

Prudential's Life Insurance Core Product Materials present a comprehensive range of life insurance solutions tailored to meet diverse client needs, including Term Life, Universal Life, Indexed Universal Life, Indexed Variable Universal Life, Variable Universal Life, and Survivorship policies. Term Life products offer temporary protection with options for conversion to permanent coverage, featuring guaranteed level premiums for up to 30 years and various conversion flexibilities. Universal Life policies provide death benefit protection along with the potential for cash value accumulation, contingent upon premium payments and other requirements. Indexed Universal Life products link cash value growth to a fixed interest rate or the performance of an index, such as the S&P 500®, while Indexed Variable Universal Life offers similar benefits with additional investment strategies. Variable Universal Life enables clients to build cash value through multiple investment options, and Survivorship policies cover two individuals under one policy, paying out upon the death of the second insured.

An optional BenefitAccess Rider allows clients to accelerate up to 100% of the death benefit if they become chronically or terminally ill, subject to specific terms and conditions. Prudential underscores the importance of understanding the complexities associated with index-linked and variable life insurance contracts, advising clients to carefully consider their investment objectives and associated risks. The policies are issued by Pruco Life Insurance Company or its New Jersey counterpart, with variable life policies offered through Pruco Securities, LLC. Prudential also provides resources for financial professionals, including product brochures, underwriting overviews, and marketing materials, to assist in addressing clients' financial security needs.

The Goldman Sachs Voyager Indexed Account offers the potential to build cash value based on the performance of the Goldman Sachs Voyager Index, utilizing a participation rate and a floor on an annual point-to-point basis, without imposing an index growth cap. The Index Growth Cap, which is the maximum interest rate credited at the end of a one-year Indexed Account Segment, is subject to change at the insurer's discretion but will not fall below a guaranteed minimum of 3% across all

states. Once established, the Index Growth Cap for an Indexed Account Segment remains fixed, while the Participation Rate, which determines the interest credited based on the index's growth, will be declared prior to each segment's start date and will not change once the segment is created. It is crucial to note that direct investment in the index is not possible, and all guarantees and benefits of the policy depend on the creditworthiness and claims-paying ability of Pruco Life Insurance Company, not supported by the broker-dealer or insurance agency selling the policy. This information is intended for educational purposes and does not constitute investment advice; clients are encouraged to consult a financial professional for specific investment needs.