

PRUDENTIAL'S LIFE INSURANCE CORE PRODUCT MATERIALS

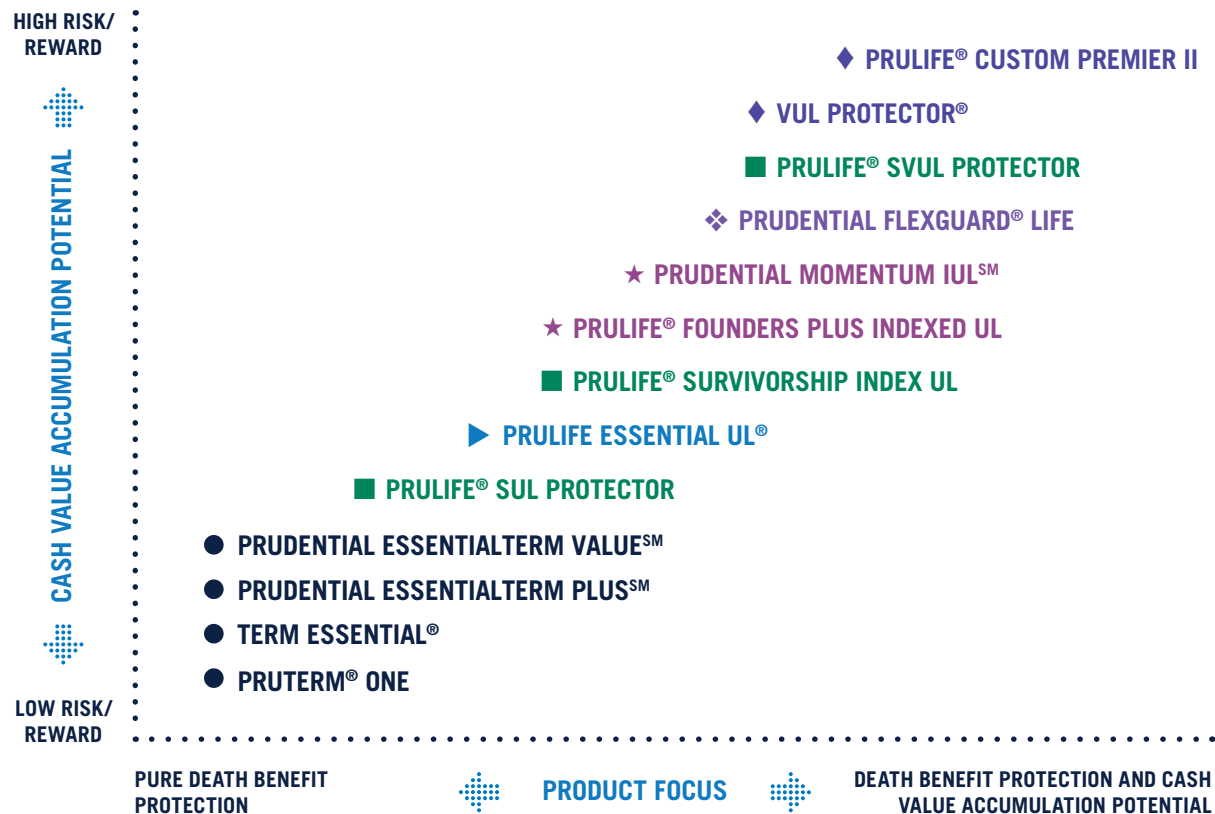
Time-tested solutions that perfectly
match clients' needs.



Easily access core materials for each product by clicking the tabs above.

PRODUCT PORTFOLIO

Meet your clients' needs with our robust portfolio of life insurance solutions spanning the entire risk and reward spectrum.



TERM LIFE

Can help meet the temporary protection needs of clients while providing them with flexibility to convert some, or all, of the coverage to permanent coverage should their needs change over time.

Click on and download what you need and go.

ESSENTIAL TERM VALUE

Affordable guaranteed level premium for up to 30 years with limited conversion options

[Consumer Brochure](#)



[Fast Facts](#)



[Essential Term Comparison Flyer](#)



ESSENTIAL TERM PLUS

Guaranteed level premium for up to 30 years with flexibility to convert to any of our permanent life products

[Consumer Brochure](#)



[Fast Facts](#)



[Essential Term Comparison Flyer](#)



PRU TERM ONE

Annually renewable 1-year term

[Consumer Brochure](#)



[Fast Facts](#)



TERM LIFE

Can help meet the temporary protection needs of clients while providing them with flexibility to convert some, or all, of the coverage to permanent coverage should their needs change over time.

