

# TURN TO PRUDENTIAL TO HELP ULTRA-HIGH- NET-WORTH CLIENTS



## Ultra-high-net-worth clients demand more

They require a higher level of expertise and a team who can address their unique needs. We understand these clients and can offer knowledge and experience to help them meet their goals.

## Why focus on these clients now?

Although the passage of the One Big Beautiful Bill Act prevented the high federal estate tax exemptions from sunset, ultra-high-net-worth clients are likely to still need estate tax solutions. Properly structured life insurance can help these clients transfer their wealth estate and income tax-free. Additionally, life insurance can be a versatile asset that, with the right strategy and design, can be employed to help these clients achieve protection and planning goals.

### Planning for the future

Even though the federal estate tax exemption amount has increased for now, changes in political leadership in Washington D.C. as well as a rising U.S. budget deficit may mean tax laws could change again. Talk to ultra-high-net-worth clients today about how they can benefit from today's rules:

- Individual clients have a federal estate exemption amount of \$15 million (an increase of \$1.01 million over the 2025 exemption)
- Married clients have a federal exemption amount of \$30 million (an increase of \$2.02 million over the 2025 exemption)

## Why contact Prudential first?

When you contact Prudential first, it is unlikely that you will need to contact anyone else. The strength, underwriting experience, and capacity of our insurance carriers combined with the proficiency of our advanced planning specialists make us a leader for this market. Plus, we offer flexible solutions that can help clients adapt to a changing future.

With our increased Auto-bind and Jumbo limits of \$75 million for U.S. Residents and AutoPlus program up to \$95 million and up to \$175 million for facultative cases, we can take on even larger cases while simplifying the process for you.

### Financial strength

- Strong life insurance company with a Comdex ranking of 94<sup>1</sup>
- 150+ year history and diverse mix of businesses that helps stand the test of time
- \$4 trillion of gross life insurance in force worldwide<sup>2</sup>

### Underwriting experience and capacity

- Extensive history of navigating large cases to help ensure they are properly placed
- \$10 million retention<sup>3</sup>
- \$75 million automatic and jumbo limit<sup>3</sup>
- Maximum capacity of \$175+ million (subject to case specifics and reinsurance availability)

### Flexible product solutions

- Offering two survivorship life insurance products with flexible premiums
- Flexible product designs across most categories: UL, IUL, IVUL, VUL, and Term
- Strategies that offer a level of downside protection such as buffers or floors
- Age last birthday pricing
- Living benefits, including competitive cash value growth potential and chronic and terminal illness riders

### Advanced Planning support

- Our team of attorneys and consultants work with financial professionals to offer customized case design and consultation.<sup>4</sup>
- We stand apart with more than 225 years of combined experience in estate, business, retirement income, wealth distribution, and tax planning strategies.



Prudential's Advanced Planning team can help you with strategies for high-net-worth clients.

**Call us at 800-800-2738, Option 4.**

<sup>1</sup> As of 10/29/2025. For Prudential, the Comdex ranking is for The Prudential Insurance Company of America. The Comdex is a composite index, calculated by EbixExchange, which is the average percentile of a company's ratings. The Comdex is not a rating itself. It is a composite of all of the ratings that the company has received. The Comdex gives the company's standing, on a scale of 1 to 100, in relation to other companies that have been rated by the services. It is an objective value, based solely on the mathematical distribution of all of the companies that have been rated. It is based on the ratings issued by the following rating services: A.M. Best, Standard & Poor's, Moody's Investors Service, and Fitch.

<sup>2</sup> The Prudential Insurance Company of America as of 12/31/2024, includes Closed Block policies.

<sup>3</sup> The retention, automatic, and jumbo limits may vary depending upon age, plan type, rating classification, residence and travel, occupation, and special risk factors. Underwriting rules are subject to change at our discretion.

<sup>4</sup> Prudential employees, including those holding a JD degree, do not represent Prudential in the practice of law or accounting. Prudential Financial, its financial professionals, and its other employees do not give legal or tax advice. Clients should consult their own tax or legal advisors.

Life insurance is issued by Pruco Life Insurance Company (except in NY), and Pruco Life Insurance Company of New Jersey (in NY). All are Prudential Financial companies located in Newark, NJ. Variable universal life insurance is distributed through Pruco Securities, LLC (member SIPC). All are Prudential Financial companies located in Newark, NJ.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. 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 client or prospective client. 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.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR CONSUMER USE.

© 2026 Prudential Financial, Inc. and its related entities.

1033795-00006-00 Ed. 01/2026

ISG\_FL\_ILI2183\_01

