



LIFE INSURANCE PRODUCT PORTFOLIO

Current Products and Riders,
Key Features, and Commonly
Used Strategies



INDIVIDUAL

Prudential EssentialTerm ValueSM

Prudential EssentialTerm PlusSM

Term Essential[®]

Pruterm[®] One

Prulife Essential UL[®]

Prulife[®] Founders Plus Indexed UL

Prudential Momentum IULSM

Prudential FlexGuard[®] Life IVUL

VUL Protector[®]

Prulife[®] Custom Premier II

SURVIVORSHIP

Prulife[®] SUL Protector

Prulife[®] Survivorship Index UL

Prulife[®] SVUL Protector



Put our brand strength to work for you

For nearly 150 years, Prudential Financial has been a worldwide financial leader with a long tradition of serving the public interest. We have a global presence, and our well-known Rock symbol is an icon of strength, stability, expertise, and innovation that has stood the test of time.

50 million

customers in over
50 countries

\$1.5 trillion

in assets under
management*

149+ years

of service and
commitment

**Prudential Financial corporate assets under management as of 06/30/2024.*



A Portfolio That Makes It Easier To Help Clients

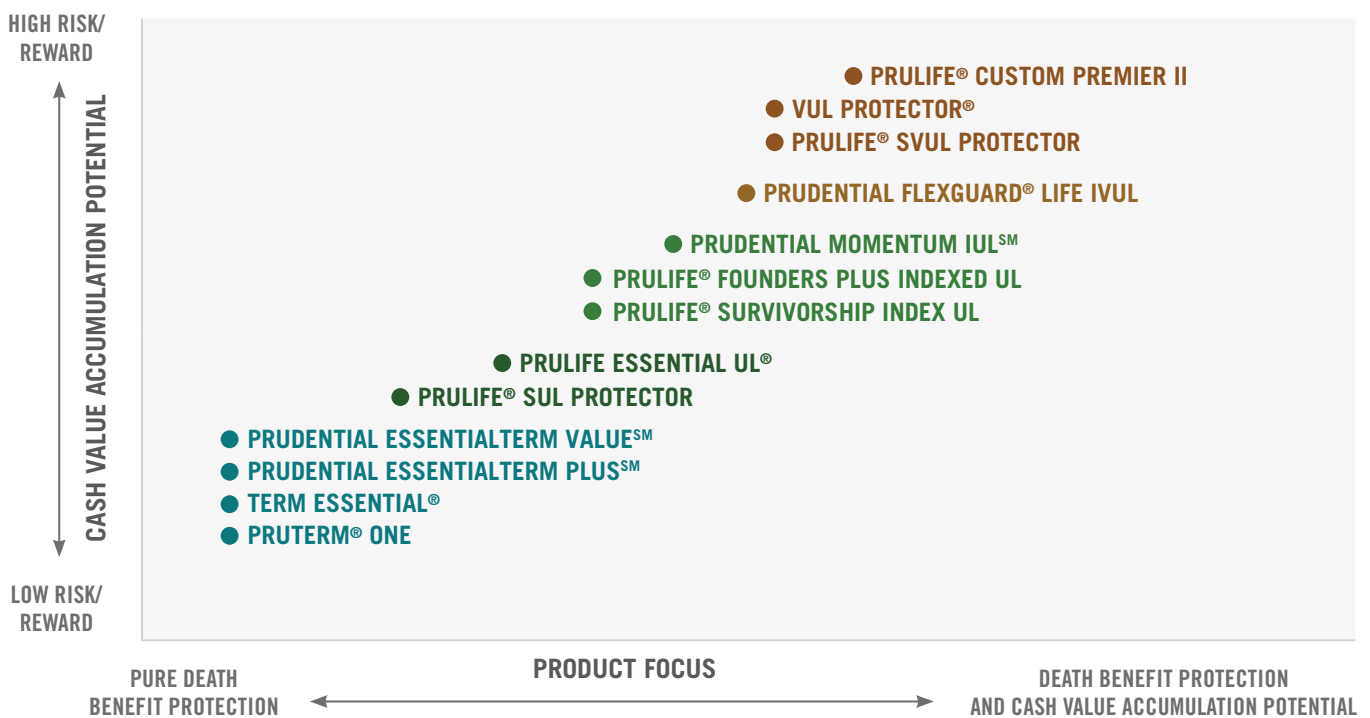
Prudential's life insurance portfolio offers policies that cover a wide variety of needs for clients, making it easier to find a policy for them.

Our policies can help clients address challenges and pursue opportunities, such as:

- Protecting their family or their business
- Accumulating cash value
- Providing income
- Offering living benefits to protect their lives
- Creating a legacy for family members or a charity

Each policy offers features that can help with some of these goals as well as riders that can be used to expand the role a policy plays in a client's portfolio.

What does the client need?



Prudential's policies cover the entire risk and reward spectrum so that clients have options to meet their needs. Some policies also have features and benefits that allow clients to refine the risk and reward.

Temporary Insurance Options

	PRUDENTIAL ESSENTIALTERM VALUE	
	INDIVIDUAL TERM	
Product Focus	Affordable, temporary protection	
Design Highlights	<ul style="list-style-type: none"> • Guaranteed 10-, 15-, 20-, and 30-year level-premium periods. After the level-premium period, the scheduled premiums are no longer guaranteed and are subject to increases.⁶ • Conversion Option: <ul style="list-style-type: none"> ▶ Convert to any permanent product in our product suite during the first seven years or until age 70, whichever comes first, and receive a conversion premium credit in years two through seven ▶ In year eight through the end of the level premium period or age 70, whichever comes first, clients can convert to a designated conversion product. ▶ Partial Conversions are permitted ▶ Ability to convert to two term policies to one SUL (subject to change). ▶ Age Last Birthday 	
Common Individual Uses (For more info, see page 16)	<ul style="list-style-type: none"> • Income Protection • Mortgage Protection • Loan Collateral • College Funding Protection 	
Common Business Uses (For more info, see page 19)	<ul style="list-style-type: none"> • Buy/Sell • Key Person • Loan Collateral 	
Target Funding Patterns	Level-Term Period	
Issue Ages¹ (Some limits may apply) ²	Non-Smokers: <ul style="list-style-type: none"> • 10-Year: 75 • 15-Year: 70 • 20-Year: 65 • 30-Year: 55 	Smokers: <ul style="list-style-type: none"> • 10-Year: 75 • 15-Year: 70 • 20-Year: 60 • 30-Year: 45
Minimum Face Amount	\$100,000	
Riders/Features³	<ul style="list-style-type: none"> • Waiver of Premium • Accidental Death Benefit • Children's Protection Rider • Other Goods and Services Rider (automatically included with no additional cost in states where approved) • Terminal Illness Rider (automatically included with no additional cost in states where approved) 	

