

**Presenting Our Featured Member...**  
**Prudential Insurance**  
**David Schnall**

*Member Since November 1974*

*Each stage of life brings different financial challenges and goals. **Prudential's** commitment is to help you protect what matters most. Our tools include Life insurance policies, disability-income Insurance, long-term care insurance and annuities to protect your assets and manage your risk.*

*Life insurance is an important part of a sound financial strategy. It provides a valuable death benefit to your beneficiaries upon your death. Your beneficiaries can then use this money to replace some of the income you would have earned or to help pay off debts or other expenses. A Prudential financial professional can help you determine the type or types of life insurance best suited to your needs. By discussing and analyzing many factors, including your budget, the amount of coverage you need, and the length of time you'd like the coverage to last, he or she will help you find the right choice for you.*

***David Schnall** is a 12-time Million Dollar Round Table Qualifier; National Quality Award Recipient; Life Underwriters Training Council Fellow; and a 4-time National Conference Qualifier. He is Past President of Syracuse Association of Insurance and Financial Advisors.*