



Overview	<p>VUL Protector is a variable universal life insurance policy that provides cost-effective death benefit protection and the potential to accumulate cash value. It offers the flexibility to choose both a No-Lapse Guarantee duration and an investment strategy to help meet clients' budget and protection goals.</p> <p>Additionally, VUL Protector can be enhanced with Prudential's optional BenefitAccess Rider,¹ which can accelerate the policy's death benefit and provide income to clients who become chronically or terminally ill and meet the other terms and conditions of the rider. BenefitAccess is available for an additional cost, and additional underwriting requirements apply. Please refer to the BenefitAccess Rider Fast Facts for more information.</p>
Target Markets	<p>Clients with a death benefit need and who may:</p> <ul style="list-style-type: none"> ▶ Want a guarantee against lapse regardless of investment performance ▶ Want cost-effective protection ▶ Have income protection, estate planning, or wealth transfer needs ▶ Be willing to assume market risk and volatility to achieve potentially higher returns ▶ Want the flexibility of potential cash value accumulation ▶ Be interested in protection for chronic or terminal illness (available through optional riders)
Design Highlights	<ul style="list-style-type: none"> ▶ Life insurance with protection that can last up to lifetime and that has the potential to provide cash value accumulation ▶ A built-in limited No-Lapse Guarantee with first-year premium flexibility and the option to add dialable riders to extend the guarantee ▶ A robust menu of underlying investment options and a Fixed Rate option ▶ Ability to add the BenefitAccess Rider¹ for chronic or terminal illness cost concerns. State variations apply. Refer to the separate Fast Facts on this rider for more information. ▶ Age Last Birthday pricing <p>For a full list of available riders, refer to page 6.</p>
Auto Issue/ Jumbo Limit	<p>\$65 million</p> <p>"Auto-issue" refers to the maximum face amount that can be applied for on any one policy.</p> <p>"Jumbo" refers to the maximum total line (applied for + in-force coverage) that can be considered without review by Prudential's reinsurance partners. Both limits can be reduced by amounts in force and applied for as well as by factors such as age, ratings, residence, travel, and occupation. Higher capacity amounts will be considered on a case-by-case basis and may qualify for our AutoPlus Reinsurance Program and/or be subject to the availability of reinsurance.</p>
Prudential AutoPlus Reinsurance Program	<p>\$85 million*</p> <p>Coverage up to \$85 million will be subject to reinsurance capacity. Premium limits still apply. The total line, including all in-force and applied for, cannot exceed \$100 million. We will consider larger face amounts outside of this program on a facultative basis.</p> <p>*This is a facultative obligatory program. To be eligible for this program, the case must meet the eligibility requirements and will be subject to reinsurance capacity.</p>



Fast Facts

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Underwriting Categories

Prudential offers six underwriting categories, including four Non-Smoker and two Smoker categories.

Non-Smoker	Smoker
Preferred Best	Preferred Smoker
Preferred Non-Tobacco	Smoker*
Non-Smoker Plus	
Non-Smoker*	

*Only categories available for policies under \$100,000, and certain substandard ratings and extras.

The chart below is a general correlation of underwriting categories and is provided as a guideline to help prepare initial illustrations. With the exception of Prudential, underwriting categories are not meant to represent any specific company's rating classes.

Prudential	Preferred Best	Preferred Non-Tobacco	Non-Smoker Plus	Non-Smoker	Preferred Smoker	Smoker
Companies with 3 Non-Smoking classes	Super Preferred	Preferred Non-Smoker	Standard Non-Smoker		Preferred Smoker	Smoker
Companies with 4 Non-Smoking classes	Super Preferred	Preferred Non-Smoker	Standard Plus	Standard Non-Smoker	Preferred Smoker	Smoker

PruFast Track (Accelerated Underwriting Process)

- ▶ Allows for a more customized underwriting approach, based on the client's medical history and/or other non-medical conditions, instead of broadly applying age and amount underwriting requirements.
- ▶ Accelerated cases may be approved within hours or just a few days, without the need for exams, labs, or Attending Physician's Statement (APS). Some cases may require additional information and will follow a more traditional underwriting path.
- ▶ Eligibility requirements include:
 - › Ages: 18 to 60
 - › Face Amount: \$100,000 to \$5,000,000
 - › Submitted through a client interview application process

Death Benefit Types

- ▶ Fixed Death Benefit (Type A)
- ▶ Variable Death Benefit (Type B)

