

VUL Protector

WITH THE EXTENDED PLUS NO-LAPSE GUARANTEE RIDER

Investment Options Overview



Did you know?

Buffer ETFs have grown by over 900% since 2019, with total assets under management reaching \$51 billion in 2024.²

Now, you can leverage this strategy in life insurance.

VUL Protector® helps clients balance the death benefit protection they need with the potential to build cash value for the things they want, allowing them to accomplish more than one goal with a single policy. As more Americans are seeking upside potential and more ways to manage equity risk, VUL Protector offers clients options to grow cash value and customize their protection.

The Extended Plus No-Lapse Guarantee rider: Lifetime guarantees at a lower price point

VUL Protector offers a choice of three no-lapse guarantee (NLG) options to meet clients' NLG needs and price point: the Extended, Extended Plus, and Extended Premier NLG riders. The Extended Plus NLG rider offers lifetime no-lapse guarantee protection at a lower price point than the Premier option by offering a concentrated menu of moderate risk portfolios.

Moderate risk portfolios can achieve illustrated rates and drive corridor

Many consumers struggle with the risk associated with full equity exposure. A mix of equities and bonds, like the traditional 60/40 blend, has historically delivered attractive returns with less volatility than equities alone.

9.4% average annual returns (approximately) delivered by a balanced 60/40 allocation from 1950 to 2024.¹

Several traditional asset allocation options are available with the rider for consumers to choose from.

Explore modern asset allocation: Introducing three innovative protected equity strategies

In addition to traditional asset allocation models, VUL Protector now features three new protected equity strategies that can be used with or without any of the NLG riders. These unique strategies can deliver moderate risk outcomes that can be complementary to traditional asset allocation portfolios.

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1088323-00002-00 Ed. 05/2026



Extended Plus No-Lapse Guarantee investment choices

	Investment option	Current gross expense ratio	Inception date
Traditional asset allocation	PSF PGIM 50/50 Balanced Portfolio	0.58%	04/17/1989
	PSF PGIM Flexible Managed Portfolio	0.63%	04/17/1989
	TOPS® Moderate ETF Portfolio	0.54%	04/26/2011
	TOPS® Balanced ETF Portfolio	0.55%	04/26/2011
	Franklin Income VIP	0.72%	10/07/2013
	MFS® Total Return Series	0.86%	05/01/2000
	T Rowe Price Moderate Allocation Portfolio	0.86%	12/30/1994
Protected equity	PSF PGIM Laddered Allocation S&P 500 Buffer 12	0.85%	06/18/2025
	PSF PGIM Laddered Allocation S&P 500 Buffer 20	0.85%	06/18/2025
	PSF PGIM Ballast Portfolio	0.70%	06/18/2025

As of March 31, 2026.

Extended Plus NLG rider—client fit

The combination of cost, protection, and investment selection can appeal to clients who:

- Value a lifetime NLG but want to keep costs down
- Are going to choose a moderate risk allocation anyway
- Prioritize long-term stability and protection

VUL Protector provides a powerful combination of benefits

The outcomes can be refined by choosing a smart, diversified allocation. Moderate risk portfolios are the most common portfolios selected by consumers. Available with and without our Extended Plus NLG, clients can choose from our time-tested traditional strategies or our cutting-edge protected equity offerings.



For more information on VUL Protector or to discuss a case, call our National Sales Desk at 800-800-2738, Option 1.

¹ Vanguard “Why a 60/40 Portfolio Still Makes Sense,” 2023 Morningstar.

² Source: Morningstar Direct as of 12/31/2024. AUM and flows based on entire buffer ETF market.

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