

3 reasons to consider Prudential FlexGuard® Life



With inflation, volatility, and rising interest rates, **there's never been a better time for new financial solutions.**

An indexed variable universal life (IVUL) policy like Prudential FlexGuard® Life is a different kind of life insurance that offers death benefit protection like traditional life insurance policies, as well as unique strategies to help grow cash values to enhance your future. It's highly customizable, so you and your financial professional can design a policy that's right for you.

01

A choice of death benefit protection

FlexGuard Life offers you the opportunity to choose the amount of death benefit protection to meet your individual needs and goals, whether it's to help keep your family in their home, help children get a start on what they need to be successful—whatever is important to you.



70% of Americans say they personally need life insurance coverage.

Source: LIMRA Life Insurance Barometer Study, 2021.

02

A variety of strategies to help grow and protect your cash value

Like some life insurance policies, **FlexGuard Life** offers a variety of ways to help grow your cash value in up markets, which include variable investment options and a fixed account. It also offers index strategy options that provide levels of protection in market downturns. These protection levels, called “buffers”, are only available on the index crediting strategy options.¹



87% History tells us that from 1994 to 2023 a loss would not have occurred with a 10% buffer 87% of the time.

Source: Based on the S&P 500® performance in a rolling one-year term between January 1994 and December 2023, S&P 500® performance information provided by Bloomberg.

03

Cash value you can access while you're alive

FlexGuard Life allows you to access the accumulated cash value for any purpose.² In addition, you can select from options that enable you to tap into your policy while you're alive in the case of a chronic or terminal illness, as well as ways to help enhance your protection or address specific challenges.



56% of people over the age of 65 will experience a chronic illness or disability.

Source: Favreault, M and Dey, J, et al (January 2021). ASPE Research Brief: Long Term Services and Supports For Older Americans Risks and Financing, 2020. U.S. Department of Health and Human Services and the Urban Institute.

¹ Buffers are available on index-crediting strategies only. Variable investment options are available but do not offer protection levels.

² Outstanding loans and withdrawals will reduce policy cash values and the death benefit and may have tax consequences.

This material must be preceded or accompanied by the current product prospectus.

Take the next step

Contact a Financial Professional to Explore Ways That FlexGuard Life Might Be Right for You.

You should consider the investment objectives, risks, and charges and expenses carefully before investing in the contract and/or underlying portfolios. The initial summary prospectus for the contract, the prospectus for the index strategies, and the prospectus or summary prospectus for the underlying portfolios (collectively, the “prospectuses”) contain this information as well as other important information. A copy of the prospectuses may be obtained from [prudential.com](https://www.prudential.com) or your financial professional. You should read the prospectuses carefully before investing.

It is possible to lose money by investing in securities.

Prudential FlexGuard® Life is issued by Pruco Life Insurance Company and offered through Pruco Securities, LLC (member SIPC). Both are Prudential Financial companies located in Newark, NJ.

FlexGuard Life is also offered by broker-dealers who have an agreement with Pruco Securities, LLC. The contract number is IVUL-2022 and may be followed by a state code.

Optional riders are available. Some at an additional cost.

FlexGuard and all product features are not approved for use in all states or through all broker-dealers. Not available in NY.

Index-linked variable universal life products are complex insurance and investment vehicles and are long-term investments designed to provide death benefit protection with cash value accumulation potential. There is risk of loss of principal if negative index returns exceed the selected protection level. Gains or losses are assessed at the end of each term. Early withdrawals may result in a loss in addition to applicable surrender charges. Unpaid loans and withdrawals reduce cash values and death benefits may have tax consequences. Please reference the prospectus for information about the levels of protection available and other important product information. Investing in Prudential FlexGuard's index strategies does not represent a direct investment in an index.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of Pruco Life Insurance Company and do not apply to the underlying investment options. Policy guarantees and benefits are not 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.

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