

# Pru and You, Successful Together

**CUTTING-EDGE UNDERWRITING AND JUMBO RETENTION MAKE THE DIFFERENCE**

## THE FACTS

**WHAT:** John<sup>1</sup> wanted guaranteed coverage with a \$10 million death benefit. He already had \$40 million in force.

**WHY:** John wanted competitively priced, guaranteed permanent life insurance coverage to help preserve his estate.



## THE CHALLENGE

**WHAT:** With Moderate Obstructive Sleep Apnea and at 66 years of age, John faced a challenge to be underwritten without a rating. Of course, he wanted good, competitive rates. His \$40 million in force brought another aspect to this case that needed to be considered. One positive aspect was that he was compliant in using his CPAP device (continuous positive airway pressure).

## THE SOLUTION

**WHAT:** This application was originally submitted as an informal request. With our progressive underwriting for those with Sleep Apnea, John qualified for Preferred Best.

**HOW:** Pru's favorable underwriting for those with Sleep Apnea who are compliant with their CPAP made all the difference. This allowed us to offer him our Preferred Best rate class, which gave him the competitive rates he desired. Pru's jumbo limits also made it possible to provide John with the \$10 million in guaranteed protection he was looking for.

## THE RESULT: PRU'S COMPETITIVE SLEEP APNEA UNDERWRITING AND JUMBO LIMITS HELPED THIS CLIENT SECURE \$10 MILLION OF GUARANTEED LIFETIME PROTECTION!

<sup>1</sup> Not the client's real name.

<sup>2</sup> PruLife Universal Protector is issued by Pruco Life Insurance Company in all states except New York, where, if available, it is issued by Pruco Life Insurance Company of New Jersey. Both Pruco Life companies are Prudential Financial companies located in Newark, NJ. Each is solely responsible for its own financial condition and contractual obligations. All guarantees are based on the claims-paying ability of the issuing company. Product availability varies by state.

This example was chosen for demonstration purposes only and assumes no other impairments or medical conditions exist that would affect the candidate's underwriting category. It is not indicative of all possible results. Underwriting rules are subject to change at the company's discretion.

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