Plus...

Improved Cash Accumulation Potential For Your Clients + Higher Target Premiums For You!

Please [click here](#) for repricing rules.

We remain committed to providing you with competitively priced products designed to meet your clients' diverse life insurance needs. We look forward to working with you to ensure a successful 2010, because here at Pru – *Your Success Matters!*



Chuck E. Anderson
Senior Vice President

*Interest rate subject to change.

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