

YOUR COMPLETE SURVIVORSHIP PARTNER



Survivorship life insurance, a cornerstone of estate planning for affluent individuals, has value well beyond that segment. At Prudential, we continue to see strong demand across income brackets and remain dedicated to meeting that need. While the market has shifted and many carriers have scaled back—and we’ve refined our own offerings—we are more committed than ever to providing competitive, innovative survivorship solutions for clients and advisors.

Advantages of Survivorship life insurance

- Death benefit protection
- Estate and charitable planning
- Tax-efficient wealth transfer
- Special needs planning

PruLife® Survivorship Index UL indexed universal	PruLife® SVUL Protector variable universal
Both offer:	
<ul style="list-style-type: none"> • Death benefit protection for two insureds with a death benefit payable upon the second death • The potential to build cash value tax-efficiently • Flexible premiums • The optional Survivorship BenefitAccess Rider (SBAR)¹ 	
This policy also offers:	
<ul style="list-style-type: none"> • Choice of five interest-crediting accounts including a fixed account, three indexed accounts based on the S&P 500® Index, and one based on the Nasdaq-100® Index • A no-lapse guarantee (NLG) with the ability to customize the duration, depending on the premium amount 	<ul style="list-style-type: none"> • A wide variety of underlying investment options covering a broad range of asset classes and styles from well-known fund companies • A built-in 10-year no-lapse guarantee and the option to extend up to age 90 or to lifetime (for an additional charge through optional riders)²
It may be suitable for clients who want flexibility within their wealth transfer or estate planning solution and:	
<ul style="list-style-type: none"> • Cash value growth with upside potential and downside protection 	<ul style="list-style-type: none"> • Customization, like managing the length of the guarantee, the underlying investment options, and premiums

Why choose Prudential?

- Two survivorship life insurance products with flexible premiums
- First-year flexibility
- Age at last birthday pricing
- Strength and stability for over 150 years

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A legacy and living benefits solution

Prudential offers clients various riders to customize their policies, including the **Survivorship BenefitAccess Rider (SBAR)**. SBAR allows accelerating the policy's death benefit when a licensed health care practitioner certifies that both policyowners or the surviving owner are/is terminally or chronically ill and otherwise meet the terms of the rider.

SBAR can help clients with the potential financial impacts of **chronic and terminal illness**. Clients will never be asked to submit receipts, and they can use the money however they choose. Remind clients that accelerating the death benefit will reduce, and may even eliminate, the death benefit.

SBAR is currently available with **PruLife Survivorship Index UL** and **PruLife SVUL Protector** for an additional charge.¹

Do you know clients with advanced planning needs?

Prudential's Advanced Planning team can also help you with positioning and concept designs catered toward survivorship needs, like Spousal Lifetime Access Trusts, Survivorship Standby Trusts, and wealth transfer opportunities.



We're here to help.

To learn more or for help closing your next case, contact your Prudential Life wholesaler or call the Sales Desk at 800-800-2738, option 1.

¹ Not available in California or New York.

² In New York, maximum no-lapse guarantee is through age 90. Please see policy for details.

PruLife Survivorship Index UL and PruLife SVUL Protector are issued by Pruco Life Insurance Company except in New York, where they are issued by Pruco Life Insurance Company of New Jersey. PruLife SVUL Protector is distributed through Pruco Securities, LLC (member SIPC). All are Prudential Financial companies located in Newark, NJ.

Clients should consider the investment objectives, risks, and charges and expenses carefully before investing in the contract, and/or underlying portfolios. The prospectus and, if available, the summary prospectus, contain this information, as well as other important information. A copy of the prospectus may be obtained from www.prudential.com. Clients should read the prospectus carefully before investing.

It is possible to lose money by investing in securities.

The Survivorship BenefitAccess Rider is an optional rider that accelerates the life insurance death benefit when the surviving insured is chronically or terminally ill as defined in the rider, or both insureds are chronically or terminally ill as defined in the rider. It is not Long-Term Care (LTC) insurance. Benefits received under the rider will reduce and may deplete the death benefit. Electing the Survivorship BenefitAccess Rider results in additional charges and underwriting requirements. Some benefit payments may be subject to a fee. Other terms and conditions apply and can vary by state. If a client's survivorship policy is owned by a trust or non-living entity, he or she should consult a tax advisor prior to electing the Survivorship BenefitAccess Rider. Clients should always consult their tax and legal advisors when considering the purchase of a life insurance policy and/or accelerated death benefit rider.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company and do not apply to the underlying investment options. Policy guarantees and benefits are not obligations of, nor backed by, the broker-dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

This material is being provided for informational or educational purposes only and does not consider the investment objectives or financial situation of any clients or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing a client's retirement savings. Clients seeking information about their particular investment needs should contact a financial professional.

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