



How Can a Pru Insurance Policy Help Your Clients Pay for Their Children's College Education?

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Please Note: This marketing material cannot be used in the state of Nevada.

When Your Clients Purchase a PruLife® ROP Term Policy – The Last Year of Their Child's College Tuition Can Be on Us



The thought of paying for college can be a scary proposition for your clients. With current college costs for in-state public universities over \$14,000* and rising, your clients may feel that they have to choose between buying an insurance policy and saving for their children's future. But, with Pru – your clients with young children may be able to avoid that predicament by purchasing a PruLife® ROP "Term insurance policy. It will offer the protection they need as well as the possibility of returning all paid premiums at a later date if they are alive at the end of the policy term and the policy is still in force – money that can be used for future education expenses.

Let's say your clients were each planning to purchase a \$500,000 policy – for a total face amount of \$1,000,000:

PruLife® Return of Premium Term 20, \$500,000 Face Amount, Preferred Best Underwriting Category

	Annual Premium	Premiums Returned after End of Level Premium Period
30 Year Old Male	\$799.45	\$15,989
30 Year Old Female	\$665.00	\$13,300
	Total Premiums Returned after 20 years	\$29,289

If one of your clients should die during the policy term, some of their beneficiary(ies)'s biggest expenses can be taken care of – mortgage payments, funeral expenses, college costs – helping to ensure protection for his or her family.

But, if a client outlives the term period, the ROP Term life insurance policy will **return** the client's paid premiums that they can then put towards any expense – including college costs for their children. With college costs for in-state public universities estimated to be more than \$40,000* - \$20,000 for tuition as well as \$20,000 for room, board, and fees in 20 years – your clients will need every penny. Make sure to let them know that by purchasing a ROP Term policy the last year of their son or daughter's tuition can be on us!

*Source: Trends in Higher Education Series: *Trends in College Pricing 2008*. <http://professionals.collegeboard.com/profdownload/trends-in-college-pricing-2008.pdf> Current average cost for in-state students at public four-year colleges are **Tuition: \$6,585**, and **Room, Board, and Fees: \$7,738** for 2008/2009. Assuming a rate of annual increase equal to the previous years - average total college costs for students in the 2028-29 academic year will exceed \$40,000 annually.

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.

Securities and Insurance Products:
Not Insured by FDIC or any Federal Government Agency
May Lose Value
Not a Deposit or Guaranteed by the Bank or any Bank Affiliate

Premiums paid by the optional disability waiver are not returned. Loans taken plus interest will reduce the amount of out-of-pocket premiums returned to the client. All premiums may not be returned if the policy is surrendered before the end of the level premium paying period. All guarantees are based on the claims paying ability of the issuer.

PruLife® Return of Premium Term is issued by Pruco Life Insurance Company in all states except New Jersey and New York, where it is issued by Pruco Life Insurance Company of New Jersey, both located in Newark, NJ. Each is solely responsible for its own financial condition and contractual obligations. The needs of your client and the suitability of this insurance product should be carefully considered prior to purchase.

Availability and rates will vary based on the satisfaction of underwriting criteria.

This marketing material is subject to an expiration date, and use of this material must be discontinued as of the expiration date.

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