



Life Insurance with
BenefitAccess Rider

A CHRONIC AND TERMINAL ILLNESS RIDER

INVESTMENT AND INSURANCE PRODUCTS:

- NOT FDIC INSURED
- NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, ANY BANK OR ITS AFFILIATES
- SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

This brochure must be accompanied or preceded by a product brochure. Features and benefits vary by state and product of sale. Issued by Pruco Life Insurance Company.

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What is life insurance and why do you need it?

If you die while you have life insurance in place, the people you've chosen (your beneficiaries) will receive a sum of money (the death benefit) from your life insurance policy.

The death benefit proceeds, which your beneficiary receives generally free of federal income tax (IRC §101(a)), can replace some of the money you would have earned and can help your family members remain in their home or school, continue their education, or fulfill retirement dreams.

Life insurance can have benefits for you, too.

Life insurance can help protect your loved ones. But sometimes, you may need the financial protection life insurance provides while you're alive.

The living benefit featured in this brochure is the BenefitAccess Rider, an accelerated death benefit rider that can be attached to a permanent life insurance policy. It's available for an additional cost and additional underwriting requirements and limits apply. It is secondary to the need for death benefit protection. Life insurance with the BenefitAccess Rider is not long-term care insurance.

The BenefitAccess Rider is currently available for the following policies: PruLife Essential UL® (EULPR-2022), PruLife® Founders Plus Indexed UL (IULPR-2022), Prudential Momentum IULSM (MIUL-2024), Prudential FlexGuard® Life (IVUL-2024), PruLife® Custom Premier II (VUL-2023), and VUL Protector® (VULPR-2025).

What the BenefitAccess Rider can do for you

With the BenefitAccess Rider in place, you can access money from your policy's death benefit if you become chronically or terminally ill and meet the terms of the rider. You can use the money to pay for care, groceries, or anything else you like.

You might be interested in the BenefitAccess Rider if you:

- ☐ Have a family history of chronic disease.
- ☐ Need income for medical or non-medical expenses if you were to become chronically ill.
- ☐ Would prefer to stay at home if chronically ill.
- ☐ Do not wish to become a financial burden to your loved ones if you become chronically ill.
- ☐ Are interested in having access to your death benefit if you face a terminal illness.
- ☐ Would like to be prepared today but make decisions tomorrow about how you'll be cared for should you become chronically ill.



Some things in life are within our control, other parts can be unexpected.

Retirement can be an exciting and fulfilling time. As you get closer to retirement age, you likely want to ensure that you:

- Have enough retirement income to maintain your lifestyle.
- Stay healthy and active.
- Can leave a legacy to the people you love.

Unfortunately, these goals can be thrown off track by obstacles such as market volatility, outliving your savings, or getting sick.

You may have some control over certain obstacles. For example, you can work with your financial professional to reduce risk in your investment portfolio and to build a plan to help leave a legacy to your family.

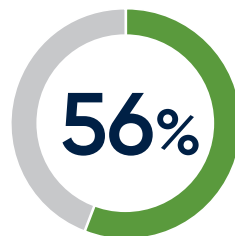
But some things are completely out of anyone's control and can be more difficult to plan for, like becoming seriously or even chronically ill. Since a chronic or terminal illness can cost thousands of dollars each year, preparing for it is important. That's where the BenefitAccess Rider comes in.

The BenefitAccess Rider can help you prepare for the financial impact of chronic or terminal illness so the emotional one is a little easier.

Consider how you would live with a chronic or terminal illness

Some aspects of your life to prepare for:

- **Who would care for you?**
A member of your family? 80% of care at home is provided by unpaid caregivers, like family and friends.²
- **Where would you live?**
In your home that may need to be modified for your comfort?
- **How would you continue to participate in family life?**
Would you be forced to miss daily life events like soccer games, neighborhood walks, and family celebrations?



Over half of Americans turning 65 today will develop a disability serious enough to require help with basic personal tasks, often referred to as activities of daily living (ADLs).¹

Qualifying to use your benefit

The BenefitAccess Rider gives you access to the policy's death benefit if the insured is certified as being chronically ill by a licensed healthcare practitioner, or terminally ill by a licensed physician, and if they otherwise meet the terms and conditions of the rider. For chronic illness, a licensed healthcare practitioner needs to annually certify that the insured is chronically ill.

Typically, this means that they:

- Have been certified by a licensed healthcare practitioner in the preceding 12 months as being unable to perform, without substantial assistance from another individual, two or more activities of daily living, for a period of at least ninety days due to a loss of functional capacity; or
- Require substantial supervision and protection from threats to health and safety due to a severe cognitive impairment.

Activities of Daily Living



While you are receiving benefits for chronic illness, your policy is protected from lapse.

