



93-year-old Prudential policy belongs to a 94-year-old Renaissance man

By Dave Artuso

A letter from the son of a 94-year-old insured soon revealed a story of a mother's love and a 140-year-old purpose.

Bruce Jacobs, an Empire, Michigan resident, and his sister, Carol, found an original one-page life insurance policy while cleaning out the attic at the home of their father, Ralph. Ralph's mother had taken the policy out on her 4-month-old boy in February 1924, so Bruce wrote to Chairman and CEO John Strangfeld to see if Prudential was interested in knowing more about it.

First, Individual Life Insurance and Prudential Advisors confirmed that not only is the policy still in force, it's highly specialized. Sold only from 1921 through 1938, the type of policy the family owns represents only four-tenths of 1 percent of Prudential's 7 million or so individual life policies in force.

Prudential arranged an interview with Ralph and Bruce. And discovered a story rich in history.

Ralph isn't just an insured—not to mention a policyholder several times over—he's also a proud great-grandfather, accomplished scientist, musician, navigator, pilot and D-Day veteran. He's a member of the Greatest Generation and lived through the Great Depression.

Ralph told us that when his children discovered the policy, "it brought back a lot of memories" of his childhood in Dayton, Ohio. "My mother's side of the family all lived in the Dayton area," Ralph recalls, "and my mother was born only about four or five houses from where we lived."

The premium on the policy Mrs. Jacobs purchased was 25 cents a week during that era, compared to, for example, 5 cents for a streetcar ride or for a quart of milk delivered on the doorstep.

Ralph's father worked at National Cash Register and his mother managed the household and took care of the

bills. That included handing the Prudential agent—“who was almost like a neighbor to us,” Ralph remembers—a quarter every week, without fail, even through the Great Depression.

“I remember that once we got into the Depression, my parents were concerned about keeping up the life insurance payments—even at only 25 cents a week,” Ralph says. “My father’s wages had dropped significantly. I used to ride the streetcar with him to the bank, to cash his paycheck. And one week I saw that it was only \$2.50.”

Bearcats to bombers

As Ralph grew up, he forgot about the policy. He was a sophomore at the University of Cincinnati when the Japanese attacked Pearl Harbor and volunteered with two friends at Wright-Patterson Air Force Base in Dayton.

Called to duty in March 1943, Ralph was sent to navigator school. He boasts that he once flew 2,000 miles navigating only by the stars, hitting the plane’s estimated time of arrival “on the button, give or take a couple of minutes.”

After 31 successful missions, Ralph earned a transfer home and became a navigator instructor and, ultimately, a pilot, flying the then-brand-new P-47 fighter. Then the war ended.

Ralph returned to the University of Cincinnati and later worked as an engineer for Westinghouse, specializing in spectrochemical analysis—the measurement of the wavelength and intensity of electromagnetic radiation, and its effect on metal. Ultimately, he worked on the Nautilus, America’s first nuclear-powered submarine.

Lasting legacy

As he married and his family grew over the years, Ralph purchased several more Prudential products. The policy he holds from his mother has both a cash value and a tax-free death benefit, says Kimberly King, vice president, Customer Service, Individual Life. So Ralph has a couple of options to choose from.

But even having just turned 94 in October, he is in no hurry to make that decision.

“I’ve learned many things in my life,” he explains, “including that impatience can really get you into trouble.”

For media interested in learning more about individual life insurance or Ralph Jacob’s story, please contact [Lisa Magnino](#).

Life Insurance Policies issued by the Prudential Insurance Company of America, Newark, NJ.

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