

Improved No-Lapse Guarantee Pricing for SVUL Protector.

Starting October 17, **SVUL Protector**[®] no-lapse guarantee pricing will be improving (except in NY). Couples looking for death benefit protection, cash value accumulation potential, meaningful no-lapse guarantees, and diverse investment options should consider our SVUL Protector. With a balance of death benefit protection and the potential to build cash value, this new pricing makes SVUL Protector an attractive option.

What's changing:

As an example, for \$1M of Lifetime No-Lapse Guarantee Death Benefit, the average decrease is roughly:

Single Pay Scenarios	5% lower
10 Pay Scenarios	5% lower
All Pay Scenarios	5% lower

(based on ages 45, 55, and 65 and our top 4 underwriting classes)

Flexibility when it's needed the most

SVUL Protector continues to deliver great value from a brand clients know and trust. In addition to death benefit protection, clients get:

- **No-Lapse Guarantee:** Clients can have the security of knowing the policy will remain in place for their lifetime as long as premiums are paid and other conditions are met.
- **Cash value growth potential:**¹ Clients can access the cash value from their policy, generally tax-free, should the need arise.
- **Age last birthday pricing:** This may mean lower premiums for clients.
- **Diverse investment options:** Clients can choose underlying investment options to suit their risk tolerance.
- **Survivorship BenefitAccess Rider (SBAR):**² For an additional fee, clients can apply to add SBAR to their SVUL Protector policy, giving them access to the death benefit should they become terminally or chronically ill and meet the terms of the rider.
- **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.
 - Lifelsight eService platform, to help you monitor clients' policies to avoid surprises.

Important Links

▶ [SVUL Protector Consumer Brochure](#)

▶ [SVUL Protector Fast Facts](#)

▶ [Transition Rules](#)
Please read for important information

Your success is important to us

Discover how SVUL Protector can benefit you and clients. We can help you close your next case!

Call the Sales Desk at
800-800-2738, Option 1.

¹ 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.

² 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 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. If your clients' survivorship policy is owned by a trust or non-living entity, they 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.

PruLife SVUL 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.

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 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.

It is possible to lose money by investing in securities.

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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