Death Benefit Type Changes

- ▶ Changes from option A to B and B to A are allowed

Definition of Life Insurance Test

- Choice of:
- ▶ Cash Value Accumulation Test (CVAT)
 - ▶ Guideline Premium Test (GPT)

Face Amount Bands

Band	Minimum Face Amount	Maximum Face Amount
1	\$50,000	\$99,999
2	\$100,000	\$249,999
3	\$250,000	\$999,999
4	\$1 million and up	

Issue Ages

- ▶ 0 – 85

Minimum Face Amounts

- ▶ 0 – 17 = \$50,000
- ▶ 18 – 75 = \$75,000
- ▶ 76 – 80 = \$100,000
- ▶ 81 – 85 = \$250,000*

*Exceptions at \$200,000

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Face Amount Changes	<p>Face amount decreases are permitted at any time after policy issue, upon request, provided the total coverage, after the decrease, is not below the company's minimum requirement. Surrender charges may apply to the decreased amount.</p> <ul style="list-style-type: none"> ▶ Minimum decrease: \$5,000 ▶ Increases will not be allowed
Premiums³	<ul style="list-style-type: none"> ▶ Premiums can be paid to attained age 121
Billing Modes	<ul style="list-style-type: none"> ▶ Annual ▶ Semiannual ▶ Quarterly ▶ Monthly (Electronic Funds Transfer only) <p>Note: Payment modes other than Annual may result in higher aggregate premiums.</p>
Rolling Target Premium Commissions	<p>During the first 24 months, first-year commissions will be paid until the Commission Target Premium is reached. Does not apply to policies issued in NY.</p>
No-Lapse Guarantee	<p>This product uses two lapse protection features—first, a premium-based Limited No-Lapse Guarantee during the first five years of the policy, and then, if elected at issue, an optional Rider to Provide Lapse Protection. The Limited No-Lapse Guarantee protects against lapse provided a certain level of premiums is received. As long as premiums paid into the policy (net of withdrawals) are equal to or greater than the amounts shown in the Table of No-Lapse Guarantee Values in the contract, and the policy has no excess contract debt, the policy will not lapse. Once the Limited No-Lapse Guarantee expires, an optional Extended guarantee, which is dialable, will begin if it was elected. However, any alteration of the contract or premium payments (e.g., timing and amount of premium payments, face amount decreases, policy loans or withdrawals, death benefit type changes) has the potential to shorten the No-Lapse Guarantee period. If the policy lapses, the No-Lapse Guarantee can be reinstated.</p> <p>Other optional extended guarantees are available to add as riders:</p> <p>Extended: Up to age 90 with the ability to allocate across the entire investment lineup for a generally lower cost than Extended Plus or Extended Premier</p> <p>Extended Plus: Up to age 120 with access to eight investment options that allow for a generally lower price point than Extended Premier (not available in NY).</p> <p>Extended Premier: Up to age 120 with the ability to allocate across the entire investment portfolio to control and optimize the investment strategy (not available in NY).</p>
First Year Flexibility	<p>Important information about premiums received in the first policy year:</p> <ul style="list-style-type: none"> ▶ Minimum Initial Premium (MIP): 8.6% of annual Limited No-Lapse Guarantee premium. ▶ First Year Flexibility: The No-Lapse Guarantee (shadow account) structure allows for increased flexibility in the timing of premium payments received in the first policy year. As long as premiums illustrated within the first year are actually received within that year, the No-Lapse Guarantee period will not be reduced. This is very beneficial for 1035 exchanges and backdated policies where there is uncertainty about the timing of premium payments. This flexibility applies only during the first policy year. In subsequent years (Years 2+), premiums must be received within the month in which they are due in order to maintain the No-Lapse Guarantee period. ▶ Sufficient premiums are still required throughout Year 1 to maintain the Limited No-Lapse Guarantee and prevent the policy from lapsing. ▶ Late premium payments in any year will always impact policy cash values.
Coverage Beyond Age 121³	<ul style="list-style-type: none"> ▶ Basic insurance amount continues beyond insured's age 121, provided the coverage is in force at that time. After age 121, the policy will continue to be credited with interest. However, premiums will no longer be accepted and charges will no longer be deducted. Interest continues to be charged on any outstanding policy loans. ▶ If any amounts are allocated to the underlying investment options, mortality and expense risk charges and investment advisory fees will continue to be deducted.
Underlying Investment Options	<ul style="list-style-type: none"> ▶ A full menu of variable investment options including: <ul style="list-style-type: none"> › Asset Allocation › US & Sector Equity › International/Global Equity › Fixed Income ▶ Fixed Rate Option ▶ Investment options are limited when selecting the Extended Plus NLG Rider

