

THE POWER OF INDEXING

More consistent growth while mitigating risk

Allocating money in the stock market may be an advantageous way to grow it over time, offering the possibility of high returns and protection against inflation. However, it also comes with risks like market volatility and the potential for losing money.

Prudential Income Advantage Indexed Structured Settlement® offers:



GROWTH

Opportunity to benefit from market-linked gains



PROTECTION

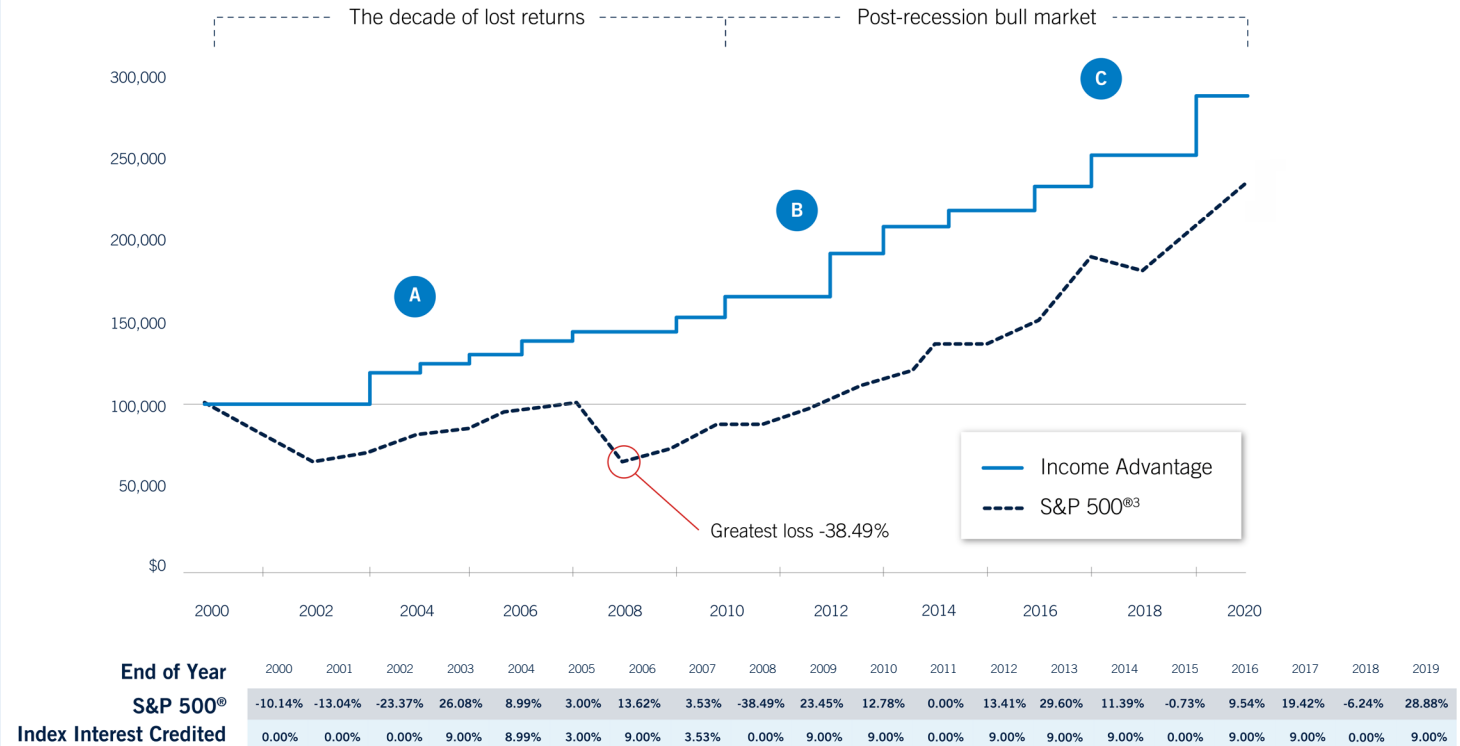
100% protection from market downturns



SECURITY

Backed by Prudential's experience, expertise, and financial strength.¹

In this hypothetical example, \$100,000 is allocated to Income Advantage with a 9% cap rate and a 0% floor, with a 1-year index term that renews annually.² We examine hypothetical performance across two different market scenarios.



A

Protection in volatile markets

In years when the S&P 500® experienced declines, the Accumulation Amount would have been 100% protected from market loss.

B

Growth opportunity in up markets

In years when the S&P 500® performed well, the indexed allocation would have helped the Accumulation Amount grow without the need to recoup any losses.

C

Preparation for the future

No matter how the market performs in the future, after the end of each index term, interest credited during that index term is locked in and 100% protected. Plus, all distributions are income tax-free.⁴



Keep more money working for you

Taxes can take a significant bite out of earnings and future income. Structured Settlement payments are 100% income tax-free.⁴

Here's a hypothetical look at how an income tax-free Structured Settlement compares to taxable investments based on an initial allocation of \$100,000 and a \$350,000 distribution.⁵

	Taxes owed on \$250,000 growth	What you keep
Structured Settlement	\$0	\$350,000
24% Tax Rate	\$60,000	\$290,000
35% Tax Rate	\$87,500	\$262,500



To find out more about Income Advantage,
VISIT [PRUDENTIAL.COM/STRUCTUREDSETTLEMENTS](https://www.prudential.com/structuredsettlements)



¹ Backed by the claims-paying ability of The Prudential Insurance Company of America.

² Hypothetical values are based on a \$100,000 allocation to a Prudential Income Advantage Indexed Structured Settlement with payments beginning after 20 years. Hypothetical example of interest credited and accumulation amounts based on the time period of (2000 – 2019), using a 1-year Index term with assumed aggregate cap rates of 9% and 0% floor and 20 years of the S&P 500® index values. The payout rate used in this example is hypothetical. 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. 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. Please speak with your structured settlement consultant for more information.

³ [S&P 500® Annual Return Yearly Insights: S&P® 500 Returns | YCharts](#).

⁴ Pursuant to paragraphs (1) OR (2) of section 104(a) of the Internal Revenue Code.

⁵ This diagram shows a hypothetical example of an initial settlement of \$100,000. The Structured Settlement Accumulation Amount grows to around \$275,000, per the example on page one, and distributes \$350,000 in aggregate payments, all income tax-free. If the \$100,000 was taken as a lump sum and grew to \$350,000, the return of \$250,000 would be taxable. A 24% effective tax rate would mean \$60,000 would be owed in taxes and \$290,000 received. A 35% effective tax rate would mean \$87,500 owed in taxes and \$262,500 received. This is for illustrative purposes only and may not fully reflect the tax impact of a taxable investment made on a lump sum payment.

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