

FLEXGUARD LIFE IVUL IS ABOUT TO GET EVEN BETTER



Exciting features to further enhance its flexibility and customization options are coming to Prudential FlexGuard® Life. As of March 17, 2025, FlexGuard Life will introduce the new Enhanced Cap Rate and Dual Directional Index Strategies, and expand existing buffer options, all with improved accumulation pricing for income solves.

Explore the changes

These enhancements will create an opportunity for industry-leading designs for both protection and accumulation-oriented solutions.

New features include:

- **Enhanced Cap Rate Index Strategy**—Option to grow cash value with more upside potential than existing buffered strategies.
- **Dual Directional Index Strategy**—Turn a negative into positive interest crediting when Index returns are within or equal to the buffer.
- **Expanded buffer options**—Clients can now choose 10% and 15% buffers for the two new strategies as well as for the Cap Rate with Buffer strategy.
- **Improved pricing**—Targeted price adjustments will improve cash values and income solves for a typical LIRP sale design.

Existing features

These additions will build on FlexGuard Life's strong foundation, which includes:

- Death Benefit guarantees—a built in 5-year No-Lapse Guarantee with optional dialable riders to extend up to lifetime
- Cap with Floor, Cap with Buffer, and Step Rate Plus with Buffer Index Strategies
- Nine variable subaccounts
- A variety of ways to tailor the policy to meet each client's unique wants and needs, including the popular BenefitAccess Rider, Premium Deposit Account, and Overloan Protection Rider

Subject to state availability

Learn more

► Webinar registration

► Fast Facts

**Call your wholesaler to discuss
this product and prospects or
cases that may be a good fit.**



Index-linked variable universal life products are complex insurance and investment vehicles and are long-term investments designed to provide death benefit protection with cash value accumulation potential. There is risk of loss of principal if negative index returns exceed the selected protection level. Gains or losses are assessed at the end of each term. Early withdrawals may result in a loss in addition to applicable surrender charges. Unpaid loans and withdrawals reduce cash values and death benefits; may reduce the duration of the guarantee against lapse, which may lapse the policy; and may have tax consequences. Please reference the prospectus for information about the levels of protection available and other important product information.

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. A copy of the prospectuses may be obtained from prudential.com. Clients should read the prospectuses carefully before investing.

It is possible to lose money by investing in securities.

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