

THE COMPETITIVE EDGE



PRULIFE® CUSTOM PREMIER II VS. TOP SELLERS

Greater Income Potential. Significant Flexibility. More Value.

In 2019, Prudential sold more accumulation-oriented VUL than any other carrier ... and for good reason. In addition to death benefit protection, PruLife Custom Premier II offers a transparent way to save and grow cash value that can be accessed¹ to supplement other sources of retirement income. It often does so more efficiently than other products available in the market. And, when paired with Prudential's popular BenefitAccess Rider, it can also be used prior to using savings in the event of an unforeseen chronic illness.

PLEASE NOTE: When comparing products, do not consider price alone; features and benefits are equally important. All exhibits here provide only a general view of relative illustrated values. Different assumptions will produce different results. State variations may apply. For additional comparison information, please see "About the Information Shown Here" on the last page.

GREATER INCOME POTENTIAL

This client begins taking income after 31 years, at age 66, from his VUL policy. He can, potentially, defer using other savings vehicles until he's older, giving them more time to grow. He can also delay any tax bill that may be due, based on which retirement vehicles he has.

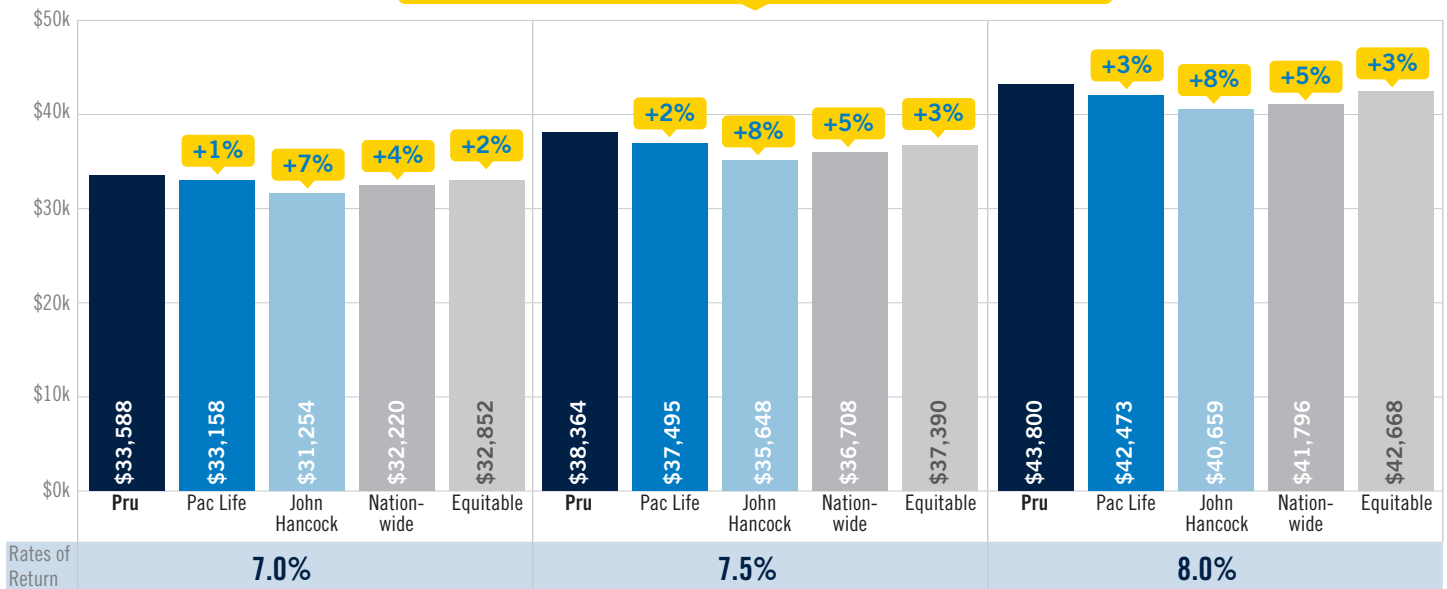
EXAMPLE 1:

