

Revised pricing makes Founders Plus UL[®] and Essential UL **even better**



As of April 11, 2022, pricing for PruLife Founders Plus UL[®] and PruLife Essential UL will decrease for most ages and categories. That's good news for clients who want a flexible premium universal life product that provides affordable death benefit protection with meaningful no-lapse guarantee periods, all with the flexibility of cash value growth potential. What's more, Founders Plus retains its advantage with the recently added Goldman Sachs Voyager Indexed Account option.

Whats changing

To remain competitive in the current environment, both products will undergo these updates:

- Sales loads up to Target in durations 11+ are being lowered.
- The reduction in premium loads in years 11+ will result in lower premiums when comparing the products with the same assumed interest rates. On average the decrease will be about 3%.
- Because the premium load is only being reduced in years 11+, short and single pay designs are not impacted by this pricing improvement.
- There are no changes to NLG pricing.

Clients who can benefit

Founders Plus or Essential UL can be a good fit for many clients. Consider them for clients who seek:

- A flexible permanent life insurance option.
- Meaningful guarantees.
- Cash value accumulation potential.
- A 1035 exchange with a loan.
- Upside potential with downside protection.
- A whole life or guaranteed UL alternative.

Extra-value features that are not changing

You and clients can still rely on Prudential and Term Essential to deliver value with advantages like these:

- **Term to Perm conversion privilege** allows flexibility that helps meet clients' needs now and in the future.
- **Age Last Birthday Pricing** means clients could pay lower premiums.
- **Consistent and strong underwriting** to let you know we're giving clients the best rates we can.
- **Living Needs BenefitSM** rider allows clients to accelerate the policy's death benefit should they be diagnosed with a terminal illness.
- **eCapabilities** simplifies life and creates a seamless, digital experience from start to finish, with:
 - ▶ **eSubmission, eSignature, eInterview, and eDelivery** to eliminate paperwork, medical exams, and delays.
 - ▶ **PruFast Track**, our accelerated underwriting process, to approve eligible clients in days.
 - ▶ **LifInsight** eService platform, to help you monitor clients' policies to avoid surprises.

[Transition Rules](#)

Learn More

Your success is important to us. If you have questions or want to discuss how Founders Plus UL[®] and Essential UL can benefit clients you work with, call our National Sales Desk at 1-800-800-2738, option 1.

PruLife Founders Plus UL and PruLife Essential UL are issued by Pruco Life Insurance Company in all states except New York, where they are issued by Pruco Life Insurance Company of New Jersey. Both are Prudential Financial companies located at 213 Washington Street, Newark, NJ 07102-2992.

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