

DO YOU ENJOY AN OCCASIONAL CIGAR?**GOOD NEWS!**

Pruco Life Insurance Company offers non-smoker rates for cigar smokers.

If you smoke cigars or a pipe or use chewing tobacco or snuff, you often must pay the higher premiums that smokers pay for life insurance. But you may qualify for lower Non-Smoker Plus rates from Pruco Life Insurance Company.

Check out this chart to see how affordable term insurance may be for you! Term Essential offers you an attractive solution to providing those you love with the protection they need. You can select level-premium periods of 10, 15, 20, or 30 years.

Monthly premiums for Term Essential® 10-year policy:

AGE	\$250,000 DEATH BENEFIT		\$500,000 DEATH BENEFIT		\$1,000,000 DEATH BENEFIT	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
25	\$24.94	\$20.35	\$42.44	\$33.25	\$59.07	\$40.69
35	\$25.60	\$21.66	\$43.75	\$35.88	\$63.44	\$49.44
45	\$34.57	\$34.13	\$61.69	\$60.82	\$110.69	\$90.57
55	\$67.60	\$47.69	\$127.75	\$87.94	\$206.94	\$157.07
65	\$166.47	\$115.07	\$325.50	\$222.69	\$625.19	\$395.94

Call for a free quote. Contact your Financial Professional for more information.



This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any client or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing your retirement savings. If you would like information about your particular investment needs, please contact a financial professional.

These premiums are for the Non-Smoker Plus category and do not include any riders. If you continue the policy beyond the initial level-premium period (in this case, 10 years), premiums will then increase annually through age 95 but will never be more than the maximum stated in the contract. In Montana, rates for females are the same as those for males. Paying more often than annually will result in higher premiums. Availability and actual rates will vary based on your state of residence and how you satisfy our underwriting and eligibility criteria. The issuing company may have the right to contest the policy for misrepresentation or to apply a suicide clause. Rates as of July 2020.

Term Essential is issued by Pruco Life Insurance Company except in New York, where it is issued by Pruco Life Insurance Company of New Jersey. Both are Prudential Financial companies located in Newark, NJ. Each is solely responsible for its own financial condition and contractual obligations. The policy form number is PLTIC-2019 or ICC19 PLTIC-2019.

Our policies contain exclusions, limitations, reductions in benefits, and terms for keeping them in force. I can provide you with costs and complete details.

Investment and Insurance Products:

Not Insured by FDIC, NCUSIF, or Any Federal Government Agency. May Lose Value. Not a Deposit of or Guaranteed by Any Bank, Credit Union, Bank Affiliate, or Credit Union Affiliate.