

Prudential is #1 in Survivorship¹ and Your Complete Survivorship Partner

Survivorship life insurance policies have traditionally been used by wealthy individuals as part of their estate planning. However, at Prudential we recognize a growing market for this product across income brackets. While other carriers have pulled back from the survivorship market, we're more committed than ever to leading and offering competitive survivorship products.

ADVANTAGES OF SURVIVORSHIP LIFE INSURANCE

1. Death benefit protection
2. Estate and charitable planning
3. Tax-efficient wealth transfer
4. Special needs planning

WHY CHOOSE PRUDENTIAL?

1. Only insurer to offer three survivorship life insurance products with flexible premiums
2. First-year flexibility
3. Age at last birthday pricing
4. Strength and stability for 145 years

PRULIFE® SUL PROTECTOR is a survivorship universal life policy.	PRULIFE® SURVIVORSHIP INDEX UL is a flexible premium survivorship indexed universal life policy.	PRULIFE® SVUL PROTECTOR is a second-to-die variable universal life policy.
This policy offers: <ul style="list-style-type: none"> • Death benefit protection • Flexible premiums • A lifetime no-lapse guarantee 	This policy offers: <ul style="list-style-type: none"> • Death benefit protection • The potential to build cash value tax-efficiently • A no-lapse guarantee to age 95 and beyond • Three index account choices • The optional Survivorship BenefitAccess Rider (SBAR)² 	This policy offers: <ul style="list-style-type: none"> • Death benefit protection • The potential to build cash value tax-efficiently • Adjustable premium payments • A choice of a fixed-rate option and over 50 diverse underlying investment options • A lifetime no-lapse guarantee³ • The optional Survivorship BenefitAccess Rider (SBAR)²
It may be suitable for clients who want: <ul style="list-style-type: none"> • The ability to preserve assets for surviving family members or charities • The ability to provide liquidity to pay costs or taxes associated with an estate settlement 	It may be suitable for clients who want: <ul style="list-style-type: none"> • Flexibility within their wealth transfer or estate planning solution • Cash value growth with upside potential and downside protection 	It may be suitable for clients who want: <ul style="list-style-type: none"> • The ability to transfer wealth in a tax-efficient way • Flexibility within their wealth transfer or estate planning solution • Customization, like managing the length of the guarantee, the underlying investment options, and premiums

A LEGACY AND LIVING BENEFITS SOLUTION

Prudential offers clients various riders to customize their policies, including the **Survivorship BenefitAccess Rider (SBAR)**. SBAR allows for the acceleration of the policy's death benefit when a licensed health care practitioner certifies that both policyowners or the surviving owner are/is terminally or chronically ill and otherwise meet the terms of the rider.

SBAR can help clients with the potential financial impacts of **chronic and terminal illness**. Clients will never be asked to submit receipts, and they can use the money however they choose. Remind clients that accelerating the death benefit will reduce, and may even eliminate, the death benefit.

SBAR is currently available with **PruLife Survivorship Index UL** and **PruLife SVUL Protector** for an additional charge.²

DO YOU KNOW CLIENTS WITH ADVANCED PLANNING NEEDS?

Prudential's Advanced Planning team can also help you with positioning and concept designs catered toward survivorship needs, like Spousal Lifetime Access Trusts, Survivorship Standby Trusts, and wealth transfer opportunities.

Please contact your **Prudential wholesaler** for more information.

¹ LIMRA International Quarterly Sales Survey, December 31, 2022.

² Not available in California or New York.

³ In New York, maximum no-lapse guarantee is through age 90. Please see policy for details.

PruLife SUL Protector, PruLife Survivorship Index UL, and PruLife SVUL Protector are issued by Pruco Life Insurance Company except in New York, where they are issued by Pruco Life Insurance Company of New Jersey. PruLife SVUL Protector is offered through Pruco Securities, LLC (member SIPC). All are Prudential Financial companies located in Newark, NJ.

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. A copy of the prospectus may be obtained from www.prudential.com. Clients should read the prospectus carefully before investing.

It is possible to lose money by investing in securities.

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 additional charges and underwriting requirements. Some benefit payments may be subject to a fee. Other terms and conditions apply and can vary by state. If a client's survivorship policy is owned by a trust or non-living entity, he or she 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 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.

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