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Fund Transfers	Up to 12 free transfers during any contract year. Up to \$25 per transaction thereafter. Maximum of 20 telephone or fax transfers per year. After 20 transfers, additional transfers may be made only with the company's consent. If we consent, we will accept subsequent transfer requests only if they: <ul style="list-style-type: none">▶ Are in a form acceptable to us▶ Bear an original signature in ink▶ Are sent to us via U.S. regular mail Transfers out of the Fixed Rate Option and into the Variable Investment Options each year are limited to the greater of: <ul style="list-style-type: none">(a) 25% of the amount in the Fixed Rate Option(b) \$5,000, and(c) the amount transferred from the Fixed Rate Option to the Variable Investment Options in the prior Contract Year															
Interest-Crediting Rate (Fixed Rate Option Only)	1% minimum guarantee.															
Persistency Credit	Current & Guaranteed for NY & Non-NY: <ul style="list-style-type: none">▶ Non-NY: 0.20% years 10+ current (0% guaranteed)▶ NY: 0.10% years 15+ (current and guaranteed)															
Contract Fund Options/Other Features	<ul style="list-style-type: none">▶ Automatic Asset Rebalancing▶ Dollar Cost Averaging (DCA)▶ Allocated charges▶ Only in New York—Reduced Paid-Up (RPU) Option: The amount will be dependent upon the insured's age, gender, and underwriting category, and the value of the contract fund. The policy must be active and not in default when the request for Reduced Paid-Up insurance is made.															
Withdrawals ⁴	<ul style="list-style-type: none">▶ Minimum amount is \$500—no limit to the number of withdrawals that can be taken. Withdrawals reduce the contract fund by the withdrawal amount plus the amount of any surrender charges and transaction charges that may be applied.▶ Withdrawals are available at any time.															
Loans (Standard & Preferred) ⁴	<table><tr><th>Loan Type</th><th>Maximum Amount</th><th>Crediting Rate Applied</th><th>Interest Rate Charged</th></tr><tr><td>Standard (available during first 10 years)</td><td>99% of cash value in variable investment options plus 100% of cash value in the Fixed Rate Option</td><td>1%</td><td>2%</td></tr><tr><td>Preferred (available on or after the 10th policy anniversary)</td><td>99% of cash value in variable investment options plus 100% of cash value in the Fixed Rate Option</td><td>1%</td><td>1.05%</td></tr></table> <p>Loans are available any time loan value exists and the policy is not in default.</p> <p>Note: After 10 years, all new and existing loans will be considered preferred loans and will be charged the preferred loan rate.</p>				Loan Type	Maximum Amount	Crediting Rate Applied	Interest Rate Charged	Standard (available during first 10 years)	99% of cash value in variable investment options plus 100% of cash value in the Fixed Rate Option	1%	2%	Preferred (available on or after the 10th policy anniversary)	99% of cash value in variable investment options plus 100% of cash value in the Fixed Rate Option	1%	1.05%
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Contract charges deducted from premium payments

Net Premium Amount and Expenses	The net premium amount is the portion of each premium that is added to the Contract Fund. It is equal to the premium paid minus the premium charge.
Premium Charge	<p>Death benefit options A and B:</p> <ul style="list-style-type: none"> ▶ Up to and above Target Premium: 5.75% years 1 – 10, 3.75% thereafter ▶ Additional premium charge if Extended Plus NLG rider or Extended Premier NLG rider is elected: <ul style="list-style-type: none"> › Up to Target Premium: 0% › Above Target Premium: 4.5% years 1 – 5, 0% thereafter <p>New York</p> <p>Death benefit options A and B:</p> <ul style="list-style-type: none"> ▶ Up to Target Premium: 7.50% years 1 – 30, 0% thereafter ▶ Above Target Premium: 10.50% years 1 – 30, 0% thereafter ▶ Additional premium charge for NLG rider does not apply as Extended Plus and Extended Premier are not available in NY

