**Group Universal Life: Protection + Savings**  
Group Universal Life insurance coverage is an individually owned insurance certificate that combines valuable life insurance protection with an optional savings feature. With GUL you can build cash value for your future by contributing after-tax dollars, in addition to the life insurance premium, into your certificate. Your cash value can be withdrawn at any time, with no surrender charges, and can be spent during your lifetime in a variety of ways, such as paying for college, purchasing a home, or supplementing your income at retirement.

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Group Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company,   
Newark, NJ.