Click on and download what you need and go.

TERM ESSENTIAL

Guaranteed level premiums for up to 30 years and convertible for at least five years

[Consumer Brochure](#)



[Fast Facts](#)



[Term Conversion Highlighter](#)



UNIVERSAL LIFE

Provides competitively priced valuable death benefit protection and a dialable no-lapse guarantee, which means coverage is guaranteed if sufficient premiums are paid and other guarantee requirements are met.

Click on and download what you need and go.

PRULIFE ESSENTIAL UL

Current assumption UL with interest crediting providing the potential to accumulate cash value.

[Consumer Brochure](#)



[Consumer Brochure \(CA\)](#)



[Fast Facts](#)



INDEXED UNIVERSAL LIFE

Provides death benefit protection, meaningful guarantees, and the potential to build cash value based on a fixed interest rate or the performance of an index, such as the S&P 500® (excluding dividends).

Click on and download what you need and go.

PRULIFE FOUNDERS PLUS INDEXED UL

Death benefit protection with cash value potential through indexed account options.

[Consumer Brochure](#)



[Consumer Brochure \(CA\)](#)



[Fast Facts](#)



[Index Performance](#)



PRUDENTIAL MOMENTUM IULSM

Permanent universal life insurance product offering cash value accumulation through fixed and indexed interest crediting options.

[Consumer Brochure](#)



[Fast Facts](#)



[Index Performance](#)



INDEXED VARIABLE UNIVERSAL LIFE

Provides death benefit protection, extendable guarantees, and an array of strategies to potentially grow cash value with options for levels of downside protection.

Click on and download what you need and go.

PRUDENTIAL FLEXGUARD LIFE

Permanent protection with a choice of growth strategies.

[Consumer Brochure](#)



[Fast Facts](#)



[Rate Card](#)



[Buffered Index Strategies in Action](#)



[Case Design Guide](#)



[Index Performance](#)



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

VARIABLE UNIVERSAL LIFE

Can help meet the permanent protection needs of your clients while providing them with the opportunity to build cash value through a variety of underlying investment options that can be used in the future for several purposes.

Click on and download what you need and go.

VUL PROTECTOR

Permanent death benefit protection with a meaningful no-lapse guarantee.

[Consumer Brochure](#)



[Consumer Brochure \(CA\)](#)



[Fast Facts](#)



[Investment Options Guide](#)



PRULIFE CUSTOM PREMIER II

Permanent death benefit protection with meaningful cash value accumulation potential.

[Consumer Brochure](#)



[Consumer Brochure \(CA\)](#)



[Consumer Brochure \(NY\)](#)



[Fast Facts](#)



[Investment Options Guide](#)



SURVIVORSHIP

Protects the lives of two people under one policy (also known as Second-to-Die life insurance). The death benefit is then paid upon the death of the second insured to die.

Click on and download what you need and go.

SUL PROTECTOR

A lifetime of guaranteed coverage for two.

[Consumer Brochure](#)



[Fast Facts](#)



SURVIVORSHIP INDEX UL

Designed for clients who want to protect and grow their legacies.

[Consumer Brochure](#)



[Fast Facts](#)



[Index Performance](#)



SVUL PROTECTOR

Designed to meet the death benefit needs of clients in a cost-effective way.

[Consumer Brochure](#)



[Consumer Brochure \(CA & NY\)](#)



[Fast Facts](#)



[Performance Insight](#)



BENEFITACCESS RIDER

An optional rider that can be added to a permanent policy that offers clients the flexibility to accelerate up to 100% of the death benefit should they become chronically or terminally ill and meet the terms of the rider. Once they qualify, they'll begin receiving funds that can be used without restrictions.

Click on and download what you need and go.

BENEFITACCESS RIDER (BAR)

Flexibility to accelerate up to 100% of the death benefit should clients become chronically or terminally ill.