During the time that you are receiving rider benefits, we will ensure that your policy does not lapse. Policy charges will be waived, so you will not have to worry about paying premiums. If you stop receiving benefits within 25 months of going on claim, you may need to resume paying premiums to keep your policy from lapsing. However, once you've been on claim for 25 months or longer, policy charges will be permanently waived, so you'll never have to resume paying premiums or worry about your policy lapsing.³

**BenefitAccess Rider
lets you live your life
the way you want.**

It can help pay for



Transportation



Family care



Home adaptation



Trips



Medicine



Yard work



Skilled care



Home care

The BenefitAccess Rider lets you choose

Live life on your terms

The BenefitAccess Rider gives you a means to live your life the way you want. With no restrictions on how you use the benefits, your freedom is limited only by the amount of your policy's death benefit. You can get the help you need in the way you want, by advancing up to 100% of your policy's death benefit once you qualify.³

This gives you options to help live life on your terms—pay family members to take care of you, make home modifications, fly in loved ones, or travel.

No receipts and no restrictions—Use the benefit how you want to

You're not required to submit receipts or medical bills to collect benefits. Once your claim is approved and you are receiving benefits, there are no restrictions on how you can use the money—use it however you see fit.⁴

There are instances where the rider proceeds are taxable as income. For example, if you are receiving additional benefits under similar contracts, you should consult with your personal tax advisors about the implications of receiving accelerated death benefit payments.⁵

Consider all of your needs when purchasing a life insurance policy—including those for chronic or terminal illness expenses.

Using your living benefit

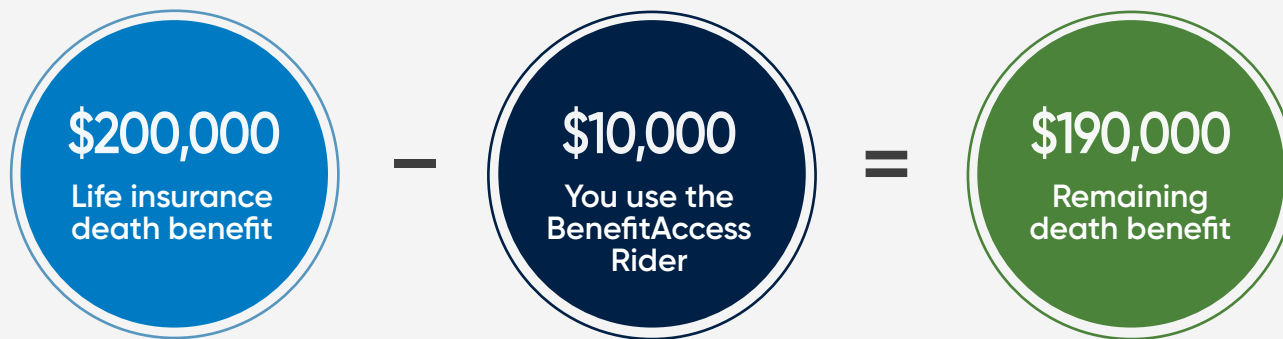
The BenefitAccess Rider has two components to help you:

- **Chronic illness**
- **Terminal illness**

Each works differently from the other, but combined they give you protection should you suffer a chronic or terminal illness.

Chronic illness

When you use the BenefitAccess rider, your death benefit is reduced dollar for dollar by the amount you receive.



Your financial professional can provide you with an illustration or presentation that includes additional information about how your policy values and death benefit are affected by using the BenefitAccess Rider.

This is a hypothetical example; actual results may vary based on your individual circumstances.

Terminal Illness

If you are certified as terminally ill by a licensed physician and your claim is approved, here's how it works:

1

You can access up to 95% of your death benefit in the event of terminal illness.

2

You may take a benefit payment in either a partial or full lump sum. You may take only one partial acceleration.*

3

If you choose to take the one-time partial amount of the death benefit instead of the full amount available for acceleration, your life insurance policy will continue and the death benefit will be reduced dollar-for-dollar by the amount of benefit that was accelerated.

If you accelerate only part of the death benefit, future premium payments and contract values will be adjusted accordingly to the new death benefit amount.

4

Full acceleration will eliminate the death benefit available for your policy's beneficiaries and your policy will terminate.

5

Annual recertification is not required for terminal illness benefits. Evidence of terminal illness is required for any terminal illness claim (partial or full).

When the Terminal Illness option is being used, you will no longer qualify for the Chronic Illness option.

*Accelerated benefits paid under the terms of the Terminal Illness portion of the rider are subject to a \$150 processing fee.

Discover Concierge Care services

Prudential makes Concierge Care services available to all customers in approved states who purchase a life insurance policy with the BenefitAccess Rider attached.

