

Top 5 Reasons Prudential is Your Complete VUL Provider

Prudential is #1 in the Variable Universal Life (VUL) insurance market providing you with competitive products and innovative support to grow your business.¹



1. COMPETITIVE PRODUCTS

Prudential's comprehensive suite of VUL products and benefits can provide clients the guaranteed death benefit protection they need and the cash value accumulation they want.

VUL Protector®	PruLife® SVUL Protector	PruLife® Custom Premier II
<ul style="list-style-type: none"> • #1 VUL for protection¹ • Competitive pricing • Highlighter, Fast Facts, Client Brochure 	<ul style="list-style-type: none"> • #1 SVUL for protection¹ • Competitive pricing • eKit, Fast Facts, Client Brochure, Standby Trusts 	<ul style="list-style-type: none"> • Cash value accumulation • Indexed account option for downside protection • Fast Facts, Client Brochure, Retirement Income
BenefitAccess Rider (BAR)		
<p>Available on ALL of our VUL products, Prudential's BAR is competitive and provides clients with the flexibility to accelerate up to 100% of the death benefit should they become chronically or terminally ill and meet the terms of the rider.</p>		



2. STRONG INVESTMENT PLATFORM

In addition to being the 2nd largest insurer, Prudential's asset management arm (PGIM) is a top 10-ten asset manager in the world with over \$1.3 trillion in assets.²

- Our in-house Strategic Investment Research Group (SIRG) sources quality and often custom investment options – a service that isn't found in most other firms.
- [50 or more quality investment options](#) from well-known leading fund managers (like American Funds, BlackRock, Fidelity and more) within [VUL Protector](#), [SVUL Protector](#), and [Custom Premier II](#).



3. INNOVATIVE RESOURCES

At Prudential, we're committed to making it faster and easier for you to do business with us.

- [Comprehensive suite of e-capabilities](#) – eSubmission, eInterview, eReview, eDelivery and eService.
- Includes [PruFast Track](#) to help you accelerate the underwriting process for eligible applicants.
- [LifeInsight](#) provides access to everything you need to understand and immediately track clients' policies in "real time". And check out our [NEW Investment Feature!](#)



4. SALES IDEAS AND SUPPORT

Prudential provides industry-leading wholesaling and case management support. In addition, we offer relevant and timely thought leadership education, [sales ideas](#), and industry-leading [Advanced Planning support](#) to help you identify opportunities within your book of business.



5. THE STRENGTH OF THE ROCK

Prudential is the second-largest insurance company in the United States and is [well positioned](#) to manage challenging economic environments now and in the future.

A+ A.M. Best Company (2nd category of 13) Superior ability to meet ongoing insurance obligations	AA- Fitch Ratings (4th category of 21) Very strong capacity to meet policyholder and contract obligations	AA- Standard & Poor's (4th category of 23) Very strong financial security characteristics	Aa3 Moody's Investors Service (4th category of 21) High quality and very low credit risk	95 Comdex (on a scale from 1 to 100)
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Ratings Information: Pruco Life Insurance Company and Pruco Life Insurance Company of New Jersey (in New York) are members of the Prudential Financial family of companies and are the issuers of life insurance. Each is solely responsible for its own financial obligations.

Financial strength ratings are for Pruco Life Insurance Company and Pruco Life Insurance Company of New Jersey as of May 13, 2020. These ratings are subject to change and do not reflect any subsequent rating agency actions. While ratings can be objective indicators of an insurance company's financial strength and can provide a relative measure to help select among insurance companies, they are not guarantees of the future financial strength and/or claims-paying ability of a company and do not apply to the investment performance or financial strength of the underlying variable investment options, which are subject to market risk.

We make every effort to update our literature as soon as possible after a ratings change. Please consult with your financial professional or visit our investor relations site, www.investor.prudential.com, for the most current ratings information.

For Prudential, the Comdex ranking is for The Prudential Insurance Company of America as of July 1, 2020. The Comdex is a composite index, calculated by EbixExchange, which is the average percentile of a life insurance company's financial strength ratings. The Comdex is not a rating itself. It is a composite of all of the ratings that the company has received. The Comdex gives the company's standing, on a scale of 1 to 100, in relation to other companies that have been rated by the services. It is an objective value based solely on the mathematical distribution of all of the companies that have been rated and is based on the ratings issued by the following rating services: A.M. Best, Standard & Poor's, Moody's Investors Service, and Fitch. An insurance company must have ratings from at least two of the major rating agencies to receive a Comdex ranking. Comdex ranking from VitalSigns, a product of EbixExchange.

Please contact your Prudential wholesaler for more information.

¹ LIMRA International Quarterly Sales Survey, March 31, 2020.

² As of 12/31/18.

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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.

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

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