

PruLife Survivorship Index UL

# ENHANCED TO HELP MORE CLIENTS, LAUNCHING JANUARY 26

PruLife® Survivorship Index UL will soon offer death benefit protection plus more ways to grow cash value with downside protection from market loss. With these enhancements to be released on January 26, Survivorship Index UL is an attractive option for clients looking to protect and increase their legacy, all within a product designed to be highly flexible.

Survivorship Index UL has features to help protect the policyowner and the policy, plus it offers choices for growth while supporting design options for accumulation-oriented strategies.



## Optimal protection

- Choice of death benefit amount and type with the ability to adapt to meet the client's needs.
- Options for full protection against market losses with floored indexed accounts tied to well-known S&P 500® and Nasdaq-100® indexes.
- Premiums include a built-in no-lapse guarantee with dialable length.
- Optional riders can focus protection on what matters most to clients so they can custom craft the policy to meet their needs with the Survivorship BenefitAccess Rider, Premium Deposit Account, and Overloan Protection rider.\*



## Growth potential

- Five options to grow cash value include an innovative 6-month indexed account.
- Access to cash value for anything clients want to use it for.
- Access to living benefits can give clients options to use while still living.

\* Subject to state availability.

### Learn more

▶ [Webinar registration](#)

▶ [Fast Facts](#)

▶ [Transition rules](#)

### We're here to help

To learn more or for help closing your next case, contact your Prudential Life wholesaler or call the Sales Desk at 800-800-2738, option 1.



PruLife Survivorship Index UL is issued by Pruco Life Insurance Company in all states except New York, where, if available, it is issued by Pruco Life Insurance Company of New Jersey. Both are Prudential Financial companies located in Newark, NJ, and are solely responsible for their own financial condition and contractual obligations.

The Survivorship BenefitAccess Rider is an optional rider that accelerates the life insurance death benefit when the surviving insured is chronically or terminally ill as defined in the rider, or both insureds are chronically or terminally 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 Survivorship 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. If the clients' survivorship policy is owned by a trust or non-living entity, they should consult a tax advisor prior to electing the Survivorship BenefitAccess Rider.

Clients should always consult their tax and legal advisors when considering the purchase of a life insurance policy and/or accelerated death benefit rider.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. Policy guarantees and benefits are not 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.

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