



## Life Insurance and Women

YOU ARE ALL ABOUT LOVE. SO IS LIFE INSURANCE.



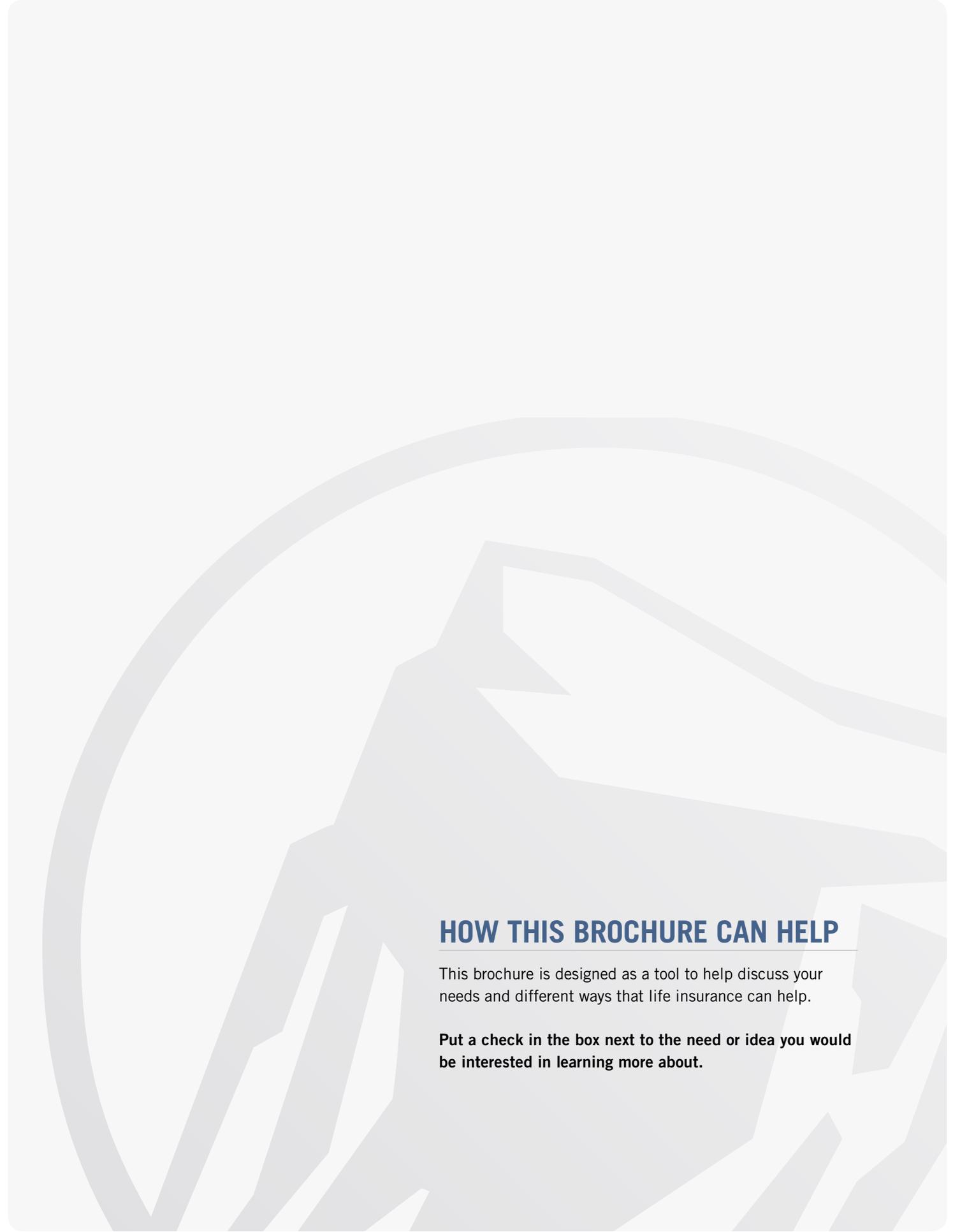
# Life Insurance

Life insurance is issued by The Prudential Insurance Company of America, Newark, NJ and its affiliates.

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**Prudential**  
Bring Your Challenges®



## HOW THIS BROCHURE CAN HELP

This brochure is designed as a tool to help discuss your needs and different ways that life insurance can help.

**Put a check in the box next to the need or idea you would be interested in learning more about.**

## Protect Those You Care About.

You take pride in taking care of your family, protecting them from harm, and providing for their needs. Whether it's running them to everyday events or doctor's appointments or celebrating special milestones, you're there every day for them.

