

The Prudential  
Insurance  
Company  
of America

NEW for Prudential LTCi Brokers! Announcing the Fall 2009

# CHOOSE YOUR REWARDS

INCENTIVE PROMOTION

August 1, 2009 - October 30, 2009



## TREAT YOURSELF TO A SHOPPING SPREE

with Gift Cards to your choice of leading stores, restaurants and more

*(See reverse side for details)*

For producer/broker  
use only; not for use  
with the public.

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**Prudential**

The Prudential Insurance Company, 751 Broad Street, Newark, NJ.

# Announcing the *Choose Your Rewards* Incentive Promotion

Open to all Prudential LTCi Brokers:  
August 1, 2009 - October 30, 2009



## Here's your chance to treat yourself

with Gift Cards you can use toward anything you'd like from your choice of over 350 leading merchants including popular restaurants, department stores, specialty shops, movie theaters, hotels, travel websites, airlines, cruise companies, home improvement stores, and car rental companies.

## You can earn a Gift Card by selling as few as two Prudential long-term care insurance policies

Gift cards will be awarded for all Prudential LTCi applications (LTC3<sup>SM</sup>, LTC By Design<sup>SM</sup> and Prudential LTC Evolution<sup>SM</sup>) submitted between August 1, 2009 - October 30, 2009 that result in an issued policy.

If you sell:	You will get:
2 policies	A \$100 GIFT CARD
2 more policies (4 total)	An additional \$125 GIFT CARD
2 more policies (6 total)	An additional \$150 GIFT CARD

Plus—starting with your seventh policy—you'll receive an additional \$50 GIFT CARD with each subsequent policy sold

**You can also get a BONUS GIFT CARD at the end of the promotion.** The amount of your Bonus Gift Card will be based on how many of your sales (issued policies) are for our new product: Prudential LTC Evolution. You'll receive an extra \$50 for each Prudential LTC Evolution sale, so it's an especially-rewarding time to focus your client presentations on this new, easy-to-sell product.

**Terms and Conditions:** The Choose Your Reward Incentive Promotion runs from August 1, 2009 - October 30, 2009 ("Qualification Period") and is open to all individual brokers in good standing who are licensed and appointed to sell Prudential individual LTC insurance through our brokerage channel. Replacement sales will not count toward qualification, and any qualification or compensation shall be subject to any restrictions or limitations set forth in the Compensation section of any broker agreement in place. Splits will be counted toward the program on a percentage basis. This incentive program is open to all Prudential LTCi products including LTC By Design<sup>SM</sup>, LTC3<sup>SM</sup> and Prudential LTC Evolution<sup>SM</sup>. Participation in this program is subject to any requirements or limitations of law or regulation, as well as to the terms and conditions of any brokerage agreement, including without limitation any compensation provisions, in place with Prudential. Each broker producer who submits two (2) individual long-term care insurance (ILTCi) applications during the Qualification Period that result in issued policies, will receive a Premiere Choice Award certificate good for a \$100 gift card. Each broker producer who attains a level of four (4) issued ILTCi policies will receive an additional Premiere Choice Award certificate good for a \$125 gift card. Each broker producer who attains a level of six (6) issued ILTCi policies will receive an additional Premiere Choice Award certificate good for a \$150 gift card. Each broker producer will receive a Premiere Choice Award certificate good for a \$50 gift card for each additional ILTCi policy issued after issued policy number six (6). The gift cards can be used at any of the approved merchants and are chosen by the broker producer. Issued ILTCi policies will be reviewed on a monthly basis during the Qualification Period and at the end of each month, winners will be sent a Premiere Choice Award certificate along with instructions on how to redeem the award certificate for their gift card(s). We will continue to award prizes on issued policies through January 31, 2010 for applications that were submitted during the Qualification Period, plus we will award a final Bonus Gift Card after January 31, 2010 with \$50 for each issued Prudential LTC Evolution policy where applications were submitted during the Qualification Period. Each retailer establishes its own policies. Gift certificates/gift cards feature specific retailer terms and conditions, including expiration date and any cashback policies. As explained in the promotion rules, you are obligated to follow Company policies, and applicable insurance laws when making sales recommendations to address clients' needs. This obligation is not lessened in any manner because you may have an opportunity to earn a prize in the sales incentive promotion based upon sales of eligible policies. Merchants subject to change. Merchant trade names are the property of their respective owners and not affiliated with Hallmark Insights or The Prudential Insurance Company of America.

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