

THREE WAYS TO

# Strengthen your business with life insurance

## YOUR BUSINESS CAN BENEFIT FROM LIFE INSURANCE IN WAYS YOU MAY NOT HAVE CONSIDERED.

It can broaden and strengthen your business because it diversifies both your business plan and clients' portfolios. Yes, clients may need (and should want) life insurance for the death benefit protection, cash value growth potential, benefits for chronic illness and tax benefits it can provide, but look at it from a business perspective: Is life insurance a solution you should offer as part of your holistic plans? YES! *Add life insurance to your business. It will:*

## 1. DIVERSIFY YOUR BUSINESS' REVENUE SOURCES

*Life insurance gives your business:*

- **More stability**      Fee revenue from Assets Under Management  
+ Commissions from life insurance  
= **An income buffer for market fluctuation**
- **More opportunity**      Annual policy reviews  
+ Confirmation of changing needs  
= **Future potential as lives change**
- **Greater business valuation**      Stronger book of business  
+ Stronger business income  
= **Higher overall value when selling your business**

*And clients benefit from ...*

- Policy reviews
- Ongoing communication

## 2. AMPLIFY YOUR RETENTION OF GENERATIONAL BUSINESS

*Life insurance gives your business:*

- **Deeper connections**      Death benefit needs discussions  
+ Beneficiary introductions  
= **Stronger relationships on an emotional level**
- **Inherent trust**      Know client's family situation  
+ Build plans for the next generation  
= **Foundation on current clients**

### DON'T LOSE THE HEIRS

**70%** of heirs plan to change their financial professional when they inherit the assets.\*

*And clients benefit from ...*

- Holistic protection
- Greater consistency of advice

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### 3. FORTIFY YOUR PLANNING

Life insurance gives your business:

- **Better retention of account value** + Preserve Client's Invested AUM  
+ An alternate source of funds  
= **Business and client benefits from flexibility\***
- **Smarter spending strategies** + Client can spend confidently  
+ Retains value of other assets  
= **Better choices to protect client's long-term needs\***

And clients benefit from ...

- **More options**
- **Tax benefits**
- **Greater flexibility**

## START TODAY WITH US BY YOUR SIDE:

You do not have to be a life insurance expert. We're here to be your Rock to help power your business. We will be part of your team to help you meet the growing demand for life insurance. We can help **analyze** a client's needs, **design** protection and accumulation strategies, and **close** the sale.

1. Reach out to us. **Together we'll make your business stronger**—your business acumen and our life insurance expertise.
2. Work with us to **profile clients** within your book of business.
3. Put our resources to work for you. **Reach out to your local Prudential Wholesaler** to see how we can support your business.

**YOU'RE THEIR ROCK. WE'RE HERE TO BE YOURS.**

**IF YOU'RE NOT SELLING IT, SOMEONE ELSE IS.**

**31%** of consumers are saying they are

**LIKELY TO BUY**

life insurance within the next 12 months,\*\* so be ready.

\* Cash value life insurance offers clients opportunity for tax-advantaged growth within their policies. Outstanding loans and withdrawals will reduce policy cash values and the death benefit and may have tax consequences.

\*\* Source: T. Rowe Price *Intergenerational Wealth Transfer—White Paper* <https://prudential.assetserv.com/prudential/download/file?assetId=8296946>

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