Temporary Insurance Options

	PRUDENTIAL ESSENTIALTERM PLUS	
	INDIVIDUAL TERM	
Product Focus	Affordable, temporary protection	
Design Highlights	<ul style="list-style-type: none"> • Guaranteed 10-, 15-, 20-, and 30-year level-premium periods. After the level-premium period, the scheduled premiums are no longer guaranteed and are subject to increases.⁶ • Conversion Option: <ul style="list-style-type: none"> ▶ Convert to any permanent product in our product suite during the level premium period or until age 70, whichever comes first, with a conversion premium credit in years two through seven. ▶ Partial Conversions are permitted ▶ Ability to convert to two term policies to one SUL (subject to change). ▶ Age Last Birthday 	
Common Individual Uses (For more info, see page 16)	<ul style="list-style-type: none"> • Income Protection • Mortgage Protection • Loan Collateral • College Funding Protection 	
Common Business Uses (For more info, see page 19)	<ul style="list-style-type: none"> • Buy/Sell • Key Person • Loan Collateral 	
Target Funding Patterns	Level-Term Period	
Issue Ages¹ (Some limits may apply) ²	Non-Smokers: <ul style="list-style-type: none"> • 10-Year: 62 • 15-Year: 62 • 20-Year: 62 • 30-Year: 55 	Smokers: <ul style="list-style-type: none"> • 10-Year: 62 • 15-Year: 62 • 20-Year: 60 • 30-Year: 45
Minimum Face Amount	\$100,000	
Riders/Features³	<ul style="list-style-type: none"> • Waiver of Premium • Accidental Death Benefit • Children's Protection Rider • Other Goods and Services Rider (automatically included with no additional cost in states where approved) • Terminal Illness Rider (automatically included with no additional cost in states where approved) 	

Temporary Insurance Options

	TERM ESSENTIAL
	INDIVIDUAL TERM
Product Focus	Affordable, temporary protection
Design Highlights	<ul style="list-style-type: none"> • Guaranteed 10-, 15-, 20-, and 30-year level-premium periods. After the level-premium period, premiums increase annually to age 95. • Convertible to any permanent product <ul style="list-style-type: none"> ▶ For issue ages 59 and younger, the conversion period ends on whichever comes first: <ol style="list-style-type: none"> 1. The end of the level-premium paying period, or 2. The first policy anniversary on or after the insured's 65th birthday. ▶ For issue ages 60 – 75, the conversion period ends on the fifth policy anniversary. ▶ Ability to convert two term policies to one SUL (subject to change). • Age Last Birthday
Common Individual Uses (For more info, see page 14)	<ul style="list-style-type: none"> • Income Protection • Mortgage Protection • Loan Collateral • College Funding Protection
Common Business Uses (For more info, see page 17)	<ul style="list-style-type: none"> • Buy/Sell • Key Person • Loan Collateral
Target Funding Patterns	Level-Term Period. Premiums will increase annually.
Issue Ages¹ (Some limits may apply) ²	<p>Non-Smokers:</p> <ul style="list-style-type: none"> • Term Essential 10 18 – 75 • Term Essential 15 18 – 70 • Term Essential 20 18 – 65 • Term Essential 30 18 – 55 <p>Smokers:</p> <ul style="list-style-type: none"> • Term Essential 10 18 – 75 • Term Essential 15 18 – 70 • Term Essential 20 18 – 60 • Term Essential 30 18 – 45
Minimum Face Amount	\$100,000
Riders/Features³	<ul style="list-style-type: none"> • Accidental Death Benefit • Children's Protection Rider • Living Needs Benefit^{SM 4} • Waiver of Premium

Temporary Insurance Options

	PRUTERM® ONE
	INDIVIDUAL TERM
Product Focus	Short-term protection for 1 – 5 years
Design Highlights	<ul style="list-style-type: none"> • Annual renewable term insurance • Premiums guaranteed for one year. After first year, premiums increase annually and are not guaranteed. • Annual premium payment mode only • Convertible to any permanent product: <ul style="list-style-type: none"> ▶ The conversion period ends on the fifth policy anniversary. ▶ Ability to convert two term policies to one SUL (subject to change). • Age Last Birthday
Common Individual Uses	<ul style="list-style-type: none"> • Short-Term Income Protection • Short-Term Mortgage Protection • Short-Term Loan Collateral
Common Business Uses	<ul style="list-style-type: none"> • Short-Term Buy/Sell • Short-Term Key Person • Short-Term Loan Collateral
Target Funding Patterns	Renew annually
Issue Ages¹ (Some limits may apply) ²	18 – 85
Minimum Face Amount	\$50,000
Riders/Features³	Living Needs Benefit ^{SM 4}

Non-Variable Permanent Insurance Options

	PRULIFE ESSENTIAL UL®	
	INDIVIDUAL UL	
Product Focus	Cost-effective, No-Lapse Guarantees along with the ability to accumulate cash value through fixed interest crediting	
Design Highlights	<ul style="list-style-type: none"> • Cost-effective, permanent life insurance • Ability to add the BenefitAccess Rider⁵ for chronic or terminal illness concerns • Extended No-Lapse Guarantee (NLG), with the ability to customize the NLG duration depending on premium amount • Death Benefit Options A, B, and C • Potential cash value accumulation • Age Last Birthday • First-Year Flexibility 	
Common Individual Uses (For more info, see pages 14 – 16)	<ul style="list-style-type: none"> • Wealth Transfer • Income Protection • Asset Repositioning/Leveraging • Preparing for Chronic or Terminal Illness 	
Common Business Uses (For more info, see page 17)	<ul style="list-style-type: none"> • Buy/Sell • Key Person • Estate Equalization 	
Age Range Focus	50 – 90	
Client Risk Tolerance	Conservative	
Investment Objective	<ul style="list-style-type: none"> • Prefers low risk and low volatility • Wants to minimize exposure of principal to loss or fluctuation 	
Target Funding Patterns	Solve for Premium	
Issue Ages¹ (Some limits may apply) ²	<ul style="list-style-type: none"> • 0 – 90 (86 – 90 for conversion only) • 0 – 75 Return of Premium Death Benefit (Type C) 	
Minimum Face Amount	<ul style="list-style-type: none"> • 0 – 75 \$25,000 • 76 – 80 \$100,000 • 81 – 85 \$250,000 <p>Conversion</p> <ul style="list-style-type: none"> • 0 – 90 \$1 	
Surrender Charge Period	14 years	
Riders/Features³	<ul style="list-style-type: none"> • Accidental Death Benefit • BenefitAccess Rider⁵ • Children Level Term Rider • Enhanced Cash Value Rider* 	<ul style="list-style-type: none"> • Living Needs Benefit^{SM 4} • Overloan Protection Rider⁷ • Waiver of Monthly Deductions • Premium Deposit Account (PDA)¹⁴

*The Enhanced Cash Value Rider is only available at face amounts of \$250,000 and above. Not available in New York.

