



**Live life on your terms.
And protect it with life insurance.**

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Who do you love? Protect them with life insurance

Everyone deserves to live life their way. Still, you may face challenges that others don't. And you might worry about laws that could change everything if they're overturned. That's why we want to support you with life insurance—a secure foundation to help protect your financial future and that of those you love.

How life insurance helps protect your family's financial future

Life insurance can help ensure that those who depend on you can carry on without you. A life insurance policy can help them to continue living the life you envisioned for them, by providing a sum of money (called a death benefit) upon your death. If you have life insurance, your family could use this money to help:

- Maintain their standard of living as they would if they still had your income.
- Stay in their home by paying off the mortgage and other debts.
- Pay education costs, thus leaving the college fund intact.
- Provide the retirement income you would have provided for your partner or spouse.
- Have the funds to settle your estate, pay estate taxes, and pay other final expenses.
- Keep the small business you've worked so hard to build.

Types of life insurance

You can choose from many kinds of life insurance policies, but they will fit into one of two categories. You can choose one or blend the two to help accomplish your goals:

- **Term, or temporary, insurance** provides affordable coverage for a set period of time. If you want to ensure you have coverage for, say, the length of your mortgage or until your children graduate from high school, term insurance can be an economical choice.
- **Permanent, or cash value, insurance** provides coverage for long-term or lifelong needs. Additional features can help provide greater flexibility in how you can use it. One of these features is **potential cash value**.

How cash value life insurance can help you

In addition to providing financial protection for those who depend on your income, life insurance with the potential to build cash value over time can give you flexibility. Any cash value that accumulates will do so on a tax-deferred basis. You can access cash value through policy loans or withdrawals* for any purpose you wish. For example, you could use it to help:

- Grow your family.
- Pay expenses, such as medical costs.
- Make a down payment on a home or pay off a mortgage later on.
- Pay for a child's wedding.
- Fund emergencies—or opportunities.
- Delay Social Security payments to increase your benefits later on.
- Provide supplemental income when you retire.

How you use your cash value is up to you. And, unlike loans from many financial institutions, when you borrow money from your life insurance policy, you won't go through credit checks or other restrictions. It's important to understand that, if you take a withdrawal or don't repay a policy loan, your beneficiaries will receive a reduced death benefit.

*You can access cash value through withdrawals and policy loans. Withdrawals are generally taxable to the extent they exceed premiums paid into the policy. Any loans that remain unpaid when the policy lapses or is surrendered while the insured is alive will be taxed immediately to the extent of gain in the policy. Unpaid loans and withdrawals will reduce cash values and death benefits.

A photograph of a man and a woman dancing together at a social event. The man is in the foreground, wearing a dark suit jacket, with his back to the camera. The woman is in the foreground, wearing a light-colored blazer, smiling and looking towards the man. In the background, other people are visible, including a man with a mustache and a woman, all appearing to be at a party or dance. The lighting is warm and ambient, typical of an indoor social gathering.

Protect who you love

Unlike some other financial assets, with life insurance, it doesn't matter if you're married or related in any way to the person or people you name as beneficiary. If you want to name your partner, you can. If you want to name the friends who've become family, you can. Nieces, nephews, siblings, children—you can.

You can rest assured knowing that whoever you would most like to receive the death benefit will get that money—and generally free of federal income tax, according to IRC §101(a).



Why Prudential should be your partner in life

Prudential was founded on the belief that financial security should be within reach for everyone. We are proud of our ongoing commitment to creating an inclusive workplace and to supporting diverse clients and communities. We're committed to inclusivity in everything we do, and we've been a change catalyst in helping raise awareness of LGBTQ+ issues in and outside of the workplace.

- Prudential has scored 100 from the Human Rights Campaign since 2003.
- PRIDE was our first business resource group when it was organized in 1993 as the Employee Association of Gay Men, Lesbians, Bisexual & Transgender People. Our business resource groups are a key part of our inclusion and diversity strategy.
- Prudential is listed on the Top Employers and Top LGBT-Friendly Companies, HISPANIC Network Magazine.
- Prudential has been identified as a 2022 Best Place to Work for LGBTQ+ Equality, Corporate Equality Index, Human Rights Campaign.

How Prudential stands by the LGBTQ+ community

- In August 2022, we continued our history of supporting equal rights for LGBTQ+ communities. We joined more than 200 companies in signing a letter drafted by the Human Rights Campaign in support of the Respect for Marriage Act, which was then before Congress.
- We support equal job rights for LGBTQ+ employees, LGBTQ+ employee benefit equality, gender equality, racial equality, and much more. We value and respect our differences and foster an environment that is inclusive and supportive.

Finding a financial professional

We know how important it is to work with a financial professional who is committed to understanding your personal story. Our financial professionals will take care to learn about your goals and answer your questions without making assumptions. Together, you can develop solutions for your financial journey so that you and your loved ones can move forward in your path with confidence.

Who's Your Rock? Tap into the experience of an ally you can rely on. Together, we will find the life insurance that helps you live your way.

We've been providing customers with guidance on financial solutions for over 145 years. Let us guide you.

Life insurance is issued by Pruco Life Insurance Company (except in NY), and Pruco Life Insurance Company of New Jersey (in NY). Both are Prudential Financial companies located in Newark, NJ, and each is solely responsible for its own financial condition and contractual obligations.

Our policies contain exclusions, limitations, reductions in benefits, and terms for keeping them in force. A financial professional can provide you with costs and complete details.

Prudential Financial and its financial professionals do not give legal or tax advice. Please consult your own advisors.

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