

## Product Update

## PruLife® UL Protector & SUL Protector

### Guaranteed Universal Life Premium Changes

Prudential continually strives to offer a relevant suite of product solutions that align with the needs of your customers. In order to maintain the sustainability of our GUL products, given current market conditions, Prudential has made the decision to increase premiums for new sales of PruLife Universal Protector and PruLife SUL Protector.

These steps reinforce our commitment to the no-lapse guaranteed market while maintaining our ability to offer your customers the permanent and guaranteed coverage they want.

### Changes at a Glance

Premium changes will be coming in the September/October timeframe.

#### UL Protector

- Level pays will increase approximately 1%.
- Short pays will generally increase between 1% and 5%.
- Single pays through 5-pays will increase approximately 5%.

**As you may have heard, we are adding a 4% option to BAR on our UL Protector. This option is ONLY available with the new pricing (in approved states).**

#### SUL Protector

- Standard increase of 3% across all pay scenarios.

More information such as Transition Rules and State Approvals will be available as we near the launch of these changes.

PruLife® Universal Protector and PruLife® SUL Protector 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 in Newark, NJ.

Investment and Insurance Products:

Not Insured by FDIC, NCUSIF, or Any Federal Government Agency.

May Lose Value.

Not a Deposit of or Guaranteed by Any Bank, Credit Union, Bank Affiliate, or Credit Union Affiliate.

The BenefitAccess Rider is an optional rider for chronic or terminal illness that accelerates the life insurance death benefit. 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. Clients should consult their tax and legal advisors.

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