Non-Variable Permanent Insurance Options

	PRULIFE® FOUNDERS PLUS INDEXED UL	
	INDEXED UL	
Product Focus	Cost-effective, permanent death benefit protection, with a meaningful No-Lapse Guarantee and the potential for cash value accumulation	
Design Highlights	<ul style="list-style-type: none"> • Flexible premium, permanent life insurance with a focus on death benefit protection with the added flexibility of cash value accumulation potential and access • Cash value accumulation potential with downside protection is based on a choice of a Fixed Account, S&P 500® Indexed Account, and/or Goldman Sachs Voyager Indexed Account.⁷ A client may also choose to allocate between the three account options for a blended approach. Account option(s) selected determines interest crediting methodology applied to Contract Fund. <ul style="list-style-type: none"> ▶ The Fixed Account is the account to which all premiums (net of premium-based charges) are initially allocated. Amounts allocated to the Fixed Account earn interest credits daily, at a rate guaranteed to be no less than 2.50% annually. ▶ The S&P 500® Indexed Account offers interest credits based on the performance of the S&P 500® Index (excluding dividends), using an annual point-to-point calculation method, participation rate, cap, and floor. ▶ The Goldman Sachs Voyager Indexed Account offers interest credits based on the performance of the Goldman Sachs Voyager Index, using an annual point-to-point calculation method, participation rate, and floor. This account option does not use a cap. In addition to indexed interest, the Goldman Sachs Voyager account includes a fixed interest rate component, the Daily Interest Advantage, that credits interest not linked to an underlying index. The Daily Interest Advantage credits daily at a declared interest rate. • Designated Transfer Amount (DTA): This feature provides clients with the ability to create multiple indexed account segments with one premium, allowing diversification of index interest earnings by having more segments tracking against the accompanying index throughout the year. • Adjustable No-Lapse Guarantee period based on the number, amount, and timing of premium payments <ul style="list-style-type: none"> • Age Last Birthday • Death Benefit Options: A, B, and C • First-Year Flexibility 	
Common Individual Uses (For more info, see pages 14 – 16)	<ul style="list-style-type: none"> • Wealth Transfer • Income Protection • Preparing for Chronic or Terminal Illness 	
Common Business Uses (For more info, see page 17)	<ul style="list-style-type: none"> • Buy/Sell • Key Person • Loan Collateral 	
Age Range Focus	45 – 75	
Client Risk Tolerance	Conservative/Moderate	
Investment Objective	Willing to assume a little/moderate amount of market risk and volatility in the pursuit of modest/moderate returns	
Target Funding Patterns	Solve for Premium	
Issue Ages¹ (Some limits may apply) ²	<ul style="list-style-type: none"> • 0 – 85 • 0 – 75 (Type C) 	
Minimum Face Amount	<ul style="list-style-type: none"> • 0 – 80 \$100,000 • 81 – 85 \$250,000⁹ 	
Surrender Charge Period	14 years	
Riders/Features³	<ul style="list-style-type: none"> • Accidental Death Benefit • BenefitAccess Rider⁵ • Children Level Term Rider • Enhanced Cash Value Rider* 	<ul style="list-style-type: none"> • Living Needs Benefit^{SM 4} • Overloan Protection Rider⁷ • Waiver of Monthly Deductions • Premium Deposit Account (PDA)¹⁴

*The Enhanced Cash Value Rider is only available at face amounts of \$250,000 and above. Not available in New York.

Non-Variable Permanent Insurance Options

	PRUDENTIAL MOMENTUM IUL SM	
	INDIVIDUAL UL	
Product Focus	Permanent death benefit protection with cash value accumulation potential through basic (fixed) and indexed interest options	
Design Highlights	<ul style="list-style-type: none"> • Flexible premium, permanent life insurance that offers death benefit protection and is designed for greater cash value accumulation potential. • Designed with flexible features that can be adjusted according to the client's goals and risk tolerance • Choice of five interest-crediting accounts: <ul style="list-style-type: none"> ▶ Three indexed accounts based on the S&P 500[®] Index <ul style="list-style-type: none"> – 1-year S&P 500[®] capped indexed account – 6-month S&P 500[®] capped indexed account – 1-year S&P 500[®] uncapped indexed account ▶ An indexed account based on the Nasdaq-100[®] <ul style="list-style-type: none"> – 1-year Nasdaq-100[®] capped indexed account ▶ A fixed account • Point-to-point index interest crediting its methodology • Index interest rate-crediting structure: <ul style="list-style-type: none"> ▶ 1-year cap: Guaranteed minimum 3% ▶ 6-month cap: Guaranteed minimum 1.5% ▶ Floor 0% ▶ Participation Rates: <ul style="list-style-type: none"> – Capped Accounts 100% Guaranteed – Uncapped Account 20% Guaranteed (See illustration for current rate) • Limited No-Lapse Guarantee period: Earlier of 20 years or age 70, but at least 10 years • Age Last Birthday 	
Common Individual Uses (For more info, see pages 14 – 16)	<ul style="list-style-type: none"> • Cash Value Accumulation Potential • Supplementing Retirement Income 	<ul style="list-style-type: none"> • Preparing for Chronic or Terminal Illness • Estate Planning
Common Business Uses (For more info, see page 17)	<ul style="list-style-type: none"> • Buy/Sell • Deferred Compensation 	<ul style="list-style-type: none"> • Executive Bonus • Key Person
Age Range Focus	35 – 55	
Client Risk Tolerance	Moderate	
Investment Objective	Willing to assume a moderate amount of market risk and volatility in the pursuit of moderate returns	
Target Funding Patterns	Overfunded up to Max Level Funding and short duration funding	
Issue Ages¹ (Some limits may apply) ²	<ul style="list-style-type: none"> • 0 – 85 • 0 – 75 (Type C) 	
Minimum Face Amount	<ul style="list-style-type: none"> • 0 – 80 \$100,000 • 81 – 85 \$250,000⁹ 	
Loans	Fixed and Participating loans available	
Surrender Charge Period	15 years	
Riders/Features³	<ul style="list-style-type: none"> • Accidental Death Benefit • BenefitAccess Rider⁵ • Children Level Term Rider • Enhanced Cash Value Rider* • Enhanced Disability Benefit 	<ul style="list-style-type: none"> • Living Needs Benefit^{SM 4} • Overloan Protection Rider⁷ • Premium Deposit Account (PDA)¹⁴ • Other Goods and Services Rider

*The Enhanced Cash Value Rider is only available at face amounts of \$250,000 and above. Not available in New York.

Indexed accounts are subject to a cap, floor, and spread as applicable, that are non-guaranteed and subject to change. These can change based on market conditions and other factors. To see what the current rates are at any given time, see prudential.com/universallife.

Once an index segment is created, its Participation Rate, Index Growth Floor, and Index Growth Cap will not change.

