

[Test] Help secure your family's future with one click

From United Federal Credit Union <no-reply@mail.unitedfcu.com>

Date Tue 3/10/2026 3:27 PM

To Djuana Jordan <djordan@franklin-madison.com>

**Caution:** This message was sent from outside the organization. Please do not click links or open attachments unless you recognize the source of this email and know the content is safe.



SimplyTerm® life insurance  
**you're invited**



The Roper family,  
members since 2023

Because you're a Member of United Federal Credit Union, we're proud to bring you this opportunity to get **SimplyTerm® life insurance from Prudential.**

When you choose term life insurance from Prudential, enjoy:

- **No medical exam<sup>1</sup>**
- **Fast approval**
- **Less than \$10/mo<sup>2</sup>**

**Don't wait! Sign up today.**

**Even more, just for you**



### Tax-free cash benefit<sup>3</sup>

Your family will receive a cash payment if you pass away, which they can use for anything.



### Benefits for you<sup>4</sup>

If you're diagnosed with a terminal illness, you can access the cash benefit.

get a quick quote

Discover more about [SimplyTerm](#)

Sign up now and get your money back if you change your mind within 30 days - no questions asked.

Questions? Call [844-606-7872](tel:844-606-7872)

Monday - Friday, 9:00 am to 5:00 pm EST

We're proud to partner with Prudential to bring you SimplyTerm. For 150+ years, Prudential and its family of companies have put customers first.



We're proud to partner with Prudential to bring you SimplyTerm. For 150+ years, Prudential and its family of companies have put customers first.



United Federal Credit Union is Insured by NCUA.

[1] Issuance of the policy will depend upon answers to health questions set forth in the application and third-party data.

[2] Based on coverage for a female, age 30, Preferred Non-Tobacco, excellent health for a duration of 5 years.

[3] Death benefit proceeds are typically received income tax-free as per IRC guidelines.

[4] The Terminal Illness Rider is available without an extra premium. Obtaining benefits under the terms of the rider will eliminate the death benefit. Benefits paid under the Terminal Reference Illness Rider are intended to be treated for federal tax purposes as accelerated life insurance death benefits under IRC §101(g)(1)(b). Tax laws related to the receipt of accelerated death benefits are complex, and benefits

may be taxable in certain circumstances. Receipt of benefits may affect eligibility for public assistance programs such as Medicaid. Accelerated benefits paid under the terms of the Terminal Illness Rider are subject to a processing fee of up to \$100. Clients should consult tax and legal advisors prior to initiating any claim. A licensed physician must certify that the insured is terminally ill to qualify for benefits. Other terms and conditions may apply. The rider may not cover all of the costs associated with terminal illness. The rider is a life insurance accelerated death benefit product, is generally not subject to health insurance requirements, and may not be available in all states. The rider form number for the Terminal Illness Rider is either ICC23-RID-TI, or RID-TI-2023, which may be followed by a state code.

All references to guarantees are backed by the claims-paying ability of Pruco Life Insurance Company. SimplyTerm is issued by Pruco Life Insurance Company located in Newark, NJ. The policy form number is ICC23-SIMPLT or SIMPLT-2024. Product not available in all states.

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.

**INVESTMENT AND INSURANCE PRODUCTS ARE:**

- **NOT FDIC INSURED**
- **NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY**
- **NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, ANY BANK OR ITS AFFILIATES**

United Federal Credit Union is an independent organization and is not an affiliate of Prudential Financial.

Prudential, the Prudential logo, and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.

This is a promotional email sent by United Federal Credit Union located at 150 Hilltop Road St. Joseph, MI 49085



1090466-00001-00

This promotional email is intended for **nspringer@unitedfcu.com**

Don't want to receive these emails? [Unsubscribe](#) or [update your preferences](#)

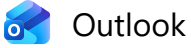
**United Federal Credit Union**

3/16/26, 3:27 PM

[Test] Help secure your family's future with one click - Lisa Kovach - Outlook

150 Hilltop Rd St. Joseph, MI 49085

© 2026 United Federal Credit Union.  
All rights reserved.



[Test] You're just minutes away from protecting your family

From United Federal Credit Union <no-reply@mail.unitedfcu.com>

Date Tue 3/10/2026 3:27 PM

To Djuana Jordan <djordan@franklin-madison.com>

**Caution:** This message was sent from outside the organization. Please do not click links or open attachments unless you recognize the source of this email and know the content is safe.



exclusive member benefit

# life insurance for less than \$10/mo<sup>1</sup>



The Roper family, members since 2023

,

As a member of United Federal Credit Union, you're eligible to get **life insurance from Prudential for less than \$10 a month<sup>1</sup>**.

[see my price](#)

**Compare that to the cost of:**



**Cell phone**  
\$141/mo<sup>2</sup>



**Streaming service**



**Car insurance**  
\$223/mo<sup>4</sup>

\$69/mo<sup>3</sup>

**Turns out, the most important thing - protection for your family - can also be the most affordable.**

**Even more, just for you**



**Tax-free cash benefit<sup>5</sup>**

Your family will receive a cash payment if you pass away, which they can use for anything.



**Benefits for you<sup>6</sup>**

If you're diagnosed with a terminal illness, you can access the cash benefit.



**No Medical Exam<sup>7</sup>**

Just answer a few health questions and you're all set.



**Instant Decisions**

Apply online and know in minutes if you're approved.

see my price

**Discover more about [SimplyTerm](#)**

Sign up now and get your money back if you change your mind within 30 days. No questions asked.

**Questions? Call [844-606-7872](tel:844-606-7872)**

Monday - Friday, 9:00 am to 5:00 pm EST

We're proud to partner with Prudential to bring you SimplyTerm. For 150+ years, Prudential and its family of companies have put customers first.

