Is a longer no-lapse guarantee always best for the client?

The short answer is *not necessarily*.

Let's consider when a shorter no-lapse guarantee could be beneficial for a client's situation.

What is a No-Lapse Guarantee Rider (NLG)?

A No-Lapse Guarantee (NLG) Rider helps ensure that a policy will stay in force until the client reaches a certain age, regardless of how the underlying investments perform, as long as sufficient premiums are paid. This can help ensure that their valuable death benefit protection will stay in place.

Adjusting the NLG based on a client's goals is important

As you help a client determine the appropriate duration of the NLG, here are some things to consider:

- To what age the client's protection needs will likely last
- The appropriate amount of death benefit
- The client's health and lifestyle
- The client's budget or premium-paying flexibility
- The amount of risk the client is willing to take on

Reducing the duration of the NLG can offer clients benefits such as:

- Making policies more affordable
- Providing increased protection (a greater death benefit)

Consider a client's longevity

As you help clients prepare for a long and healthy life, consider that an NLG thru age 90 is enough for many clients and they may not want to pay extra for a lifetime guarantee.

And the policy performance could carry the policy beyond age 90.

Let's take a look at a client's situation ...

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Meet Patrick, a New York resident

VUL Protector®
Age 55, Preferred Non-Tobacco, $250,000 death benefit, premiums of $855 a month for 10 years, 4% BenefitAccess Rider, NLG thru age 90

IF PATRICK LIVES PAST 90

If Patrick lives longer, his policy can give him options, even after the NLG has ended. His policy will continue protecting his family, and he can have access to the cash value if his needs change or in case of an emergency.

AGE	CV @ 5% NET	DB @ 5% NET	CV @ 7% NET	DB @ 7% NET
55	$1,075	$250,000	$1,163	$250,000
90	$278,070	$291,974	$588,067	$617,471
120	$1,219,820	$1,219,820	$4,560,773	$4,560,773

CV = Cash Value **DB** = Death Benefit

What rate of return could Patrick need after age 90 to keep the policy in force?

If Patrick's policy averages a 6% net rate of return with current charges thru age 90, even at a 0% net rate of return thereafter, he would have over $400,000 in cash value which would carry the policy thru age 120.

As this shows, with a conservative rate of return, Patrick's policy has the potential to last throughout his life while his cash value and death benefit continue to grow.

In this example, should Patrick's policy earn a 0% rate of return and incur maximum charges, the policy will lapse at age 91.

This example is hypothetical. Actual returns will fluctuate, and final client results will vary. A personalized illustration must be provided before a client purchases a variable life insurance product. The illustration can be based on a return assumption you select (subject to a 12% maximum).

We have tools to support you

As you consider which NLG duration will help clients, we have the tools you need to help clients manage their policies. Simply ask your Prudential representative for details.

For immediate assistance with a case, call our National Sales Desk at **800-800-2738**, Option 1.

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(es) may be obtained by contacting your Prudential Life Wholesaler or from prudential.com. Clients should read the prospectus(es) carefully before investing.

It is possible to lose money by investing in securities.

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.

VUL Protector is issued by Pruco Life Insurance Company in all states except New York, where it is issued by Pruco Life Insurance Company of New Jersey, and offered through Pruco Securities, LLC (member SIPC). All are Prudential Financial companies located in Newark, NJ.

The BenefitAccess Rider is an optional rider that accelerates the life insurance death benefit when the insured is terminally ill or is chronically 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 BenefitAccess Rider results in an additional charge and underwriting requirements. Some benefit payments may be subject to a fee. Other terms and conditions apply and can vary by state. Clients should consult their tax and legal advisors.

For New York contracts: Please also note the rider is not subject to the minimum requirements of New York law, does not qualify for the New York State Long-Term Partnership Program, and is not a Medicare supplement policy. In addition, receiving accelerated death benefits may affect clients' eligibility for public assistance programs and such benefits may be taxable. Benefit payments may only be made if the payments are subject to favorable federal tax treatment. When determining whether the benefit payments will receive favorable tax treatment, the payment of benefits from all insurance policies must be considered. Accordingly, prior to applying for benefits, you should seek assistance from a qualified tax advisor.

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 a client's retirement savings. If clients would like information about their particular investment needs, they should contact a financial professional.

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