



# PRUDENTIAL MOMENTUM IUL<sup>SM</sup> IS LAUNCHING ON AUGUST 19

As summer winds down, our exciting product offerings are heating up to help clients build momentum in their financial lives! Our new accumulation-focused indexed universal life product offers death benefit protection plus cash value growth potential with market downside protection. It's an attractive option for clients looking for a life product with accumulation potential without market risk.

Momentum IUL also offers features to help clients adapt to life's changes while enabling them to protect and grow cash values:



## Protect

- Clients can enjoy full protection against market losses with floors in each of the indexed accounts, which are tied to either the well-known S&P 500<sup>®</sup> or Nasdaq-100<sup>®</sup> indexes. Clients are not investing directly in an index but an account that tracks the stated index.
- Clients have a choice of death benefit amount and type with the ability to adapt to meet their changing needs.



## Grow

- The unique indexed accounts are designed to offer the potential for cash value growth based on market performance, with full downside protection.
- A persistency credit can help further boost performance and drive momentum.
- Five options help grow cash values, including an innovative 6-month indexed account.
- Clients can access cash values with fixed loans or with participating loans, which offer the opportunity to stay invested in the indexed accounts.

## Plus, Momentum IUL offers these options

- Access to living benefits in the event of chronic or terminal illness
- A built-in limited No-Lapse Guarantee
- A wide array of riders to further custom-craft the policy to meet each client's unique wants and needs
- Three compensation options to choose from including traditional heaped, low trail, and high trail

## Learn more

▶ [Product Webinar Registration](#)

▶ [Fast Facts Flyer](#)



Prudential Momentum IUL is issued by Pruco Life Insurance Company and, in New York, by Pruco Life Insurance Company of New Jersey, both are Prudential Financial companies located in Newark, NJ. Guarantees are based on the claims-paying ability of the issuing insurance company.

The S&P 500® Index is a product of S&P Dow Jones Indices LLC (“SPDJI”) and has been licensed for use by The Prudential Insurance Company of America for itself and affiliates including Pruco Life Insurance Company and Pruco Life Insurance Company of New Jersey (collectively “Pruco Life”). Standard & Poor’s®, S&P®, and S&P 500® are registered trademarks of Standard & Poor’s Financial Services LLC (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Pruco Life. Pruco Life’s products are not sponsored, endorsed, sold, or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates and none of such parties make any representation regarding the advisability of purchasing such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index. S&P 500® index values are exclusive of dividends.

Nasdaq®, Nasdaq-100®, Nasdaq-100 Index® are registered trademarks of Nasdaq, Inc. (which with its affiliates is referred to as the “Corporations”) and are licensed for use by The Prudential Insurance Company of America for itself and affiliates. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The Product(s) are not issued, endorsed, sold, or promoted by the Corporations.

**The Corporations make no warranties and bear no liability with respect to the product(s).**

This material is being provided for informational or educational purposes only and does not consider the investment objectives or financial situation of any clients or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing a client’s retirement savings. Clients seeking information about their particular investment needs should contact a financial professional.

© 2024 Prudential Financial, Inc. and its related entities.

**FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR CONSUMER USE.**

ISG\_FL\_ILI1549\_01

