

STRUCTURED SETTLEMENT PRODUCT PORTFOLIO: A TALE OF TWO SOLUTIONS

Prudential offers two structured settlement solutions for claimants and attorney fees.



Prudential traditional and indexed structured settlement annuities both offer:

- Periodic payments for financial stability
- Tax-free income for claimants¹
- Same annuity issuer
- Same domestic qualified assignment company
- Same highly rated financial strength²



Use Both! Individuals are not limited, and have the option to, leverage both solutions to help structure a comprehensive plan.

Where do both products fit?

Traditional Structured Settlements and Prudential Income Advantage Indexed Structured Settlement® annuities can fit a variety of planning needs for both claimants and attorneys, such as:



Distributions for future income



College planning



Retirement planning



Planning for minors



Future home purchase



Workers' compensation claims

When to use each product?

This really depends on the **type of growth opportunity you're looking for.**



Traditional Structured Settlement

Secure way to receive periodic payments, starting immediately or in the future, for a specified period or for someone's lifetime.

- Secure payments for current or future needs
- Payments that last a lifetime or certain period of time
- Pre-determined payment amounts
- Option for a fixed Cost of Living Adjustment (COLA)

Income Advantage

Steady income stream with growth potential linked to market performance, 100% protection from any market downturns, offering a blend of security and upside potential.

- Secure payments for future needs
- Payments that last a certain period of time
- Minimum guaranteed payments, with growth potential
- Increases linked to the S&P 500® market index

¹ Claimant may receive tax-free income pursuant to paragraphs (1) or (2) of Section 104(a) of the Internal Revenue Code. Attorney fee structured settlements are taxable and tax reported when paid. In addition, Prudential received favorable Private Letter Rulings from the IRS regarding the fixed and determinable nature of the periodic payments to be made under Income Advantage, confirming it would be considered a Qualified Funding Asset for purposes of IRC 130.

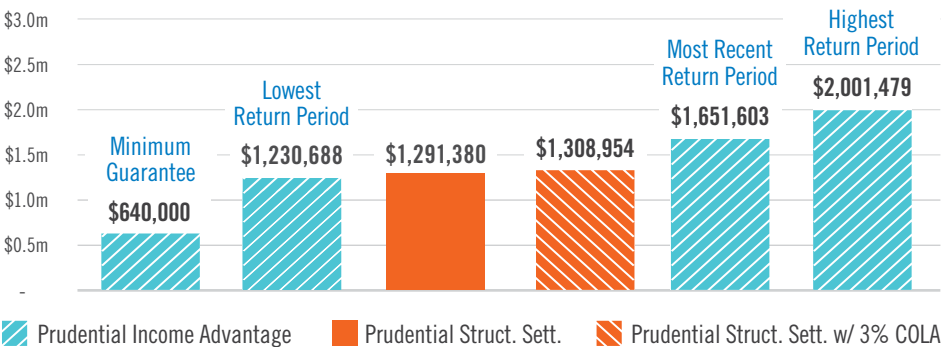


Prudential

The Income Spectrum

Annual income, and the total income, based on allocating \$500,000 to three different structured settlement solutions, payments deferred for 15 years with 10 years period certain.

Total Income Amount



Annual Income Amount

\$64,000	\$123,069	\$129,138	\$114,180*	\$165,160	\$200,148
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*Initial annual income amount; not reflective of the 3% COLA.

² Ratings as of 02/04/2025 for The Prudential Insurance Company of America, Pruco Life Insurance Company and Pruco Life Insurance Company of New Jersey. Moody's does not rate Pruco Life Insurance Company of New Jersey. Ratings are provided for informational purposes only and are solely the opinions of the ratings agencies. Prudential Financial, Inc. does not endorse, and accepts no responsibility for, the ratings issued by the ratings agencies. Ratings may be changed, superseded or withdrawn by the rating agencies at any time. We make every effort to update our literature as soon as possible after a ratings change. Please visit www.investor.prudential.com for the most current ratings information. AM Best (financial strength, operating performance, and business profile) rating is A+ of A++; Standard & Poor's (indicates whether an insurance company has or hasn't sufficient assets to pay its claims) rating is AA- of AAA; Moody's (relative strength or weakness of an insurance company) rating is Aa3 of Aaa; Fitch (financial strength of an insurance organization and its capacity to meet senior obligations to policyholders on a timely basis) rating is AA- of AAA.

³ Prudential Financial, as of December 31, 2024.

Prudential Structured Settlement: Hypothetical values are based on a \$500,000 allocation to a Prudential 10-year period certain traditional structured settlement with payments beginning in year 16. Allocation amount does not include assignment fees and is based on Rate Series PR110924

Prudential Structured Settlement with 3% COLA: Hypothetical values are based on a \$500,000 allocation to a Prudential 10-year period certain traditional structured settlement with payments beginning in year 16 and utilizing a 3% cost-of-living adjustment. Allocation amount does not include assignment fees and is based on Rate Series PR110924

Hypothetical values are based on a \$500,000 allocation to a Prudential Income Advantage Indexed structured settlement[®] with payments beginning in year 16. Hypothetical example of interest credited and accumulation amounts based on the Lowest Return Period (2000 - 2014), Most Recent Index Values (2009 - 2023), and Highest Return Period (1985 - 1999), using a 2-year Index term with assumed aggregate cap rates of 19% and 0% floor and 15 years of the S&P 500[®] index values. The payout rate used in this example is hypothetical. The payout rate will vary based on the selected deferral and payout periods and is set forth on the annuity certificate at the time of purchase. For illustration purposes only, the assumed cap rate will remain unchanged for all subsequent index terms. Actual cap rates may be higher or lower in subsequent terms, but will never be less than the minimum cap rate outlined in the annuity certificate. Subsequent cap rates are impacted by changes in various economic factors. Please speak with your structured settlement consultant for more information. Your actual results may be higher or lower. For minimum guaranteed values, please refer to the full illustration, which will be provided upon request and in advance of any purchase of an Income Advantage Indexed Structured Settlement. Allocation amount does not include assignment fees.

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\$1.5
TRILLION

total assets under
management.³

A+
RATED

carrier for financial
strength A.M. Best.²

150 YEAR HISTORY

40+ YEARS OF

structured settlement expertise and experience.

SUPERIOR
ABILITY

to meet ongoing obligations
to policyholders

