

THE COMPETITIVE EDGE

Prudential Momentum IULSM vs. the competition

Help clients and your business gain momentum with this IUL's accumulation potential

Prudential's new accumulation-focused IUL product, Momentum IUL offers death benefit protection plus the ability to grow cash values for use later in life, without fear of market loss. It offers competitive cash value accumulation plus top 5 income solves for ages 35 to 55 among IUL carriers.

Accumulation IULs are often compared on factors such as the death benefit amount, amount of tax-advantaged income they can generate, cash values, and target premiums. Let's compare Momentum IUL to other top accumulation IUL competitors using these factors in a traditional maximum level distribution design.

While this comparison uses the S&P 500[®] 1-year point-to-point account option, Momentum IUL also offers a first-to-market 6-month point-to-point option. As well as an uncapped account, a Nasdaq-100 account and a fixed account.

Momentum IUL offers competitive cash values plus industry-leading income solves compared with the competition as of July 31, 2024.

Carrier	Product	Max Distribution	CSV YR20	Initial DB	DB Age 65	Target
Prudential	Momentum IUL	\$90,120	\$918,593	\$373,810	\$1,292,403	\$8,699
Allianz	Life Accumulator IUL	\$89,196	\$975,824	\$357,459	\$1,333,283	\$9,324
Securian	Eclipse Accumulator IUL	\$88,435	\$940,915	\$380,781	\$1,321,696	\$6,706
Symetra	Symetra Accumulator Ascent IUL 2.0	\$85,944	\$971,667	\$381,159	\$1,352,826	\$8,267
North American	Builder Plus IUL 3	\$80,268	\$817,323	\$328,351	\$1,145,674	\$7,762
Lincoln Financial	Wealth Accumulate 2 IUL 2020	\$80,228	\$861,623	\$373,319	\$1,234,942	\$8,504
National Life	FlexLife	\$79,616	\$840,277	\$430,551	\$1,270,828	\$7,238
John Hancock	Accumulation IUL 24	\$79,560	\$903,871	\$387,260	\$1,291,131	\$8,579
Pacific Life	Pacific Horizon IUL 2—Long-Term Performance	\$ 77,445	\$864,759	\$374,537	\$1,239,296	\$9,797

Male, 45, preferred best, paying \$25K in premiums for 20 years, death benefit option B switched to A with solve for face decrease, taking monthly participating loan distributions for 20 years starting at age 66. Values based on the maximum illustrated rate using the S&P 500[®] 1-year point-to-point capped account.

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Talk with your local wholesaler about your next client opportunity and how our e-Capabilities can make applying faster and easier. For immediate questions or an illustration, call our National Sales Desk at 800-800-2738, Option 1.

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 hypothetical illustrated values. Different assumptions will produce different results. Actual client results will vary. State variations may apply. The companies used in this comparison were identified as top competitors based on their total premium sales reported to LIMRA as of December 31, 2023 and the overall competitiveness of their products. We can verify the accuracy of the values shown only for our product; the other companies' values are correct as of the time of research. This data is current as of July 31, 2024.

Prudential Momentum Indexed Universal Life insurance is issued by Pruco Life Insurance Company in all states except New York, where it is issued by Pruco Life Insurance Company of New Jersey. Both are Prudential Financial companies.

All guarantees and benefits of the insurance policy are subject to the creditworthiness and the claims-paying ability of Pruco Life Insurance Company. Policy guarantees and benefits are not 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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