

New Pricing on VUL Protector® with Updates to BAR in NY on August 21, 2023



New Pricing on VUL Protector

VUL Protector is now even more competitive, with new pricing for no-lapse guarantee solves. Most scenarios will improve, however, some designs will see an increase. Here's what you can expect on average for \$1M death benefit and NLG through age 120 (non-NY) and NLG through age 90 in NY:

	All States Except NY	NY Only
Single-Pay Scenarios	5% lower	3% lower
10-Pay Scenarios	4% higher	1% lower
Full-Pay Scenarios	1% lower	1% lower

There are no changes to the actual charges that impact cash values and current assumption solves. Pricing varies by policy and the actual pricing changes may be more or less than the averages listed above.

Raising the BAR in New York

BenefitAccess Rider (BAR) has been enhanced on VUL Protector in New York. It now offers non-permanency, which allows clients to file a chronic illness claim even if they're expected to recover.

Why Choose VUL Protector?

VUL Protector may be suitable for clients who need permanent death benefit protection and also want:

- A dialable no-lapse guarantee feature that can last a lifetime (or through age 90 in NY).
- The potential to build cash value with a robust offering of underlying funds.
- Optional riders to accelerate the death benefit if they become chronically or terminally ill.
- The Age Last Birthday advantage.

THANK YOU!

You've helped make Prudential the #1 VUL carrier in the industry.*

Important Links

▶ Transition Rules

Please read for important information

Let us know how we can help you close your next case.

Contact the Sales Desk at 800-800-2738, option 1.

*Based on First Quarter 2023. LIMRA U.S. Retail Individual Life Insurance Sales Report using Annualized with Excess Premium.

VUL Protector 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 and offered through Pruco Securities, LLC (member SIPC). All are Prudential Financial companies located in Newark, NJ.

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 federal tax treatment. When determining whether the benefit payments will receive favorable tax treatment, the payment of benefits from all insurance policies must be considered. Accordingly, prior to applying for benefits, you should seek assistance from a qualified tax advisor.

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.

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