

Group Variable Universal Life Insurance (GVUL) – Enhanced Life Insurance Coverage

Life Insurance is an important way to help ensure your family is financially secure should the unexpected happen. With GVUL you have valuable life protection plus the ability to build cash value and take a loan¹ or withdrawal—generally tax free² up to your cost basis—that can be used to help purchase a home, pay college tuition or for anything you choose.

The tax-deferred investment component³ is what differentiates GVUL from typical group life insurance coverage. To maximize this feature, you can make contributions in excess of your required premium amount, which are then allocated to your selected investment options. Your GVUL life insurance benefit includes the face amount and your cash value, which may increase or decrease based on the performance of your investment options. An increase in your cash value can boost the amount of your total death benefit – helping you make the most of your coverage.

¹ Loans and withdrawals reduce the cash value and death benefit by the outstanding loan and withdrawal plus interest.

² If the GVUL certificate is classified as a modified endowment contract (MEC) under IRS rules, distributions from the Certificate Fund may be subject to unfavorable tax rules and a 10% additional tax if made before age 59½. Withdrawals taken from a non-MEC life insurance certificate are generally tax-free up to the recovery of Cost Basis unless the certificate is classified as a “cash rich” certificate under IRC Section 7702(f)(7).

³ Policy values will fluctuate and are subject to market risk and to possible loss of principal.

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Group Variable Universal Life coverages are issued by The Prudential Insurance Company of America and distributed through Prudential Investment Management Services LLC (“PIMS”). Both are Prudential Financial companies, Newark, NJ.