Indexed Variable Permanent Insurance Options

	PRUDENTIAL FLEXGUARD® LIFE IVUL			
	INDIVIDUAL IVUL			
Product Focus	Permanent death benefit protection with cash value accumulation potential through traditional and buffered indexed strategies, ¹² variable investment options, and a fixed rate. Offers a five-year No-Lapse Guarantee and two optional riders that can extend the NLG through age 90, or a lifetime. Product is not available in New York or Oregon.			
Design Highlights	<ul style="list-style-type: none"> A variety of ways to offer clients cash value growth opportunity including variable investment options, a fixed rate option, and index strategies that offer levels of downside protection: <ul style="list-style-type: none"> 1-year S&P 500® Cap Rate—0% Floor Index Strategy offers indexed interest upside potential based on the performance of the S&P 500® Index, excluding dividends (based on 100% guaranteed participation rate, current cap, and 0% floor). The cap rate is subject to change. 1-year S&P 500® Cap Rate—10% Buffer Index Strategy offers indexed interest upside potential based on the performance of the S&P 500® Index, excluding dividends (based on 100% guaranteed participation rate, a current cap, and a 10% buffer,¹² which protects against the first 10% of market loss at the end of the segment). The cap rate is subject to change. 1-year S&P 500® Step Rate Plus—10% Buffer Index Strategy offers index interest upside potential based on the performance of the S&P 500® Index, excluding dividends (based on a participation rate, step rate, and a 10% buffer,¹² which protects against the first 10% of market loss at the end of the segment). When the index return is zero or positive, the segment is credited the greater of the step rate or the participation rate multiplied by the index return. A negative index return is reduced by the buffer. Diverse portfolio of underlying variable investment options with unlimited upside potential, including equity, bond, money market, and asset allocation funds. Variable investment options do not offer downside protection. The Fixed Rate Option offers traditional fixed interest crediting declared by Prudential. Designated Transfer Amount (DTA) is an included feature that allows for monthly transfers of a specified amount from the Fixed Rate Option to the Index Strategy. No restriction on fund selection or required asset allocation unless selecting the Extended Plus No-Lapse Guarantee rider. 5-year No-Lapse Guarantee with two optional extended rider choices, including: <ul style="list-style-type: none"> Extended No-Lapse Guarantee Rider—up to age 90 Extended Plus No-Lapse Guarantee Rider—up to age 121¹³ Age Last Birthday Death Benefit Options: A and B 			
Common Individual Uses (For more info, see pages 14 – 16)	<ul style="list-style-type: none"> Cash Value Accumulation Potential Supplementing Retirement Income 	<ul style="list-style-type: none"> Preparing for Chronic or Terminal Illness Estate Planning 	<ul style="list-style-type: none"> Trusts Wealth Transfer 	
Common Business Uses (For more info, see page 17)	<ul style="list-style-type: none"> Deferred Compensation Executive Bonus Buy/Sell 	<ul style="list-style-type: none"> Key Person Split Dollar 		
Age Range Focus	35 – 75			
Client Risk Tolerance	Moderate			
Investment Objective	Willing to assume a moderate amount of market risk and volatility in the pursuit of moderate returns			
Target Funding Patterns	<ul style="list-style-type: none"> Overfunded up to Max Level Funding Solve for Premium or No-Lapse Guarantee up to lifetime 			
Issue Ages¹ (Some limits may apply) ²	0 – 85			
Minimum Face Amount	<ul style="list-style-type: none"> 0 – 17 \$50,000 18 – 75 \$75,000 76 – 80 \$100,000 81 – 85 \$250,000, with exceptions permitted at \$200,000³ 			
Loans	Fixed loans available			
Surrender Charge Period	15 years			
Riders/Features³	<ul style="list-style-type: none"> Extended NLG Rider Extended Plus NLG Rider Living Needs Benefit^{SM 4} Accidental Death Benefit Overloan Protection Rider⁷ 	<ul style="list-style-type: none"> Enhanced Cash Value Rider* Enhanced Disability Benefit Children Level Term Rider BenefitAccess Rider (BAR)⁵ Premium Deposit Account (PDA)¹⁴ 		

All are subject to state availability. Refer to the latest highlighter on each rider for more information.

*The Enhanced Cash Value Rider is only available at face amounts of \$250,000 and above. Not available in New York.

Variable Permanent Insurance Options

	VUL PROTECTOR®	PRULIFE® CUSTOM PREMIER II
	INDIVIDUAL VUL	INDIVIDUAL VUL
Product Focus	Permanent death benefit protection with a meaningful No-Lapse Guarantee (up to lifetime*) utilizing a variety of underlying investment options from well-known fund companies	Permanent death benefit protection with cash value accumulation potential through a variety of underlying investment options from well-known fund companies
Design Highlights	<ul style="list-style-type: none"> • Flexible premium, permanent life insurance that has the potential to provide cash value accumulation • Adjustable No-Lapse Guarantee period up to lifetime* (based on the number, amount, and timing of premium payments) • Over 50 underlying investment options covering a broad range of asset classes and styles from well-known fund companies • Age Last Birthday • Death Benefit Options: A and B only 	<ul style="list-style-type: none"> • Flexible premium, permanent life insurance designed for greater cash value accumulation potential • Two No-Lapse Guarantee periods: <ol style="list-style-type: none"> 1. Short Term (Ages 0 – 59: Eight years and Ages 60+: Six years); 2. Limited (All ages: Greater of 10 years or age 75). Designed to provide early protection from lapse while the policy is just starting out and may not have sufficient value to withstand market volatility • Over 50 underlying investment options covering a broad range of asset classes and styles from well-known fund companies • Age Last Birthday • Death Benefit Options: A, B, and C
Common Individual Uses (For more info, see pages 14 – 16)	<ul style="list-style-type: none"> • Wealth Transfer • Income Protection • Preparing for Chronic or Terminal Illness 	<ul style="list-style-type: none"> • Cash Value Accumulation Potential • Supplementing Retirement Income • Preparing for Chronic or Terminal Illness
Common Business Uses (For more info, see page 17)	<ul style="list-style-type: none"> • Deferred Compensation • Executive Bonus • Key Person • Split Dollar • Buy/Sell 	<ul style="list-style-type: none"> • Deferred Compensation • Executive Bonus • Key Person • Split Dollar • Buy/Sell
Age Range Focus	35 – 55	30 – 55
Client Risk Tolerance	Moderate	Aggressive
Investment Objective	Willing to assume a moderate amount of market risk and volatility in the pursuit of moderate returns	Willing to assume a high level of risk and volatility in pursuit of higher returns
Target Funding Patterns	Solve for Premium or No-Lapse Guarantee	Overfunded up to Max Level Funding
Issue Ages¹ (Some limits may apply) ²	0 – 85	<ul style="list-style-type: none"> • 0 – 85 • 0 – 75 (Type C)
Minimum Face Amount	<ul style="list-style-type: none"> • 0 – 17 \$50,000 • 18 – 75 \$75,000 • 76 – 80 \$100,000 • 81 – 85 \$250,000⁹ 	<ul style="list-style-type: none"> • 0 – 17 \$50,000¹⁰ • 18 – 75 \$75,000¹⁰ • 76 – 80 \$100,000 • 81 – 85 \$250,000⁹
Surrender Charge Period	14 years	10 years
Riders/Features³	<ul style="list-style-type: none"> • Accidental Death Benefit • BenefitAccess Rider⁸ • Children Level Term Rider • Enhanced Cash Value Rider^{**} • Enhanced Disability Benefit • Living Needs Benefit^{SM 4} • Overloan Protection Rider⁷ • Other Goods and Services Rider • Premium Deposit Account (PDA)¹⁴ 	<ul style="list-style-type: none"> • Accidental Death Benefit • BenefitAccess Rider⁸ • Children Level Term Rider • Enhanced Cash Value Rider^{**} • Enhanced Disability Benefit • Living Needs Benefit^{SM 4} • Overloan Protection Rider⁷ • Other Goods and Services Rider • Premium Deposit Account (PDA)¹⁴ • S&P 500® Indexed Account Rider¹¹ (not available in New York)

*In New York, maximum No-Lapse Guarantee is through age 90. Please see policy for details.

