

Prudential LTC Evolution can help your clients to:

Protect assets and income by providing reimbursement for covered expenses

Retain control of care decisions including the decision to remain at home instead of transferring to a care facility

Avoid the chance that you may need to ask children or other family members for financial support or assistance with daily needs

Reduce the risk of becoming dependent on Medicaid or other government programs that dictate the type, amount, and location of care



Here's how it works:

<p>Your client chooses:</p>	<ul style="list-style-type: none"> • A Policy Lifetime Maximum ranging from \$100,000 to \$1,000,000, in \$100,000 increments (subject to underwriting) • Any of 3 available options: <ul style="list-style-type: none"> > Shared Care Coverage > Non-Forfeiture Benefit > Automatic Compound Inflation Benefit¹
<p>The Policy pays:</p>	<ul style="list-style-type: none"> • A Starter Benefit of \$1,500 a month as soon as a chronic illness or disability is certified² (with no waiting to satisfy the policy's 90 Calendar Day Elimination Period) • 80% of Actual Eligible Charges for covered long-term care services up to the Policy Lifetime Maximum³ <div data-bbox="857 973 1202 1287" data-label="Image"> </div> <ul style="list-style-type: none"> • 100% of Actual Eligible Charges for covered home support services up to a built-in Policy limit of \$10,000

1. A choice of 3% or 5% Automatic Compound Inflation Benefit can be requested if desired to replace the policy's built-in Guaranteed Increase Feature
2. The Starter Benefit is available for up to 12 consecutive months or until the insured elects to begin receiving reimbursement for covered services
3. Subject to the policy's 90 Calendar Day Elimination Period

The Prudential Insurance Company of America

Long-Term Care Insurance

Prudential LTC Evolution Long-Term Care Insurance policy is issued by **The Prudential Insurance Company of America**, 751 Broad Street, Newark, NJ 07102 (800-732-0416). The Prudential Insurance Company of America is authorized to conduct business in all U.S. states and the District of Columbia. All insurance policies may not be available in your state. Coverage is issued under policy number GRP 114018; however, policy numbers may vary by state. The Prudential Insurance Company of America is a Prudential Financial company.

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Getting Started



Introducing

PRUDENTIAL LTC evolutionSM

A new and better way to address long-term care insurance needs



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Now it's easier than ever to guide your clients to a well-informed coverage decision



What

is Prudential LTC Evolution?

Prudential LTC EvolutionSM is a powerful new long-term care insurance policy with a *simple design* that makes it:

- Easier for you to present
- Easier for your client to buy

In spite of its simple structure, Prudential LTC Evolution provides **comprehensive coverage** for an important class of services not covered by most health insurance policies: **ongoing care** associated with a chronic illness or disability.

With Prudential LTC Evolution, policyholders can receive reimbursement for a wide range of services delivered **in the client's home** or at a nursing facility.

Why

should I offer this policy?

Compared to many other long-term care insurance policies, Prudential LTC Evolution is:

- **Easier to understand**—The concept of receiving 80% reimbursement for expenses will seem familiar to clients with a similar structure on their health insurance.
- **More beneficial at the outset**—The combination of a \$1,500 per month Starter Benefit, 80% reimbursement benefit, and Home Support Services benefit of up to \$10,000 gives your clients the potential to receive substantial benefits in the first year after a chronic illness or disability is certified.
- **Aligned with client priorities**—The policy includes many benefits that can help the insured stay at home, which is an important objective for many people.
- **Issued by a trusted provider**—Since coverage is underwritten by the Prudential Insurance Company of America, you and your clients can both feel good knowing one of the most recognized, trusted and enduring financial service companies in the U.S. stands behind each policy.

Who

is this policy designed for?

Prudential LTC Evolution is an appropriate consideration for any client who is concerned about his or her ability to remain financially secure while paying out of pocket expenses for ongoing care related to a chronic illness or disability.

Subject to underwriting, the policy is available:

- **For individuals between the ages of 18 to 79**—Premiums are based on the Applicant's age, state of residence and coverage options chosen. The younger the Applicant, the more affordable the coverage is likely to be.
- **For employers**—Prudential LTC Evolution can be offered through an Employer Sponsored Program that makes discounted coverage available to the extended families of employees (including parents, grandparents, siblings, and in-laws). Employer expenses may be tax-deductible when the employer elects to contribute toward employee premiums.
- **For organizations and groups**—At the discretion of the Company, a group of policyholders that are list billed or commonly marketed together may be eligible for a premium discount of up to 15%.

How

can I maximize my sales?

To learn how Prudential LTC Evolution can help build your long-term care insurance business, take a few minutes to read through the enclosed Marketing Guide. In it, you'll find tips that can help you:

- Assess sales opportunities
- Make strong presentations
- Get more from your marketing tools



To learn more, login at www.pruxpress.com or call ☎ (800) 732-0416