These services will be available immediately and can help you:

- Reduce the challenges of finding care and determine the costs of care.
- Match with local care providers and facilities.
- Devise a plan to help you stay in your home and remain as independent as possible.

These services are provided by illumifin, a third-party vendor. For more than two decades, they've been providing care services and solutions that help people through some of the most challenging times in their lives.



Put our brand strength to work for you

For over 150 years, Prudential Financial has been making promises to clients to be there when you need us most ... and living up to these promises by paying claims and standing by our clients' families.

We've been a worldwide financial leader with a long tradition of serving the public interest. We have a global presence, and our well-known Rock symbol is an icon of strength, stability, experience, and innovation that has stood the test of time.

Thank you for considering us to help you protect your life's work.



¹ Favreault M, et al. Long-term Services and Supports for Older Americans: Risks and Financing, ASPE, 2022. <https://aspe.hhs.gov/sites/default/files/documents/08b8b7825f7bc12d2c79261fd7641c88/lts-risks-financing-2022.pdf>.

² U.S. Department of Health and Human Services. Who Will Provide Your Care? <https://acl.gov/ltc/basic-needs/who-will-provide-your-care>. Accessed 02/19/2026

³ If at the time of claim your policy is in default, but not past the grace period, the benefit payment will be reduced by the amount needed to bring your policy out of default. If at the time of claim there is a loan on your policy, a portion of each benefit payment will be used to reduce the loan on a pro-rata basis. The benefit you receive will be reduced by the amount of the loan repayment. Interest will continue to accrue on any outstanding loan, and a policy can lapse due to excess policy debt.

⁴ **The BenefitAccess Rider is a life insurance benefit that gives you, the policyowner, the option to accelerate some or all of your life insurance policy's death benefit if you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide Long-Term Care insurance subject to California Long-Term Care Insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy.**

This policy or certificate is not a Medicare supplement (policy or certificate). Benefits paid under the BenefitAccess Rider are intended to be treated for federal tax purposes as accelerated death benefits under IRC 101(g)(1)(b). Receiving benefits under the terms of section the rider will reduce and may eliminate the net death benefit your beneficiaries will receive. It is important to understand the differences between the Accelerated Death Benefit (ADB) and Long-Term Care (LTC) insurance.

- BenefitAccess is an ADB rider on a life insurance policy and is not LTC insurance, nor is it intended to replace the need for LTC insurance.
- The insured is not required to incur LTC expenses to receive ADB benefits. Eligibility for ADB benefits is based on the insured's chronic illness condition, not the LTC expenses incurred. LTC benefits are typically based on evidence (such as receipts) that the insured has incurred qualified long-term care expenses, and the benefit payment on an LTC policy amount is equal to the amount of LTC expenses incurred by the insured during that benefit period.
- The total benefit amount available under ADB is the death benefit of the life insurance policy. The total benefit amount available under an LTC insurance policy is based on a benefit level and a pool of money selected by the policyowner at the time of purchase.
- Once the insured qualifies for ADB benefits, payments can begin immediately and there are no restrictions on the use of benefit payments. LTC insurance policies often require that a waiting period or elimination period (such as 90 or 100 days) be satisfied before benefit payments begin, and benefits must be used to pay for qualified LTC expenses.

There may be other differences between ADB and any specific LTC insurance policy. You should carefully review the specific details of each before making any decision to purchase.

⁵ When the insured and policyowner are not the same (e.g., a policy owned by an irrevocable life insurance trust (ILIT)), the policyowners should consult with a qualified tax advisor to ensure there are no unintended consequences of the unavailability of funds to the insured or unintended tax consequences related to the availability of funds to the insured. In addition, if the policyowner has an insurable interest in the insured's life based on certain business or financial relationships, the rider's benefits may be subject to income tax.

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You should consider the investment objectives, risks, and 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”), contains this information as well as other important information. A copy of the prospectuses may be obtained from www.prudential.com [or from a financial professional]. Please read the prospectuses carefully before investing.

It is possible to lose money by investing in securities.

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Like most insurance policies, our policies contain exclusions, limitations, reductions of benefits, and terms for keeping them in force. Your financial professional can provide you with costs and complete details.

The rider form number for the BenefitAccess Rider varies by underlying insurance product and state. The rider is available on certain life insurance policies that are issued by Pruco Life Insurance Company, Newark, NJ. The rider form number for the BenefitAccess Rider varies by underlying insurance product and is either VL 145 B-2013 (ED 2015), VL 145 B2-2013 (ED 2015), or VL 145 B3-2014.

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 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.

We do not provide tax, accounting, or legal advice. Clients should consult their own independent advisors as to any tax, accounting, or legal statements made herein.

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