

Guaranteed income
Secure growth potential

Prudential Income Advantage Indexed Structured Settlement℠

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Prudential

Look forward to a future with greater potential and possibility

If you're like many physical injury claimants, you may have some financial questions about your settlement options, such as:

- How can I be sure income will be there when I need it?
- Is there a way to grow funds securely?
- How can I reduce the impact of future income taxes?

For decades, Prudential has provided solutions to help settlement recipients achieve a secure financial future. And now, we have another option to help meet your needs.



Guaranteed income with the opportunity for secure growth. That's Income Advantage.

Prudential Income Advantage Indexed Structured Settlement℠ (Income Advantage) delivers many of the same important benefits as a traditional structured settlement. Plus, it also provides the opportunity for market-linked growth during a deferral period, all while guaranteeing a minimum payment amount.

Income Advantage provides:



Growth

Opportunity to benefit from market-linked gains, with growth linked to the S&P 500®.

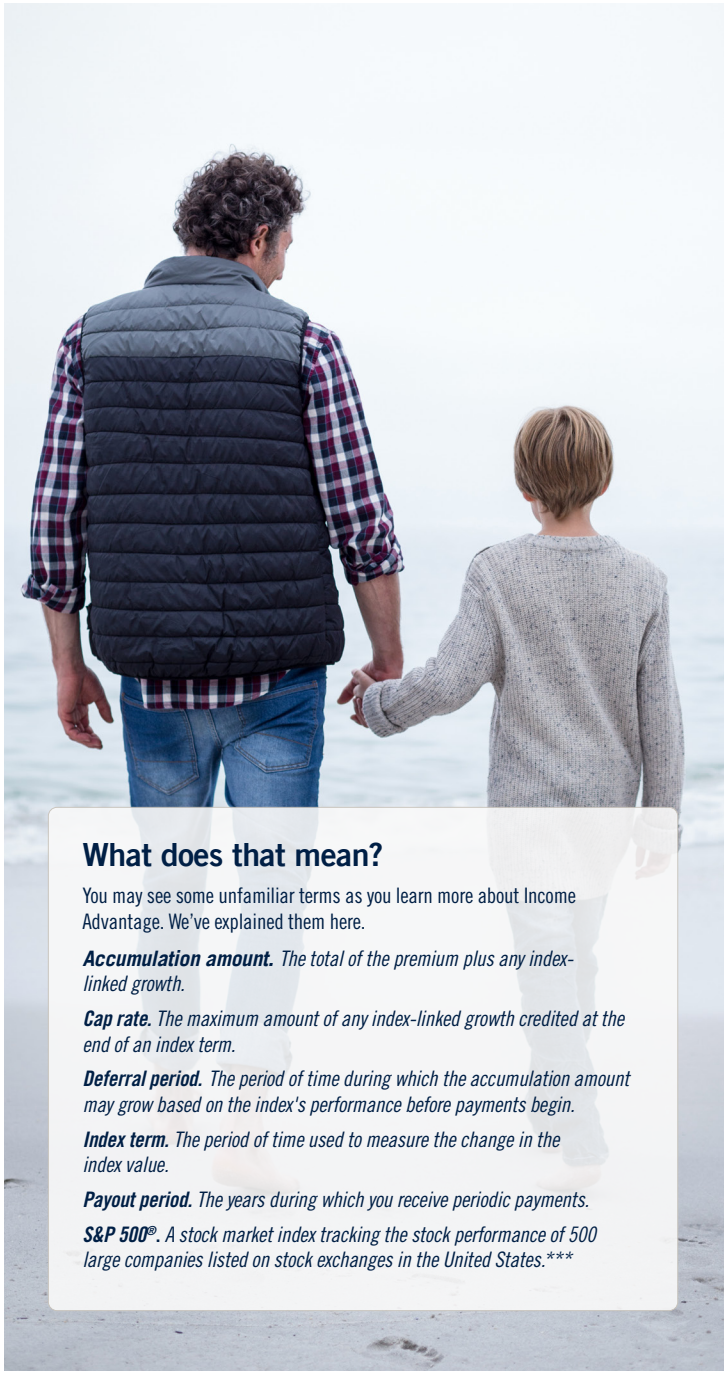
Protection

100% protection from market downturns, safeguarding the original amount and accumulated gains from all prior index terms.