But what if you're not there? Who would take care of them, protect them, and provide for them if you died?

Like you, life insurance is all about love. It can help by allowing you to take care of your family, even if you're not there. First and foremost, life insurance can allow you to protect your greatest priority, your family. But it can also help protect a business you've built as well as prepare for your own future.

### **You would do anything to protect your family.**

Life insurance policies provide a sum of money (called a death benefit) upon the death of the person who is insured. If you have a life insurance policy, your family could use this money to help:

- Maintain their current standard of living.
- Keep them in their home.
- Pay education costs.
- Replace lost income.
- Settle your estate, pay estate taxes, and cover other final expenses.
- Keep the small business you've worked so hard to build.
- Pay off debt, including a mortgage and student loans.





# Life Insurance Can Help You Leave a Legacy of Love.

If you put off buying life insurance, it may be too late. Life insurance is designed to help you in all stages of life and to help protect you and your loved ones in all the roles that you, as a woman, play every day in life.

## WIFE/PARTNER

- **Generally income tax-free death benefit.** In most circumstances, your beneficiary will receive the death benefit proceeds without federal income tax due according to a provision in the Internal Revenue Code IRC (§101(a)(1)). This can be especially helpful during a time when your beneficiary may have to pay higher taxes on other benefits or assets. If, however, the policy death benefit is included in your estate, it will be subject to estate taxes. If this is a concern to you, a financial professional can discuss policy ownership and beneficiary arrangements to help minimize this taxation.
- **Potential cash accumulation features.** In addition to death benefit protection, some of our permanent life insurance policies have the potential to build up cash value, on a tax deferred basis, that you may take out of your policy while you are alive through withdrawals and loans. Please note, however, that taking loans or withdrawals will reduce policy cash values and the death benefit, may have tax consequences, and can negatively impact any guarantee in effect on the policy.



## MOTHER

- Your choice of beneficiary.** You may name anyone you choose as your beneficiary—from your children to your spouse/partner or parent(s). You can rest assured knowing that the person or people you would most like to receive the death benefit will get that money.
- Continued caring.** Your beneficiary's receipt of the death benefit will be a reminder of your caring and your forethought to help with his or her welfare.
- Efficient wealth transfer.** You can transfer your wealth to your family in a legal, cost-effective manner through the death benefit.

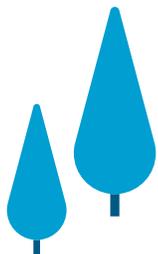
## DAUGHTER

- Older and younger dependents.** Many women today find themselves in the “sandwich generation” where they are financially responsible for both dependent children and their aging parents. In your role as a daughter for an aging parent, life insurance can help by offering all those depending on you with some financial protection if something should happen to you.
- A potential source of funds.** Life insurance policies that feature death benefit protection and cash value growth potential can provide you with a future source of money through withdrawals and tax-advantaged loans to use as you see fit, including helping to pay for medical expenses of aging or ill parents. Please note, however, that taking loans or withdrawals will reduce policy cash values and the death benefit, may have tax consequences, and can negatively impact any guarantee in effect on the policy. Also, policy loans will be taxable to the extent of gain if the policy is a modified endowment contract.

## WORKING PROFESSIONALS & BUSINESS OWNERS

- Business as well as individual uses.** Life insurance can be a valuable tool to help you protect your business and replace potential lost income.
- Plan for the future.** Life insurance can be an essential tool to help you create and fund business continuation and succession plans.

As you can see, life insurance can be a key financial tool for women, offering consistent and steady death benefit protection that will cover many of the roles you play throughout your life, while at the same time offering the flexibility to provide relevant protection as your life and needs change.



**Owning a life insurance policy is just another way for you to take care of your family in the way you want and the way they deserve.**



## Work With a Company Committed to Women.

Prudential has a long-standing commitment to the advancement of women in both the workplace and the marketplace. We are honored that such diverse organizations as *Working Mother Magazine*, *Latina Style*, and *National Association for Female Executives* have recognized our commitment to women.

**Many types of life insurance are available. But you don't have to wade through them on your own. A financial professional can conduct a needs analysis and recommend the life insurance products appropriate for your situation.**

**Talk to a financial professional about which type of life insurance may be right for you.**





## **A FINANCIAL LEADER FOR OVER 140 YEARS**

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Prudential Financial is a worldwide financial leader with a long tradition of serving the public interest. Prudential Financial has approximately 50 million customers. The well-known Rock symbol is an icon of strength, stability, expertise, and innovation that has stood the test of time.



*Produced with the  
environment in mind*



*Produced on Recycled Paper  
with 10% Post-Consumer Waste*

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