

# VUL Protector has Improved No-lapse Guarantee Pricing

Starting August 15, **VUL Protector** no-lapse guarantee pricing will be improving (except in NY). VUL Protector provides the same great protection, cash value accumulation potential, meaningful no-lapse guarantees, and diverse underlying investment options. Only now, the new pricing makes VUL Protector a more competitive option for clients looking to balance the security they need with the potential to build cash value.

## 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	8% lower
All Pay Scenarios	5% lower

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

## Flexibility when it's needed the most

Smart industry leaders change with the times. The greatest of them can adjust while continuing to deliver the same quality of product and service that customers have come to expect. VUL 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:**<sup>1</sup> 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.
- **BenefitAccess Rider (BAR):**<sup>2</sup> For an additional fee, clients can apply to add BAR to their VUL 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.
  - LifeInsight eService platform, to help you monitor clients' policies to avoid surprises.

## Important Links

▶ [VUL Protector Client Brochure](#)

▶ [VUL Protector Fast Facts](#)

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

## Your success is important to us

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

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

<sup>1</sup> 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.

<sup>2</sup> 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 federal tax treatment. When determining whether the benefit payments will receive favorable tax treatment, the payment of benefits from all insurance policies must be considered. Accordingly, prior to applying for benefits, you should seek assistance from a qualified tax advisor.

VUL 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 prospectus and, if available, the summary prospectus contain this information as well as other important information. A copy of the prospectus(es) may be obtained from prudential.com. Clients should read the prospectus(es) carefully before investing. It is possible to lose money by investing in securities.**

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