**The Enhanced Cash Value Rider is only available at face amounts of \$250,000 and above. Not available in New York.

Second-To-Die Permanent Insurance Options

	PRULIFE® SUL PROTECTOR	PRULIFE® SURVIVORSHIP INDEX UL
	SURVIVORSHIP UL	SURVIVORSHIP UL
Product Focus	Lifetime death benefit guarantees paying on the death of the second person	Cost-effective, permanent death benefit protection for two lives, with a meaningful No-Lapse Guarantee and the potential for cash value accumulation
Design Highlights	<ul style="list-style-type: none"> • Flexible premium, permanent life insurance with a focus on death benefit protection covering two lives, with long-term, up-to-lifetime No-Lapse Guarantees. The death benefit is paid upon the death of the second insured. • Adjustable No-Lapse Guarantee period based on the number, amount, and timing of premium payments. • Age Last Birthday • Death Benefit Options: A only 	<ul style="list-style-type: none"> • Flexible premium, permanent life insurance with a focus on death benefit protection covering two lives, with solid No-Lapse Guarantees (90+), and the flexibility of cash value accumulation potential and access • Cash value accumulation potential with downside protection through four distinct account options: <ul style="list-style-type: none"> ▶ The Fixed Interest Account offers traditional fixed interest crediting that is declared by Prudential. ▶ The Indexed Account offers index interest potential based on the performance of the S&P 500® Index, excluding dividends (based on a 100% participation rate, a current cap, and a 0% floor).⁷ Clients may wish to consider this account when anticipating usual growth market conditions. (This account is subject to a participation rate, cap, and floor that are subject to change.) ▶ The Indexed Account with Multiplier offers index interest potential based on the performance of the S&P 500®, excluding dividends, in excess of what is offered on the 100% participation rate index strategy, but is limited by a lower cap.⁷ Clients may wish to consider this account when anticipating modest growth market conditions. (This account is subject to a participation rate, floor, cap, and multiplier that are subject to change.) ▶ Uncapped Indexed Account offers index interest potential based on the performance of the S&P 500®, excluding dividends, with the safety of a floor, no cap, but limited by the account spread that is deducted from the interest earned.⁷ Clients may wish to consider this account when anticipating high growth market conditions. (This account is subject to a participation rate, floor, and spread that are subject to change.) • Designated Transfer Amount (DTA): This feature provides clients with ability to create multiple Indexed Account segments with one premium, allowing diversification of index interest earnings by having more segments tracking against the S&P 500® throughout the year • Adjustable No-Lapse Guarantee period based on the number, amount, and timing of premium payments • Age Last Birthday • Death Benefit Options: A, B, and C • Optional rider available to help overcome the challenges associated with chronic/terminal illness when a claim is approved
Common Individual Uses (For more info, see pages 14 – 16)	<ul style="list-style-type: none"> • Estate Planning • Trusts • Wealth Transfer 	<ul style="list-style-type: none"> • Estate Planning • Trusts • Wealth Transfer
Common Business Uses (For more info, see page 17)	Estate Equalization	Estate Equalization
Age Range Focus	40 – 75	45 – 75
Client Risk Tolerance	Conservative	Moderate
Investment Objective	Prefers low risk and low volatility	Willing to assume a moderate amount of market risk and volatility in the pursuit of moderate returns
Target Funding Patterns	Lifetime No-Lapse Guarantee	No-Lapse Guarantee
Issue Ages¹ (Some limits may apply) ²	<ul style="list-style-type: none"> • 18 – 85 • Maximum age difference between the insureds is 25 years. 	18 – 85
Minimum Face Amount	\$250,000	<ul style="list-style-type: none"> • 0 – 80 \$200,000 • 81 – 85 \$250,000⁹
Surrender Charge Period	19 years	14 years
Riders/Features³	<ul style="list-style-type: none"> • Estate Protection Rider • Guaranteed Policy Split Rider 	<ul style="list-style-type: none"> • Enhanced Cash Value Rider* • Estate Protection Rider • Guaranteed Policy Split Rider • Survivorship Benefit Access Rider⁹ • Overloan Protection Rider⁷

*The Enhanced Cash Value Rider is only available at face amounts of \$250,000 and above. Both insureds must be 70 or younger. Not available in New York.

Second-To-Die Permanent Insurance Options

	PRULIFE® SVUL PROTECTOR	
	SURVIVORSHIP VUL	
Product Focus	Cost-effective, permanent death benefit protection for two lives, with a meaningful No-Lapse Guarantee (up to lifetime*) and the potential for cash value accumulation utilizing a variety of underlying investment options from well-known fund companies	
Design Highlights	<ul style="list-style-type: none"> • Flexible premium, permanent life insurance with a focus on death benefit protection covering two lives, with the potential to provide cash value accumulation, with the ability to access it • Adjustable No-Lapse Guarantee period (based on the number, amount, and timing of premium payments) • Over 35 underlying investment options covering a broad range of asset classes and styles from well-known fund companies • Age Last Birthday • Death Benefit Options: A, B, and C 	
Common Individual Uses (For more info, see pages 14 – 16)	<ul style="list-style-type: none"> • Estate Planning • Wealth Transfer • Trusts 	
Common Business Uses (For more info, see page 17)	Estate Equalization	
Age Range Focus	45 – 65	
Client Risk Tolerance	Moderate	
Investment Objective	Willing to assume market risk and volatility in the pursuit of modest/moderate returns depending on the underlying investment options chosen	
Target Funding Patterns	<ul style="list-style-type: none"> • Solve for Premium • No-Lapse Guarantee 	
Issue Ages¹ (Some limits may apply) ²	18 – 85	
Minimum Face Amount	<ul style="list-style-type: none"> • 18 – 80 \$200,000 • 81 – 85 \$250,000⁹ 	
Surrender Charge Period	14 years	
Riders/Features³	<ul style="list-style-type: none"> • Enhanced Cash Value Rider** • Estate Protection Rider • Guaranteed Policy Split Rider • Overloan Protection Rider⁷ • Survivorship Benefit Access Rider⁹ • Premium Deposit Account (PDA)¹⁴ 	

*In New York, maximum No-Lapse Guarantee is through age 90. Please see policy for details.

**The Enhanced Cash Value Rider is only available at face amounts of \$250,000 and above. Both insureds must be 70 or younger. Not available in New York.

Product Riders & Features

Visit PruXpress for individual highlighters on many of these product riders. Some riders may not be available in all states, and some are available at an additional cost.