[Consumer Brochure](#)



[Consumer Brochure \(CA\)](#)



[Fast Facts](#)



[Fast Facts \(CA\)](#)



[Survivorship BAR Overview](#)



GETTING STARTED

Prudential can be the Rock for helping your clients achieve stronger financial security through challenging times ... which can help grow your business.

Additional resources:

- [Product Portfolio Guide](#)
- [Pru Confidence Brochure](#)
- [Underwriting Overview](#)
- [State Approvals](#)
- [eCapabilities](#)
- [LifeInsight](#)

Visit [PruXpress](#) for additional marketing materials. Contact your Prudential Life wholesaler or the Sales Desk at 800-800-2738, option 1, for personalized support.



Term Essential, PruTerm One, PruLife Essential UL, PruLife Founders Plus Indexed UL, Prudential Momentum IULSM, Prudential FlexGuard Life, VUL Protector, PruLife Custom Premier II, PruLife SUL Protector, PruLife Survivorship Index UL, PruLife SVUL Protector and PruLife Survivorship Index UL are issued by Pruco Life Insurance Company except in New York, where, if available, they are issued by Pruco Life Insurance Company of New Jersey. Variable life policies are 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. Subject to state availability.

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 tax treatment by the federal government. When determining whether the benefit payments will receive favorable tax treatment, the payment of benefits from all insurance policies must be considered. Benefit payments may be reduced or unavailable if they are expected to exceed the maximum amount eligible under Internal Revenue Code Section 101(g)(1) and all other applicable sections of federal law for favorable tax treatment.

Index-linked and variable life insurance contracts are complex insurance and investment vehicles designed to be long-term investments.

Clients should consider the investment objectives, risks, and charges and expenses carefully before investing in the contract and/or underlying investment options. 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 which may be obtained by contacting your Prudential Life Wholesaler or from prudential.com. Clients should read the prospectuses carefully before investing.

It is possible to lose money by investing in securities.

The S&P 500[®] Index is a product of S&P Dow Jones Indices LLC ("SPDJI"); it has been licensed for use by The Prudential Insurance Company of America for itself and affiliates including Pruco Life Insurance Company and Pruco Life Insurance Company of New Jersey (collectively "Pruco Life"). Standard & Poor's[®], S&P[®], and S&P 500[®] are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Pruco Life. Pruco Life's products are not sponsored, endorsed, sold, or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates; and none of such parties make any representation regarding the advisability of purchasing such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500[®] Index. S&P 500[®] Index values are exclusive of dividends. Note: there is no direct investment in the S&P 500[®] Index.

The potential to build cash value in the S&P 500 Indexed Account is based in part on the performance of the S&P 500[®] Index (using an index growth cap and floor) on an annual point-to-point basis based on a 100% participation rate (subject to change). The potential to build cash value in the Goldman Sachs Voyager Indexed Account is based in part on the performance of the Goldman Sachs Voyager Index (using a participation rate and floor) on an annual point-to-point basis. The Goldman Sachs Voyager Indexed Account does not have an index growth cap. Money that is placed in an Indexed Account is not a direct investment in the underlying Index. Founders Plus is not a variable contract or an investment contract.

The Index Growth Cap is generally stated as a percentage, which is the maximum rate of interest that will be credited at the end of the one-year Indexed Account Segment duration, regardless of changes to the designated index. The Index Growth Cap may be raised or lowered at our discretion before the segment is created, but will not be lower than the guaranteed minimum index growth cap stated in the policy (currently, 3% in all states). Once an Indexed Account Segment is created, its Index Growth Cap will not change. Changes to the Index Growth Cap could result in different values than shown here. Changes are not tied to the performance of the underlying index and may be based on interest rates, market volatility, and other factors. Index Growth Caps and Floors may be different in selected states.

The Participation Rate is a factor applied to the growth rate experienced by the designated index when determining the Index Interest credited. For example, an insurance company may set the Participation Rate at 100%, which means the policy would be credited interest based on 100% of the positive growth experience by the designated index, subject to the Index Growth Cap (where applicable) and Index Growth Floor. The Participation Rate will be declared for each Index Account Segment in advance of each segment start date. Once an index segment is created its Participation Rate will not change.

Please refer to www.prudential.com/universallife for the current Growth Cap Rates and Participation Rates.

It is not possible to invest directly in an index.

All guarantees and benefits of the insurance policy are subject to the creditworthiness and 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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