

Enhancements to PruLife® Custom Premier II as of 01/16/24

Custom Premier II is a variable universal life insurance product that may be the right choice for clients who need permanent death benefit protection and want strong cash growth potential to help supplement their retirement income.



Custom Premier II is now Better Than Ever

You've helped make Prudential the #1 VUL carrier in the industry!¹ Now, we're excited to tell you that as of 01/16/2024, we've made our leading VUL accumulation product, Custom Premier II, even better with these enhancements:

- Expanded variable fund line-up to ensure that we continue to offer the robust number of fund choices that we have had historically²
- Improved target premiums with an average increase of 14% for policies with Death Benefit Option B
- Adjusted surrender charges (only effects cash surrender values in years 1 through 10)
- The availability of the Premium Deposit Account
- BAR Concierge Care Services will now be available in more states through the addition of the Other Goods and Services Rider
- Enhanced illustration functionality that allows selected percentages above the minimum non-MEC solves, supporting higher Death Benefit with potentially low impact to cash accumulation

Get on the Fast Track

Custom Premier II is an ideal product for clients looking for tax-advantaged income to supplement their retirement. Often, these clients are ideal candidates for accelerated underwriting with PruFast Track. Clients who seek up to \$3M in coverage and are aged 60 and younger, may be able to skip medical exams and blood tests, getting approved in days, not weeks.

Subject to state availability

¹Based on third Quarter 2023. LIMRA U.S. Retail Individual Life Insurance Sales Report using Annualized with Excess Premium.

²Note: Due to fund line-up changes the weighted average fund fee went up by 0.01%. As a result you may see slight differences in incomes and cash values for some illustration solves with the revision.

Important Links

▶ Transition Rules

Please read for important information

▶ Fast Facts

▶ Consumer Brochure

▶ Investment Options Guide

Let us know how we can help you close your next case

Contact your Prudential wholesaler or call the sales desk at 800-800-2738, option 1.

PruLife® Custom Premier II 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.

Illumifin is an independent organization and is not an affiliate of Prudential Financial. Illumifin is contracted to provide Concierge Care Services to Prudential policyowners. These services are not guaranteed and you will be notified if they are changed or terminated. Participation in Concierge Care Services is optional and neither you nor your invitees will ever be enrolled without consent. Illumifin is solely liable for providing Concierge Care Services, and Prudential is not responsible for providing or failing to provide Concierge Care Services or for the negligent provision of Concierge Care Services by Illumifin.

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 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 take into account 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 regarding their particular investment needs should contact a financial professional.

© 2024 Prudential Financial, Inc. and its related entities. Prudential, the Prudential logo, and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR CONSUMER USE.

ISG_CO_ILI76_01

