

We're proud to be an industry leader in the VUL marketplace. To help maintain our position and fulfill our promises, we regularly review our products for factors like our sales mix, market conditions, and financial risks. As a result of the most recent review, we are increasing No-Lapse Guarantee (NLG) premiums for VUL Protector® and PruLife® SVUL Protector effective Oct. 14, 2024.

NLG premiums for these products will increase by 5% on average for all ages and across premium funding types (all pays, 10 pays, single pays).

With this increase, please note:

We're focused on quality. Prudential is committed to offering a high quality, diverse product portfolio to meet clients' ever-changing financial needs.

Policy charges are not changing. While NLG premiums are increasing, the policy charges are not changing. That means, if the client chooses to pay more premiums to achieve no-lapse guarantee duration, then they would have higher cash value growth potential.

These products continue to offer great value. Both products continue to offer the features that clients know and trust. They have both meaningful cash value potential with long-term guarantees, up to lifetime. We remain committed to being a leader in the VUL protection market.

Questions?

For questions on a case or to discuss an opportunity, please contact your local wholesaler or our National Sales Desk at 1-800-800-2738, Option 1.

Learn more

▶ Transition rules



VUL Protector and PruLife SVUL Protector are issued by Pruco Life Insurance Company in all states except New York, where they are 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.

Clients should consider the investment objectives, risks, and charges and expenses carefully before investing in the contract, and/or underlying portfolios. The prospectus and, if available, the summary prospectus contain this information as well as other important information. A copy of the prospectus(es) may be obtained from prudential.com. Clients should read the prospectus(es) carefully before investing. It is possible to lose money by investing in securities.

All guarantees and benefits of the insurance policies 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 about the claims-paying ability of the issuing insurance company.

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client's retirement savings. Clients seeking information about their particular investment needs should contact a financial professional.



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