BENEFIT TYPE	RIDER	DESCRIPTION	ESSENTIAL TERM VALUE	ESSENTIAL TERM PLUS	TERM ESSENTIAL	PRUTERM ONE	ESSENTIAL UL	FOUNDERS PLUS INDEXED UL	MOMENTUM IUL	FLEXGUARD LIFE IVUL	VUL PROTECTOR	CUSTOM PREMIER II	SUL PROTECTOR	SURVIVORSHIP INDEX UL	SVUL PROTECTOR
LIVING BENEFITS	Benefit Access Rider (BAR)	Provides the ability to accelerate the death benefit to use however the client wishes if they are diagnosed with a chronic or terminal illness.					•	•	•	•	•	•			
	Survivorship Benefit Access Rider (SBAR)	Provides the ability to accelerate the death benefit to use however the client wishes in the event that the surviving insured is diagnosed with a chronic or terminal illness or both insureds are chronically/terminally ill at the same time.												•	•
	Living Needs Benefit (LNB)	Provides the ability to accelerate the death benefit if the insured is diagnosed with a terminal illness or is permanently confined to a nursing home.	•	•	•	•	•	•	•	•	•	•			
WAIVER OF PREMIUM	Waiver of Premium	Pays policy premiums if a client becomes disabled so that their valuable life insurance coverage remains intact.	•	•	•										
	Enhanced Disability Benefit (EDB)	Pays the greater of the amounts shown under the contract's Schedule of Disability Benefits (9% of the annual Limited No-Lapse Premium) and monthly charges if a client becomes disabled so that their valuable life insurance coverage can remain intact.							•	•	•	•			
	Waiver of Monthly Deductions (WMD)	Pays policy charges if a client becomes disabled so that their valuable life insurance coverage remains intact.					•	•							
CHILDREN'S RIDER	Children's Protection Rider	Option to provide life insurance on a client's children while they are young. It can be converted to a permanent policy at a later time.	•	•	•										
	Children Level Term Rider (CLT)	Option to provide life insurance on a client's children while they are young. It can be converted to a permanent policy at a later time. Provides paid-up protection on the death of the primary insured.					•	•	•	•	•	•			
OTHER	Accidental Death Benefit Rider (ADB)	Pays additional amount of death benefit if death is the direct result of an accident. Not available in Massachusetts.	•	•	•		•	•	•	•	•	•			
	Overloan Protection Rider	A benefit that, for a one-time charge when exercised, may keep a client's policy from lapsing if they have an outstanding loan.					•	•	•	•	•	•		•	•
	Enhanced Cash/Surrender Value Rider (ECV/ESV)	Provides higher cash surrender values in the early years of the policy, usually used in business situations. Not available in New York.					•	•	•	•	•	•		•	•
	Guaranteed Policy Split Rider (GPSR)	Allows a survivorship policy to be split into two individual policies in the event of divorce or a repeal of the unlimited marital deduction.											•	•	•
	Estate Protection Rider (EPR)	Increases the death benefit by up to 100% if both insureds die before the policy's fourth anniversary.											•	•	•
	S&P 500® Indexed Account Rider	Offers the ability to provide certain goods and services that Prudential may offer. Subject to state approval.										•			
	Extended No-Lapse Guarantee Rider	Extends the No-Lapse Guarantee through age 90. ¹³									•				
	Extended Plus No-Lapse Guarantee Rider	Extends the No-Lapse Guarantee through age 120. ¹³									•				
Premium Deposit Account (PDA)	A single deposit solution that earns interest and pays premiums over a 2- to 10-year period.					•	•	•	•	•	•			•	

Common Strategies

STRATEGY	SUMMARY	COMMONLY USED
Income Protection	Purchasing life insurance to replace lost income due to premature death. Settlement options are available for those looking for guaranteed income.	<ul style="list-style-type: none"> • EssentialTerm Value • EssentialTerm Plus • Term Essential • Essential UL • Founders Plus Indexed UL • FlexGuard Life • VUL Protector
Debt/Loan Protection	Purchasing life insurance to offset debts (e.g., mortgage, college loans) owed due to premature death.	<ul style="list-style-type: none"> • EssentialTerm Value • EssentialTerm Plus • Term Essential • Essential UL • Founders Plus Indexed UL • FlexGuard Life • VUL Protector
College Funding Protection	Purchasing life insurance to replace lost college funding due to premature death.	<ul style="list-style-type: none"> • EssentialTerm Value • EssentialTerm Plus • Term Essential
Life Insurance in Retirement Planning (LIRP)	Placing the maximum amount of premium into a cash value accumulation policy without creating a Modified Endowment Contract (MEC) and potentially utilizing withdrawals and/or loans from the policy to supplement income during retirement.*	<ul style="list-style-type: none"> • Momentum IUL • FlexGuard Life • Custom Premier II
Chronic/Terminal Illness Protection Needs	There are clients who have concerns about becoming chronically or terminally ill when they get older. They may be concerned about who will take care of them, where they will live, how they will afford the care they need, etc. This strategy provides permanent life insurance protection with a chronic or terminal illness rider that allows them to accelerate their death benefit to help out financially once the claim is approved.	<ul style="list-style-type: none"> • Essential UL • Founders Plus Indexed UL • Momentum IUL • FlexGuard Life • VUL Protector • Custom Premier II • Survivorship Index UL • SVUL Protector

*Loans are charged interest; they are usually not taxable. Withdrawals are generally taxable to the extent they exceed basis in the policy. 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. For policies that are Modified Endowment Contracts (MECs), distributions (including loans) are taxable to the extent of income in the policy; an additional 10% federal income-tax penalty may apply. Clients should consult their tax advisor for advice about their own situations.

Asset Repositioning/Leveraging

All of these strategies involve the repositioning of assets that are not needed for retirement and that are not being used for day-to-day living expenses.

STRATEGY	SUMMARY	COMMONLY USED
Activate Your Assets	Involves the idea of repositioning certificates of deposit. Such monies could be repositioned to life insurance to create, enhance, or leave a legacy.	<ul style="list-style-type: none"> • Essential UL • Founders Plus Indexed UL • FlexGuard Life • VUL Protector • SIUL
Bringing Stock to Life	Involves the idea of repositioning a portion of a concentrated stock portfolio. This concept does not discuss any particular stock or security. Rather, it focuses conceptually on repositioning a portion of monies generated by diversification strategies to a life insurance policy to reduce the amount of market volatility for assets earmarked for a client's legacy planning.	<ul style="list-style-type: none"> • Essential UL • Founders Plus Indexed UL • FlexGuard Life • VUL Protector • SUL Protector • SIUL • SVUL Protector
Charitable Planning	In the asset repositioning/leveraging context, charitable planning typically involves using life insurance in a variety of ways primarily to enhance or leverage the amount of money ultimately passing to charity. Where traditional measures of economic loss may not be present in the facts and where the case may not fit Prudential's traditional underwriting guidelines, the charitable planning case may be considered a leveraged gifting type of case and may be considered under the asset repositioning/leveraging underwriting guidelines. Therefore, it is included in this list of concepts.	<ul style="list-style-type: none"> • Essential UL • FlexGuard Life • VUL Protector • SUL Protector • SIUL • SVUL Protector
Complete the Dream	Involves the idea of repositioning a portion of assets (after taxes and/or surrender charges) with the goal of reducing the amount of market volatility for assets earmarked for a client's legacy planning.	<ul style="list-style-type: none"> • Essential UL
Legacy Advantage	Involves the idea of repositioning assets that may be tax-inefficient from a wealth transfer perspective (e.g., IRAs and annuities). IRAs and annuities are subject to income taxes at death, which may make them inefficient from a wealth transfer perspective. Such assets (after taxes and/or surrender charges) or a portion of the income from such assets may be repositioned to life insurance to create, enhance, or leave a legacy.	<ul style="list-style-type: none"> • Essential UL • Founders Plus Indexed UL • FlexGuard Life • VUL Protector • SUL Protector • SIUL

Note: If the asset or income being repositioned becomes fully exhausted, premiums may have to be paid using other assets or income to keep the life insurance policy in force.