INCOME FROM VUL BEGINS AT AGE 66

- Male, 35, Super Preferred
- Pay premiums of \$5,000 per year for 30 years
- 2% Chronic Illness rider; Long-Term Care coverage based on the carrier
- Targeting \$1 of cash value at lifetime

Early Retirement Income from 66 to 85

Prudential's Advantage by Percentage Over the Competition



At a 0% gross rate of return and guaranteed charges, the policies shown in the order above would lapse in the following years: 33 based on 7% level of distributions/32 based on 7.5% and 8% level of distributions, 32, 33, 34 assuming 7.5% and 7% level of distributions/33 assuming 8% level of distributions, 32. Pacific Life's policy is blended 50%.

This hypothetical example is for illustrative purposes only. Actual results will vary.

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SIGNIFICANT FLEXIBILITY

This client uses traditional accounts to fund the early years of retirement, allowing the value of the VUL to potentially grow. This scenario shows retirement income that's significantly more than these competitors.

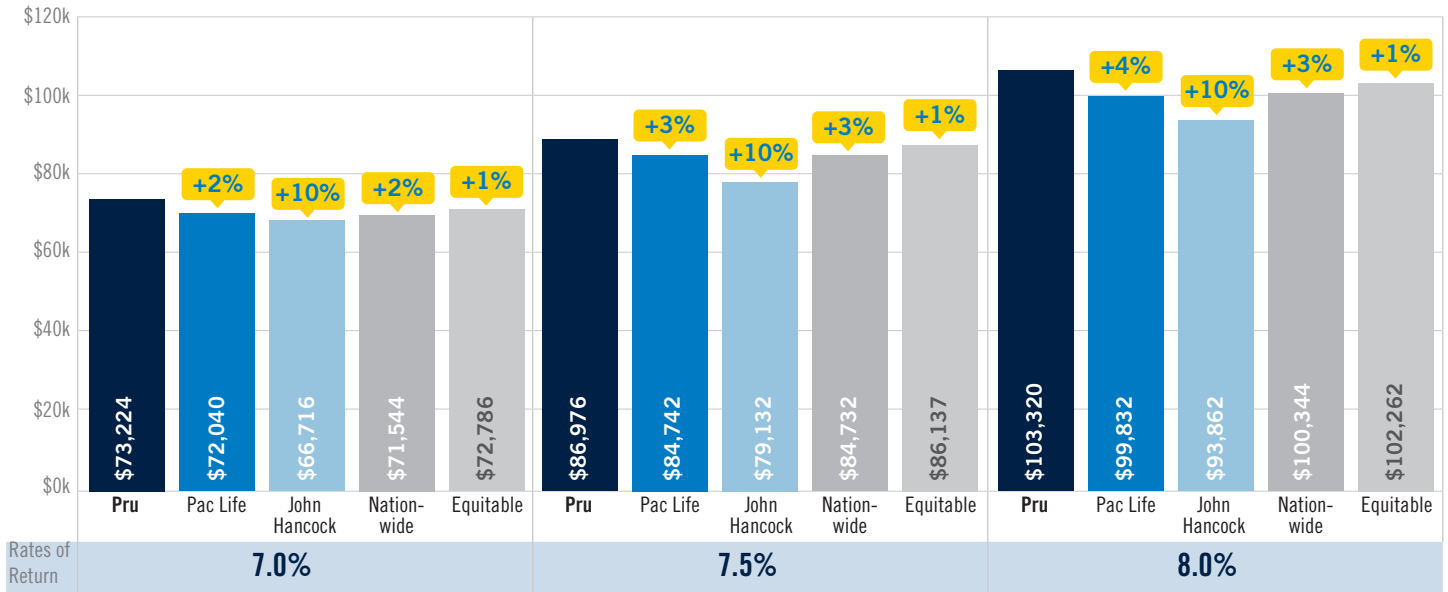
ASSUMPTIONS:

INCOME FROM VUL BEGINS AT AGE 76

- Details as per Example 1.

