Prudential
Bring Your Challenges®

RESOURCES FOR THE
LIFE INSURANCE IN RETIREMENT PLANNING eKIT

SHARE THIS eKIT WITH A PRODUCER

PRUDENTIAL ADVANCED MARKETS TEAM
EXPERIENCED GUIDANCE FOR COMPLEX CHALLENGES

Many high-income and high-net-worth individuals may be taxed on 100% of their retirement incomes. Not only can life insurance allow you to offer your affluent clients death benefit protection—it can also offer:

- The potential to build cash value.
- Supplemental retirement income on a tax-advantaged basis.

That's why the **Life Insurance in Retirement Planning (LIRP)** strategy can help you open the doors of affluent clients and prospects to increase your life business. Consider these three advantages;

1 INCOME TAX-FREE DEATH BENEFIT + **2 TAX-DEFERRED CASH VALUE** + **3 TAX-ADVANTAGED LOANS**

A life insurance policy's death benefit offers a typically income tax-free death benefit.[1]

Many life insurance policies offer the potential to accumulate tax-deferred cash values.

These life insurance policies also offer the option of taking tax-advantaged loans from the policy's cash value.[2]

Expand Your Practice and Increase Your Life Business with LIRP!
Your new LIRP eKit includes the resources you need to successfully learn more, and approach clients, about the LIRP strategy:

PRODUCER APPROVED

LIRP Producer Presentation PCPII 2014 (0241050) CLICK TO VIEW

CLIENT APPROVED

LIRP Prospecting Letter/Email (0251149) CLICK TO VIEW

TOOLS

LIRP Consumer Brochure (0251133) CLICK TO VIEW

LIRP Consumer Presentation (0269214) CLICK TO VIEW

[1] Death benefit proceeds are generally received federal income tax-free as provided in Internal Revenue Code Section 101(a).

[2] Policyowners can access cash value through loans and withdrawals. In general, loans are not currently taxable, and withdrawals are taxable only when the policyowner takes more money out of the policy than he or she paid in premiums. Loans and withdrawals may impact the ultimate death benefit payable to beneficiaries. If the policy is a modified endowment contract, less favorable tax rules apply.

[PruLife Custom Premier II is issued by Pruco Life Insurance Company in all states except New York, where it is issued by Pruco Life Insurance Company of New Jersey and offered through Pruco Securities LLC (member SIPC). All are Prudential Financial companies located in Newark, NJ.]

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It is possible to lose money by investing in securities.]

[All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. Policy guarantees and benefits are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.]

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CREATED EXCLUSIVELY FOR FINANCIAL PROFESSIONALS

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