Security

Helps provide peace of mind through guaranteed, income tax-free* payments, backed by Prudential's proven experience, expertise, and financial strength.**

*Pursuant to paragraphs (1) or (2) of Section 104(a) of the Internal Revenue Code.
**Backed by the claims-paying ability of The Prudential Insurance Company of America.
***It is not possible to invest directly in an index.



What does that mean?

You may see some unfamiliar terms as you learn more about Income Advantage. We've explained them here.

Accumulation amount. *The total of the premium plus any index-linked growth.*

Cap rate. *The maximum amount of any index-linked growth credited at the end of an index term.*

Deferral period. *The period of time during which the accumulation amount may grow based on the index's performance before payments begin.*

Index term. *The period of time used to measure the change in the index value.*

Payout period. *The years during which you receive periodic payments.*

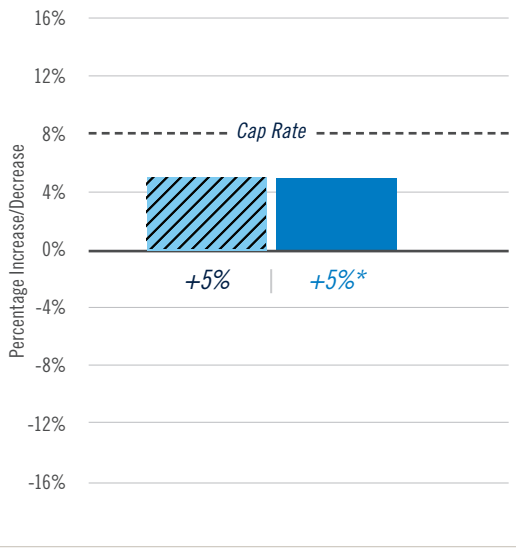
S&P 500®. *A stock market index tracking the stock performance of 500 large companies listed on stock exchanges in the United States.****

Understanding index-linked returns

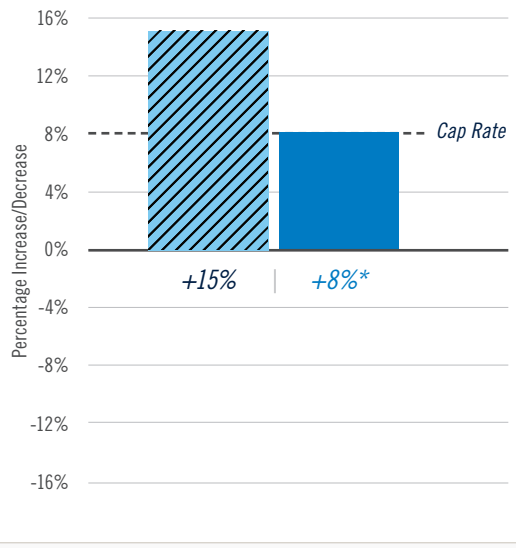
You decide how much of your settlement to defer and for how long. This amount will be linked to the growth of the S&P 500®. The total of the premium amount, plus any index-linked growth, is the accumulation amount. This amount will never be less than your original allocation plus any growth locked in at the end of the preceding index term(s).

During the index term, what if the S&P 500® return is …

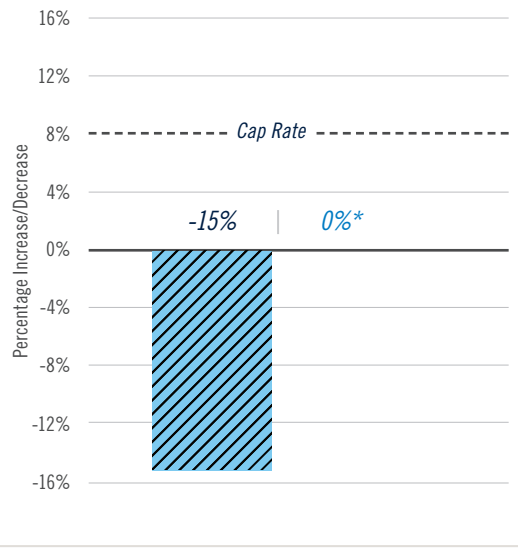
Between zero and the cap rate?
You receive the same return as the S&P 500®.



Above the cap rate?
You receive the cap rate in effect at that time.



Zero or has a negative return?
Your accumulation amount will not change.