Later Retirement Income from 76 to 90

Prudential's Advantage by Percentage Over the Competition



At a 0% gross rate of return and guaranteed charges, the policies shown in the order above would lapse in the following years: 41, 35, 41, 42 assuming 7% and 7.5% level of distributions/41 assuming 8% level of distributions, 41. Pacific Life's policy is blended 50%. This hypothetical example is for illustrative purposes only. Actual results will vary.

MORE VALUE WHEN CHRONICALLY ILL

This client becomes chronically ill and needs access to money during the illness. This scenario shows a significantly larger monthly chronic illness benefit than John Hancock, Pacific Life, and Nationwide. The reason is that on our product the benefit pool has the opportunity to grow as the death benefit grows. [See more benefits on the next page.](#)

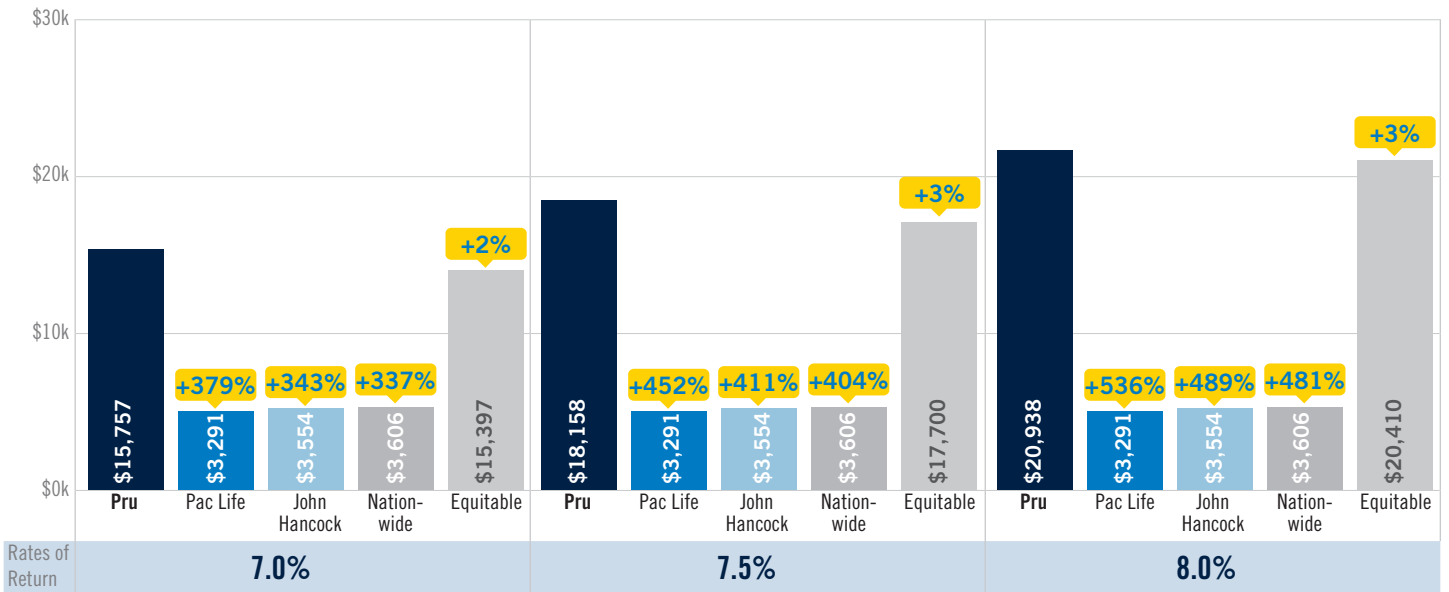
ASSUMPTIONS:

INCOME FROM VUL BEGINS AT AGE 76

- Details as per Example 1.