Charges deducted monthly from the contract fund

Administrative Charges per 1,000	<p>All States Except New York</p> <p>Guaranteed: From \$0.06 to \$3.50 per \$1,000 of basic insurance amount per month, plus \$9</p> <p>Current: From \$0.03 to \$1.77 per \$1,000 of basic insurance amount per month, plus \$9</p> <p>New York</p> <p>Current & Maximum: \$0.03 to \$1.75 per \$1,000 of basic insurance per month, plus \$9 per month.</p>
Cost of Insurance Charge	Varies by sex, issue age, rating class, duration, and face amount band and tier (where tier is a classification for portions of the total Net Amount at Risk (NAR) on a policy, based on the relationship of the NAR to the face amount).
Monthly Disability Benefits Charge⁵	Rates vary.
Children Level Term Rider Charge⁵	\$0.42 per \$1,000 of coverage.
Accidental Death Benefit Rider Charge⁵ (Minimum and Maximum)	From \$0.04 to \$0.28 per \$1,000 of coverage.
BenefitAccess Rider Charge	Rates vary.

Charges deducted daily from the variable investment options

Mortality and Expense Risk Charge	<ul style="list-style-type: none"> ▶ Current—0.25%, annual rate. ▶ Maximum—0.45%, annual rate.
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Transaction Charges

Surrender Charge⁶

Up to \$58.49 per \$1000 of face amount decreasing to 0 at the end of year 14.

New York

Up to \$43.15 per \$1000 of face amount decreasing to 0 at the end of year 14 or earlier.

Surrender Charge is calculated per unit and varies by:

- ▶ Sex
- ▶ Issue age
- ▶ Duration
- ▶ Premium Class
- ▶ Substandard Class

Transfer Charge

Currently, we do not charge a fee, but we reserve the right to charge \$25 per transfer after the first 12 in a policy year.

Withdrawal Charge

Currently, there is no charge, but we reserve the right to charge up to \$25.

Charge for a Decrease in Basic Insurance Amount

- ▶ Current—\$0
- ▶ Maximum—Up to \$25

Overloan Protection Rider Charge

Up to 3.5% of the Contract Fund amount.

Available Benefits and Riders⁷

- ▶ Extended NLG Rider*
- ▶ Extended Plus NLG Rider* (not available in NY)
- ▶ Extended Premier NLG Rider* (not available in NY)
- ▶ Accidental Death Benefit (ADB)^{5,*}
- ▶ Children Level Term Rider (CLT)*
- ▶ Enhanced Cash Value Rider (ECV)*
- ▶ BenefitAccess Rider^{1,*}
- ▶ Enhanced Disability Benefit (EDB)^{5,*}
- ▶ Living Needs BenefitSM (LNB)⁸
- ▶ Overloan Protection Rider⁹
- ▶ Other Goods and Services Rider (OGSR)
- ▶ PDA Rider—IL, IN, KS, MI, TN, TX, and WA

*Available for an additional cost.

All are subject to state availability. Refer to the latest highlighter on each rider for more information.

Premium Deposit Account (PDA) Not available in OR or PA; available as a rider in IL, IN, KS, MI, TN, TX, and WA.

This is an optional feature that provides the client with an account (separate from the policy) that holds a single deposit to be used for annual premiums for the life insurance policy. This account earns fixed interest and provides the client with tax efficiencies, convenience, and predictability. Interest will be earned on the PDA value at the PDA interest rate that is in effect on the date the single-sum payment into the PDA is received. This interest rate will be guaranteed for the duration of the agreement.

- ▶ The minimum required deposit amount is \$10,000 and the maximum is \$10,000,000.
- ▶ Policyowners can choose for premiums to be paid into the contract over 2 to 10 years.

It's important to explain the following facts about the PDA to clients and prospects:

- ▶ It is not a bank account and not insured by the Federal Deposit Insurance Corporation.
- ▶ It is an agreement outside of the life insurance policy.
- ▶ Credited interest is reportable as income. Any amount withdrawn from the PDA value to pay premiums is credited annual interest based on the number of days it was in the PDA before being withdrawn. The interest credited plus the amount withdrawn from the PDA equals the annual policy premium payment. Interest is never added to the PDA value.
- ▶ Commissions are paid as premiums are applied to the policy. There is no additional compensation paid for the PDA deposit.
- ▶ Not available if the owner is a Non-Resident Alien.
- ▶ The PDA can be canceled at any time for a refund of the PDA account value.

Please see the PDA agreement for more information on this option.

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Enhanced Cash Value Rider (ECV) Not available in NY

This rider provides an additional amount to the cash surrender value of the policy during the early years. ECV is used primarily for business-owned insurance.

