



UNDERWRITING

Protecting The Military As They Protect Us



A SENSE OF DUTY

At Prudential, we've long been guided by a commitment to helping the servicemen and women who help preserve our country's freedom. Where would we be without these individuals who have sacrificed so much?

John Strangfeld,
Chairman, Prudential Financial

Pru Prides Itself on Continuing to Offer Insurance Coverage to Members of the Military

Our long-standing policy has been, and continues to be, supportive of members of the military. This includes members of the Armed Forces, any volunteer for service in the Armed Forces, and members of the Reserves and National Guard who have been called for active federal service.

Pru's Underwriting Guidelines for Military Members:

- ▶ Members of the Armed Forces and their dependents, Reservists, and members of the National Guard called for active federal service will not be rated for travel. Regular travel guidelines apply for travel to "Acceptable" countries, while travel for military service to "Unacceptable" countries will be permitted in the Non-Smoker and Smoker categories. For more information concerning travel, refer to our Foreign Travel Highlighter.
- ▶ Preferred underwriting categories may be available to members of the Armed Forces and Reservists called to active duty, depending on the individual's occupational duties.
- ▶ Military personnel are eligible for amounts of coverage on a normal needs basis.
- ▶ Special military aviation rules apply. Contact your Prudential Underwriter for more information.

Product Availability:

- ▶ All Pruco Life insurance products are available for purchase by members of the Armed Forces, Reservists, and National Guardsmen.

Supplemental Benefit Riders:

- ▶ Neither the Waiver of Premium nor Accidental Death benefit is payable if the disability or death is caused or contributed to by "service in the Armed Forces of any country at war."
- ▶ For more information, please review the highlighters describing Waiver of Premium Benefit (0164939) and Accidental Death Benefit (0156143) for the terms and conditions of these riders.

All Prudential associates are to adhere to company policies when conducting marketing activities. Please be sure to familiarize yourself with those policies related to conducting business on military installations if doing so.

Eligibility of insurance and rates will vary based on the satisfaction of underwriting criteria. Underwriting rules are subject to change at our discretion.

Life insurance is issued by The Prudential Insurance Company of America, Pruco Life Insurance Company (except in NY and/or NJ) and Pruco Life Insurance Company of New Jersey (in NY and/or NJ), all located in Newark, NJ.

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