S&P 500® *Income Advantage* *Cap Rate*

Income Advantage gives you a strong opportunity for growth with 100% protection against market loss.

*Assumes a hypothetical 8% cap rate with one-year index terms. The actual cap may vary.

Get started in four easy steps

Put Income Advantage to work for your future

You choose …		And remember …
1	**How much to allocate to Income Advantage**	You can select any portion of your settlement. The minimum amount is $20,000.
2	**How long to defer your payments**	Payments can begin any time from 5 to 20 years into the future.
3	**The length of the index term**	You can choose a 1-year, 2-year, or 5-year index term.*
4	**How long you'll receive payments**	Payments are guaranteed for the specific period chosen, up to 25 years.** You can choose to receive payments monthly, quarterly, semi-annually, or annually.



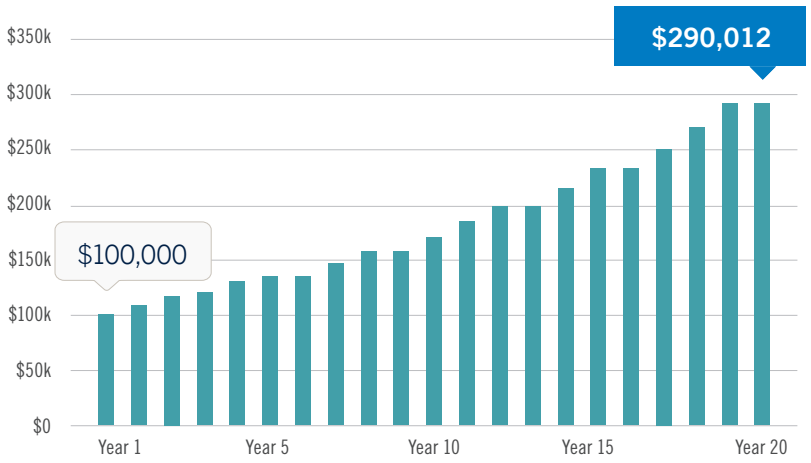
*The cap rate will vary based on the index term selected. If the final index term would otherwise extend past the deferral period, the final index term will consist of consecutive one-year term(s), each ending on the anniversary of your certificate issuance, until the end of the deferral period.
**The combination of the deferral period and payment period cannot exceed 30 years.

See Income Advantage in action

In this hypothetical example, $100,000 of the settlement is allocated to Income Advantage and results in more than $333,510 in total payments. That equals $233,510 in income tax-free growth!

Deferral Period

$100,000 is allocated to Income Advantage with a deferral period of **20 years,** and a 1-year index term.
After 20 years of S&P 500®-linked growth,* assuming an 8% cap rate,** the accumulation amount would be **$290,012.**



Payout Period

An accumulation amount of **$290,012** and a payout rate of **11.5%***** for a **10-year period certain** would result in annual payments of **$33,351**—guaranteed.

Accumulation Amount	x	Payout Rate***	=	Annual Payment Amount
$290,012	x	11.5%	=	$33,351

The annual payment amount is calculated by multiplying the final accumulation amount at the end of the deferral period by your payout rate. This payment amount will be guaranteed and income tax-free for the number of payout years you select.

*Hypothetical example using S&P 500® historical returns from the last 20 years from 1/1/2003 –12/31/2022.
**Cap rate will vary based on index term selected, and may change from term to term.
***The payout rate used in this example is hypothetical. The payout rate will vary based on the selected deferral and payout periods and is set at the time of purchase.

The strength of the Rock

Choosing a company to provide your structured settlement payments is an important part of helping you move forward with peace of mind. Prudential's proven experience, expertise, and financial strength give you the assurance that we'll be there when you need us to help you meet your financial needs.

150+ year
history of delivering on our promises

40+ years of structured settlement expertise and experience

World's Most Admired Companies®

The Prudential Insurance Company of America—highly rated for financial strength:

A.M. Best Company	Standard & Poor's	Moody's Investors Service	Fitch Ratings
A+	**AA-**	**Aa3**	**AA-**
(2nd category of 13)	(4th category of 22)	(4th category of 21)	(4th category of 21)
Superior ability to meet ongoing obligations to policyholders	Very strong financial security characteristics	High quality and very low credit risk	Very strong capacity to meet policyholder and contract obligations

Income Advantage—guaranteed income. Secure growth potential.
Contact your attorney or structured settlement consultant to learn more.

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