Chronic Illness or LTC Benefit Available Per Month at Age 76

Prudential's Advantage by Percentage Over the Competition



At a 0% gross rate of return and guaranteed charges, the policies shown in the order above would provide the following maximum monthly benefits at age 76: 4,596, none, 5,401, none, 4,987.

This hypothetical example is for illustrative purposes only. Actual results will vary.

MORE BENEFITS OF BAR VS. COMPETITOR'S CHRONIC ILLNESS OR LTC RIDER

Prudential's Chronic Illness Rider offers other benefits that not all competitors' chronic illness or long-term care riders can match:

BAR vs. THE COMPETITION (CHRONIC ILLNESS/LTC RIDER BENEFITS COMPARISON)

Carrier & Rider	Benefit Pool Grows with Option B	Pays for Family Care	No Elimination Period	Permanent Lapse Protection	No Restrictions on Benefit Use	No Permanency Requirement	Provides Benefits In The Event of Terminal Illness
Prudential BenefitAccess Rider	✓	✓	✓ ¹	✓	✓	✓	✓
Pacific Life Premier LTC Rider		✓			✓	✓	
John Hancock Long-Term Care (LTC) Rider						✓	
Nationwide Long-Term Care (LTC) Rider		✓ ²			✓	✓	
Equitable (AXA) Long-Term Care Services Rider	✓					✓	

1. Chronic condition expected to be permanent. Temporary condition requires 90 days elimination period.

2. A home health care service agency with a valid certificate of approval must be the primary caregiver monitoring care on a regular basis. However, excess benefits may be used to pay a family member to provide supplemental care.

Figures in this piece assume that: policies are issued with Death Benefit Option 2 and switched to Death Benefit Option 1 in the optimal year or in year 31, if the optimal year solve is unavailable; that income is taken in the form of withdrawals followed by policy loans targeting \$1 of cash value at lifetime; and that IRS per diem limit grows by 2% per year over the next 40 years.

ABOUT THE INFORMATION SHOWN HERE

When comparing products, do not consider price alone; features and benefits are equally important. The information shown reflects specific aspects of our product, chosen to highlight our competitive strengths. Other products may have advantages that are not discussed here.

All exhibits here provide only a general view of relative illustrated values. Different assumptions will produce different results. State variations may apply. (VUL^{ONE} is not available in New York.)

¹ Outstanding loans and withdrawals will reduce policy cash values and the death benefit and may have tax consequences.

The carriers included in this piece were the top 5 sellers of cash value accumulation VUL based on annualized with excess premium, per LIMRA International in 2019.

The BenefitAccess Rider is an optional rider that accelerates the life insurance death benefit when the insured is terminally ill or is chronically 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 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. Clients should consult their tax and legal advisors.

For New York contracts: Please also note the rider is not subject to the minimum requirements of New York law, does not qualify for the New York State Long-Term Partnership Program, and is not a Medicare supplement policy. In addition, receiving accelerated death benefits may affect clients' eligibility for public assistance programs and such benefits may be taxable. Benefit payments may only be made if the payments are subject to favorable tax treatment by the federal government. When determining whether the benefit payments will receive favorable tax treatment, the payment of benefits from all insurance policies must be considered. Benefit payments may be reduced or unavailable if they are expected to exceed the maximum amount eligible under Internal Revenue Code Section 101(g)(1) and all other applicable sections of federal law for favorable tax treatment.

VUL Protector is issued by Pruco Life Insurance Company in all states except in New York, where, if available, it is issued by Pruco Life Insurance Company of New Jersey, and offered through Pruco Securities, LLC (member SIPC), all Prudential Financial companies located in Newark, NJ, and by broker-dealers who have an agreement with Pruco Securities, LLC.

Guarantees are based on the claims-paying ability of the issuing company and do not apply to the underlying investment options.

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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(es) may be obtained by contacting your Prudential Life Wholesaler or from www.prudential.com. Clients should read the prospectus(es) carefully before investing.

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