Legacy Planning

STRATEGY	SUMMARY	COMMONLY USED
Access Trusts	Irrevocable trust with provisions permitting distributions to non-grantor spouse.	<ul style="list-style-type: none"> • Essential UL • Founders Plus Indexed UL • Momentum IUL • FlexGuard Life • VUL Protector • Custom Premier II • SIUL • SVUL Protector
Charitable Remainder Trust (CRT) with Wealth Replacement	Customers will make gifts of highly appreciated property (e.g., stock) to a charitable remainder trust. They receive income from the CRT for a specific number of years or for life. The remainder passes to charity. To replace the wealth gifted away, the customer will sometimes establish an irrevocable trust, which will purchase life insurance.	<ul style="list-style-type: none"> • Essential UL • FlexGuard Life
Estate Planning	Purchasing life insurance to offset estate tax liabilities.	<ul style="list-style-type: none"> • Essential UL • Founders Plus Indexed UL • FlexGuard Life • VUL Protector • SUL Protector • SIUL • SVUL Protector
Roth IRA Planning	Involves general discussions of (1) the benefits of Roth IRAs, (2) comparisons of conversion options regarding traditional IRAs to Roth IRAs, (3) modeling the general tax impacts that may be involved in the conversion, and (4) discussing how life insurance can be integrated into overall planning and can be used to provide an enhanced legacy to heirs.	<ul style="list-style-type: none"> • Essential UL • Founders Plus Indexed UL • FlexGuard Life • VUL Protector • SUL Protector • SIUL • SVUL Protector
Special Needs	Irrevocable trust designed to supplement governmental benefits, usually holding life insurance as a funding vehicle.	<ul style="list-style-type: none"> • Essential UL • Founders Plus Indexed UL • FlexGuard Life • VUL Protector • SUL Protector • SIUL • SVUL Protector

Business Strategies

STRATEGY	SUMMARY	COMMONLY USED
Buy/Sell	Purchase of life insurance to fund obligation created by agreement to purchase a business interest.	<ul style="list-style-type: none"> • EssentialTerm Value • EssentialTerm Plus • Term Essential • PruTerm One (for short term) • Essential UL • Founders Plus Indexed UL • FlexGuard Life • VUL Protector • Custom Premier II
Estate Equalization	Purchasing life insurance for children who will not inherit the business or farm.	<ul style="list-style-type: none"> • Essential UL • Founders Plus Indexed UL • FlexGuard Life • VUL Protector • SUL Protector • SIUL • SVUL Protector
Executive Bonus Restrictive Executive Bonus	Business provides bonuses to executive who, in turn, purchases a life insurance policy.	<ul style="list-style-type: none"> • Essential UL • Momentum IUL • FlexGuard Life • VUL Protector • Custom Premier II
Key Person	Business purchases life insurance to protect against the loss due to premature death of a key person.	<ul style="list-style-type: none"> • EssentialTerm Value • EssentialTerm Plus • Term Essential • PruTerm One (for short term) • Essential UL • Founders Plus Indexed UL • Momentum IUL • FlexGuard Life • VUL Protector • Custom Premier II
Private Financing & Split Dollar**	Premium-sharing arrangement used by employers to finance insurance purchase.	<ul style="list-style-type: none"> • Essential UL • Founders Plus Indexed UL • FlexGuard Life • VUL Protector • Custom Premier II

**The Sarbanes-Oxley Act makes it a crime for publicly traded companies to, directly or indirectly, enter into a loan with certain directors and officers. It is unclear whether the Act applies to split dollar arrangements. Clients should contact their tax or legal advisors for the most recent developments.

EssentialTerm is issued by Pruco Life Insurance Company located in Newark, NJ.

Term Essential is issued by Pruco Life Insurance Company except in New York, where it is issued by Pruco Life Insurance Company of New Jersey. Both are Prudential Financial companies located in Newark, NJ.

The Terminal Illness Rider is available without an extra premium. Obtaining benefits under the terms of the rider will reduce and may eliminate the death benefit. Benefits paid under the Terminal Illness Rider are intended to be treated for federal tax purposes as accelerated life insurance death benefits under IRC §101(g)(1)(b). Tax laws related to the receipt of accelerated death benefits are complex and benefits may be taxable in certain circumstances. Receipt of benefits may affect eligibility for public assistance programs such as Medicaid. Accelerated benefits paid under the terms of the Terminal Illness Rider are subject to a processing fee of up to \$100. Clients should consult tax and legal advisors prior to initiating any claim. A licensed physician must certify that the insured is terminally ill to qualify for benefits. Other terms and conditions may apply. The rider may not cover all of the costs associated with terminal illness. The rider is a life insurance accelerated death benefit product, is generally not subject to health insurance requirements, and may not be available in all states. The rider form number for the Terminal Illness Rider is either ICC16 TB 146-2016 or TB 146-2016, which may be followed by a state code.

¹ There are no extended or exception issue ages.

² Product and rate availability can vary by state. Minimum age may vary by face amount.

³ All benefits, riders, and product features may not be available in all states. Additional limitations may apply based on age and underwriting. Some riders are available at an additional cost.

⁴ The Living Needs Benefit is an accelerated death benefit and is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for insurance of these types. There is no charge for this rider but, when a claim is paid under this rider, the death benefit is reduced for early payment, and a \$150 (\$100 in Florida) processing fee is deducted. If more than one policy is used for the claim, each policy will have a processing fee of up to \$150 deducted (\$100 in Florida). Portions of the Living Needs Benefit payment may be taxable, and receiving an accelerated death benefit may affect a client's eligibility for public assistance programs. The federal income-tax treatment of payments made under this rider depends upon whether the insured is considered "terminally ill" or "chronically ill" and, if the policy is business related, whether the insured is receiving the benefits. We suggest that clients seek assistance from a personal tax advisor regarding the implications of receiving Living Needs Benefit payments. This rider is not available in Minnesota to new purchasers over age 65 until the policy has been in force for one year, and the nursing home option is not available in California, Connecticut, Florida, Massachusetts, New York, or the District of Columbia. This rider is not available in Washington state. In Oregon, term policies must include the waiver of premium benefit to be eligible for this rider.

