

PRUDENTIAL INNOVATES AGAIN!

Prudential FlexGuard® Life IVUL coming soon.



We are excited to announce the introduction of a new addition to our life insurance portfolio and an entirely new category for Prudential!

FlexGuard Life indexed variable universal life (IVUL)—available on November 14, 2022*—is an innovative, **highly customizable** life insurance product designed to meet the unique needs of individual clients. The first of its kind for Prudential in the new IVUL category, it offers **more upside potential** than traditional IUL products and **more downside protection** than traditional VUL options, with NEW buffered index strategies.

FlexGuard Life offers clients a combination of:



PROTECTION

Life insurance death benefit protection with guaranteed duration options.



GROWTH

Multiple ways to grow cash values, including our unique index strategies that offer levels of downside protection.**



ACCESS

Ability to access cash value with living benefits clients can use in the event of chronic or terminal illness.

Important features include:

- A built-in 5-year No-Lapse death benefit guarantee with options to extend the duration for an additional cost.
- Options to grow cash values—including innovative buffered index strategies.
- A variety of ways to further custom-craft the policy, including the popular BenefitAccess Rider, and Overloan Protection Rider.

Explore FlexGuard Life:

▶ [Webinar Registration](#)

▶ [Fast Facts Flyer](#)

▶ [State Approvals](#)

To discover more about the exciting new FlexGuard Life product, contact your local wholesaler or call the Sales Desk at **800-800-2738**, Option 1.

* Subject to state availability.

** Variable investment options do not offer protection levels.



Clients should consider the investment objectives, risks, and charges and expenses carefully before investing in the contract and/or underlying portfolios. The initial summary prospectus for the contract, the prospectus for the index strategies, and the prospectus or summary prospectus for the underlying portfolios (collectively, the “prospectuses”) contain this information as well as other important information, which may be obtained by contacting your Prudential Life Wholesaler or from prudential.com. Clients should read the prospectuses carefully before investing.

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 value 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. Unpaid loans and withdrawals reduce cash values and death benefits; may reduce the duration of the guarantee against lapse, which may lapse the policy; and may have tax consequences. Please reference the prospectus for information about the levels of protection available and other important product information.

Investing in Prudential FlexGuard’s index strategies does not represent a direct investment in an index.

Prudential FlexGuard® Life is issued by Pruco Life Insurance Company and offered through Pruco Securities, LLC (member SIPC). Both are Prudential Financial companies located in Newark, NJ.

Product and riders subject to state approvals. Not available in New York.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of Pruco Life 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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