

We're Committed to Being Your Complete Survivorship Partner

Survivorship life insurance policies have traditionally been used by wealthy individuals as part of their estate planning. However, at Prudential, we recognize a growing market for this product across income brackets. While other carriers are pulling back from the survivorship market, we're more committed than ever to offering competitive survivorship products.

ADVANTAGES OF SURVIVORSHIP LIFE INSURANCE

1. Death benefit protection
2. Estate and charitable planning
3. Wealth transfer
4. Special needs planning

WHY CHOOSE PRUDENTIAL?

1. Only one to offer three survivorship life insurance products with flexible premiums
2. First year flexibility
3. Age last birthday pricing
4. 145 years of strength and stability

PRULIFE® SUL PROTECTOR

is a survivorship universal life policy.

This policy offers:

- Death benefit protection.
- Flexible premiums.
- A lifetime no-lapse guarantee.

It may be suitable for clients who want:

- The ability to preserve assets for surviving family members or charities.
- The ability to provide liquidity to pay costs or taxes associated with an estate settlement.

PRULIFE® SURVIVORSHIP INDEX UL

is a flexible premium survivorship indexed universal life policy.

This policy offers:

- Death benefit protection.
- The potential to build cash value tax-efficiently.
- A no-lapse guarantee to age 95 and beyond.
- 3 index account choices, including an uncapped account.
- The optional Survivorship BenefitAccess Rider (SBAR).

It may be suitable for clients who want:

- Flexibility within their wealth transfer or estate planning solution.
- Cash value growth with upside potential and downside protection.

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Prudential
Bring Your Challenges®

A LEGACY AND LIVING BENEFITS SOLUTION

Prudential offers clients various riders to customize their policies, including the **Survivorship BenefitAccess Rider (SBAR)**. SBAR allows for the acceleration of the policy's death benefit when a licensed health care practitioner certifies that both policyowners or the surviving owner are/is terminally or chronically ill and otherwise meet the terms of the rider.

SBAR can help clients with the potential financial impacts of **chronic and terminal illness**. Clients will never be asked to submit receipts and they can use the money however they choose. Remind clients that accelerating the death benefit will reduce, and may even eliminate, the death benefit.

SBAR is currently available only with **PruLife Survivorship Index UL** for an additional charge and will be available on Prudential's full suite of survivorship products in the near future.

DO YOU KNOW CLIENTS WITH ADVANCED PLANNING NEEDS?

Prudential's Advanced Planning team can also help you with positioning and concept designs catered toward survivorship needs, like Spousal Lifetime Access Trusts Survivorship Standby Trusts, as well as wealth transfer opportunities.

PruLife SUL Protector, PruLife Survivorship Index UL are issued by Pruco Life Insurance Company except in New York, where they are issued by Pruco Life Insurance Company of New Jersey. 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 prospectus and, if available, the summary prospectus, contain this information, as well as other important information. A copy of the prospectus may be obtained from www.prudential.com. Clients should read the prospectus carefully before investing.

It is possible to lose money by investing in securities.

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 Survivorship BenefitAccess Rider results in additional charges and underwriting requirements. Some benefit payments may be subject to a fee. Other terms and conditions apply and can vary by state. If a client's survivorship policy is owned by a trust or non-living entity, he or she 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.

This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any clients or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing a client's retirement savings. Clients seeking information regarding their particular investment needs should contact a financial professional.

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