

Beginning June 23, our industry-leading VUL product* has been enhanced to help clients balance protection and growth for what matters most with:

- More guarantee options
- A refreshed investment menu
- New pricing

New No-Lapse Guarantee (NLG) options

The 2025 VUL Protector® has a 5-year NLG that's included in the base policy and three new optional riders, available for an additional charge, that extends NLG protection up to age 90 or up to lifetime. This new structure allows customers to select a guarantee duration that best meets their needs and budget—as it offers more transparency about a guarantee's impact on the cost of the policy and cash value growth potential.

A refreshed investment menu

Clients can continue to choose from a broad array of underlying investment options for the potential to grow cash value with more options, including:

- More index fund options
- Target date funds that can align to various case designs
- Defined outcome and protected equity options that emphasize downside market protection.

New pricing

You can now offer base policy pricing that's more competitive on cash value-focused (endowment) solves. Plus, the new optional NLG riders have a new pricing structure, enabling clients to consider cost as they choose a guarantee.

Subject to state availability.

Join our webinar

Dive into the enhancements to VUL Protector on June 26, 2025 at 2 p.m. ET.

Register now

*Based on Fourth Quarter 2024. LIMRA U.S. Retail Individual Life Insurance Sales Report using Annualized with Excess Premium.

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Important links

- ▶ Webinar registration link
- **▶** Transition rules
- **▶ VUL Protector Fast Facts**
- ► VUL Protector consumer brochure

We're here to help

Let us know how we can help you close your next case. Contact the Sales Desk at 800-800-2738, option 1.



VUL Protector is issued by Pruco Life Insurance Company in all states except New York, where it is 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. Subject to state availability.

Clients should consider the investment objectives, risks, charges, and expenses carefully before investing in the contract and/or underlying portfolios. The initial summary prospectus for the contract and the prospectus or summary prospectus for the underlying portfolios (collectively, the "prospectuses"), contain this information as well as other important information and may be obtained by contacting your Prudential Life wholesaler or from <u>prudential.com</u>. Clients should read the prospectuses carefully before investing.

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