It may be added to a policy only at issue and cannot be removed after the New Business Change Period. When adding ECV to the policy, it is important to consider the following:

- ▶ There is a \$250,000 minimum face amount.
- ▶ While short-term cash values may be higher, the long-term cash values may be lower.
- ▶ ECV enhances the policy's cash surrender value; however, it does not enhance the policy's Contract Fund value.
- ▶ ECV does not enhance the policy's loan value.
- ▶ There will be a one-time charge of \$0.50 per \$1,000 of coverage amount for ECV. The charge will be deducted from the first monthly deduction on the policy.
- ▶ Compensation rates and structure differ on policies with ECV. A portion of first-year compensation is earned and payable in policy Year 1. Provided the policy remains in force, contingent future commission is payable in policy years 2 through 6.
- ▶ Policies surrendered as part of an exchange under § 1035 of the IRS Code will not receive the higher values.

¹ The BenefitAccess Rider is an optional rider that accelerates the life insurance death benefit when the insured is terminally ill or is chronically ill as defined in the rider. It is not Long-Term Care (LTC) insurance. Benefits received under the rider will reduce and may deplete the death benefit. Electing the BenefitAccess Rider results in an additional charge and underwriting requirements. Some benefit payments may be subject to a fee. Other terms and conditions apply and can vary by state. Clients should consult their tax and legal advisors.

[For New York contracts: Please also note the rider is not subject to the minimum requirements of New York law, does not qualify for the New York State Long-Term Partnership Program, and is not a Medicare supplement policy. In addition, receiving accelerated death benefits may affect clients' eligibility for public assistance programs and such benefits may be taxable. Benefit payments may only be made if the payments are subject to favorable federal tax treatment. When determining whether the benefit payments will receive favorable tax treatment, the payment of benefits from all insurance policies must be considered. Accordingly, prior to applying for benefits, you should seek assistance from a qualified tax advisor.]

² The capacity, or maximum face amount, may be subject to availability of reinsurance.

³ The contract may not qualify as life insurance under federal tax law after the insured has attained age 100 and may be subject to adverse tax consequences. A tax advisor should be consulted before choosing to continue the contract after the insured reaches age 100.

⁴ Loans and withdrawals will reduce the cash value and death benefit, may affect any guarantees against lapse, and may have tax consequences.

⁵ Duration of the charge is limited.

⁶ The maximum surrender charge applies in the early durations for the younger ages. The percentage varies by issuing company, issue age, and duration, and decreases to zero by the end of the 14th year.

⁷ All riders, supplemental benefits, and product features may not be available in all states. Additional limitations may also apply based on age and underwriting.

- BenefitAccess Rider may not be added to the same policy as Enhanced Disability Benefit and Living Needs Benefit.
- Living Needs Benefit may not be added to the same policy as BenefitAccess Rider.
- Enhanced Disability Benefit may not be added to the same policy as BenefitAccess Rider.

⁸ The Living Needs Benefit is an accelerated death benefit and is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for insurance of these types. There is no charge for this rider but, when a claim is paid under this rider, the death benefit is reduced for early payment, and a \$150 processing fee (\$100 in Florida) is deducted. If more than one policy is used for the claim, each policy will have a processing fee of up to \$150 deducted (\$100 in Florida). Portions of the Living Needs Benefit payment may be taxable and receiving an accelerated death benefit may affect eligibility for public assistance programs. The federal income tax treatment of payments made under this rider depends upon whether the insured is considered "terminally ill" or "chronically ill" and, if the policy is business related, whether the insured is receiving the benefits. We suggest that clients seek assistance from a personal tax advisor regarding the implications of receiving Living Needs Benefit payments. This rider is not available in Minnesota to new purchasers over age 65 until the policy has been in force for one year, and the nursing home option is not available in California, Connecticut, Florida, Massachusetts, New York, or the District of Columbia. This rider is not available in Washington state.

⁹ Available only when using the Guideline Premium Test (GPT).

All guarantees and benefits of the insurance policy 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 obligations of, nor 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 regarding the claims-paying ability of the issuing insurance company.

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. Some subaccounts or underlying investment options may not be available through all broker-dealers. Please contact your wholesaler for more information.

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. Clients should read the prospectus(es) carefully before investing.

It is possible to lose money by investing in securities.

This material is being provided for informational or educational purposes only and does not consider the investment objectives or financial situation of any clients or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing any client's retirement savings. Clients seeking information about their particular investment needs should contact a financial professional.

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