⁵ 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.

⁶ Post-level premiums will be based upon the face amount immediately before the end of the level-premium period in case of partial conversions and decreases. The company has the right to change these scheduled premiums no more than once a year, but the resulting premiums cannot exceed the maximum amounts stated in the policy.

⁷ The Overloan Protection Rider is available only on policies with GPT. Please note that the Internal Revenue Service (IRS) has not ruled on the tax consequences associated with exercising the rider or whether loans in excess of cash value may be treated as taxable distributions.

⁸ The potential to build cash value in the S&P 500[®] Indexed Account is based in part on the performance of the S&P 500[®] Index (using an index growth cap and floor) on an annual point-to-point basis based on a 100% participation rate (subject to change). The potential to build cash value in the Goldman Sachs Voyager Indexed Account is based in part on the performance of the Goldman Sachs Voyager Index (using a participation rate and floor) on an annual point-to-point basis. The Goldman Sachs Voyager Indexed Account does not have an index growth cap. Money that is placed in an Indexed Account is not a direct investment in the underlying Index. Founders Plus is not a variable contract or an investment contract.

The Index Growth Cap is generally stated as a percentage, which is the maximum rate of interest that will be credited at the end of the one-year Indexed Account Segment duration, regardless of changes to the designated index. The Index Growth Cap may be raised or lowered at our discretion before the segment is created but will not be lower than the guaranteed minimum index growth cap stated in the policy (currently, 3% in all states). Once an Indexed Account Segment is created, its Index Growth Cap will not change. Changes to the Index Growth Cap could result in different values than shown here. Changes are not tied to the performance of the underlying index and may be based on interest rates, market volatility, and other factors. Index Growth Caps and Floors may be different in selected states.

The Participation Rate is a factor applied to the growth rate experienced by the designated index when determining the Index Interest credited. For example, an insurance company may set the Participation Rate at 100%, which means the policy would be credited interest based on 100% of the positive growth experience by the designated index, subject to the Index Growth Cap (where applicable) and Index Growth Floor. The Participation Rate will be declared for each Index Account Segment in advance of each segment start date. Once an index segment is created its Participation Rate will not change.

Please refer to www.prudential.com/universallife for the current Growth Cap Rates and Participation Rates.

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S&P 500[®] Index values are exclusive of dividends.

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There is no guarantee that the Index will not underperform some or all of the underlying assets. In particular, the Index may have a significant weight in one of those assets at the time of a sudden drop, or no exposure to one of those underlyings at a time it has a strong performance, or a significant weight to the cash component. Different indices with a different set of underlying assets may significantly outperform the Index. The Index is not actively managed, and Goldman Sachs does not exercise discretion in constructing, calculating, or executing the strategy. For further information and disclosure about the strategy, including relevant risk factors, please refer to the related transaction documentation. The Index was launched on June 7, 2019.

⁹ Consideration will be given for face amounts as low as \$200,000. You should submit an inquiry to Underwriting before submitting an insurance request on an individual over age 80 for guidance on whether the risk may be considered. If the case can be submitted, requests between \$200,000 and \$249,999 must be submitted using the paper application.

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 your survivorship policy is owned by a trust or non-living entity, you 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.

¹⁰ \$100,000 minimum face amount in New York state.

¹¹ The Indexed Account Rider offers interest credits based in part on the performance of the S&P 500[®] Index (excluding dividends), using an annual point-to-point calculation method.

Money that is placed in the Indexed Account is not a direct investment in the S&P 500[®] Index.

- Each Index Segment is protected by an Index Growth Floor (the "Floor") and limited by an Index Growth Cap (the "Cap"), which means it will never earn a rate of interest that is less than the Floor (guaranteed never to be less than 1.00%) or greater than the Cap (guaranteed never to be less than 3.00%).
- The Floor and Cap are declared for each Index Segment in advance, and they will not change once an Index Segment is created. For new Index Segments, Floors, and Caps are subject to change at our discretion, both up and down. Changes to the Floor and Cap may be based on one or more factors including but not limited to expenses, investment earnings, and profit.
- Premiums allocated to the Indexed Account and transfers into the Indexed Account will first be deposited into the Fixed Holding Account. On the next Transfer Date (15th of each month), all value in the Fixed Holding Account will be transferred to a unique one-year index segment. The Indexed Account can have up to 12 segments active at any given time.
- The Fixed Holding Account earns interest daily at a rate guaranteed to be no less than 1%.
- Includes a Designated Transfer Amount feature, which allows monthly transfers of a specified amount from the Fixed Rate Option to the Indexed Account.
- The Indexed Account Rider may be added at time of application or post-issue.
- For more information, please see the S&P 500[®] Indexed Account Rider Prospectus Supplement.

¹² Buffers available on index-crediting strategies only. Variable investment options are available but do not offer protection levels.

¹³ There are allocation restrictions with the Extended Plus NLG Rider. Please refer to the policy Initial Summary Prospectus (ISP) for more information.

¹⁴ Available in all states except OR and PA; available as an optional rider in IL, IN, KS, MI, TN, TX, and WA.

PruLife SVUL Protector, PruLife Essential UL, Prudential FlexGuard Life, VUL Protector, PruLife Custom Premier II, PruLife Founders Plus Indexed UL, Prudential Momentum IUL, PruLife SUL Protector, PruTerm One, Term Essential, and PruLife Survivorship Index UL are issued by Pruco Life Insurance Company except in New York, where, if available, they are issued by Pruco Life Insurance Company of New Jersey. Variable life policies are offered through Pruco Securities, LLC (member SIPC). All are Prudential Financial companies, located in Newark, NJ.

These comparisons highlight some of the many features and benefits of our products. Clients should carefully consider all of the features and benefits of a product before purchasing.

Overfunding may cause a policy to become a Modified Endowment Contract, and there may be tax consequences.

A policy's cash value may not be guaranteed and can change. Life insurance policy values are accessed through loans and withdrawals. Loans and withdrawals will reduce the policy's cash value and death benefit and may have tax consequences. Face amounts are subject to our retention limits. Face amounts in excess of our retention limits will be considered on a case-by-case basis, subject to the availability of reinsurance.

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 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. Some subaccounts or underlying investment options may not be available through all broker-dealers. Please contact your financial professional for more information.

Investors 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 and the prospectus for the index strategies contain this information as well as other important information. A copy of the prospectus(es) may be obtained from [prudential.com](https://www.prudential.com). Clients should read the prospectus(es) carefully before investing.

Remind clients that it is possible to lose money by investing in securities.

This material is being provided for informational or educational purposes only and does not take into account 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 regarding their particular investment needs should contact a financial professional.

Index-linked variable universal life products are complex insurance and investment vehicles and are long-term investments designed to provide death benefit protection with cash growth accumulation potential. There is risk of loss of principal if negative index returns exceed the selected protection level. Gains or losses are assessed at the end of each term. Early withdrawals may result in a loss in addition to applicable surrender charges. Please reference the prospectus for information about the levels of protection available and other important product information.

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