



# THE PRUDENTIAL ADVANTAGE

Prudential and your local wholesaler can help you grow your practice by working with you throughout the **ENTIRE sales process**, offering our industry-leading sales support, effective resources, and tailored point-of-sale support.



## EDUCATION

- Thought Leadership
- Industry, Market & Legislative Updates
- Virtual CE
- Sub-Advisor Support



## CLIENT IDENTIFICATION

- Sales Strategies
- Client Profiling
- Retirement, Estate, Business & Protection Planning Ideas



## POINT OF SALE

- Case Design
- Engaging Client Materials
- Competitive & Comprehensive Product Portfolio



## COMPLETING THE SALE

- Comprehensive eCapabilities
- Underwriting Expertise
- Dedicated Case Management Team



## POST-SALE SUPPORT

- LifeInsight for In-force Illustrations & Investment Performance
- Client Service Portal

- ↪ [The Tax Challenge Tool](#)
- ↪ [The Benefits of Life Insurance in Retirement Planning](#)
- ↪ [SECURE Act](#)
- ↪ [Tax Claw-Back](#)
- ↪ [Growing Your Practice](#)

- ↪ [Concept Matrix](#)
- ↪ [Estate Planning Overview](#)
- ↪ [Policy Review with Mirrored Loans](#)
- ↪ [Legacy Advantage](#)
- ↪ [Chronic Illness](#)
- ↪ [Women's Market](#)

- ↪ [Product Matrix](#)
- ↪ [Power of Two](#)
- ↪ [VUL Experience](#)
- ↪ [Strength of Prudential](#)
- ↪ [VUL, SVUL, BAR, CPII Competitive Edges](#)
- ↪ [VUL and Survivorship Provider](#)

- ↪ [Life Resource Guide](#)
- ↪ [PruFast Track](#)
- ↪ [eCapabilities](#)
- ↪ [eClient Interview](#)
- ↪ [eDelivery](#)
- ↪ [Underwriting Guide](#)

- ↪ [LifeInsight with a NEW Investment Feature](#)
- ↪ [In-force Policy Services](#)
- ↪ [BAR Concierge](#)

# TAKE ADVANTAGE OF OUR LEGACY OF STRENGTH, STABILITY, AND LEADERSHIP.

Prudential Financial has a 145-year history of honoring our promises. Our financial strength and ratings should give you and clients the confidence to know we stand by every policy.

<b>A+</b> <b>A.M. Best Company</b> (2nd category of 13) Superior ability to meet ongoing insurance obligations	<b>AA-</b> <b>Fitch Ratings</b> (4th category of 21) Very strong capacity to meet policyholder and contract obligations	<b>AA-</b> <b>Standard &amp; Poor's</b> (4th category of 23) Very strong financial security characteristics	<b>Aa3</b> <b>Moody's Investors Service</b> (4th category of 21) High quality and very low credit risk	<b>95</b> <b>Comdex</b> (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 4, 2021. 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 visit our investor relations site, [www.investor.prudential.com](http://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 March 10, 2021. 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.

## USE THE PRUDENTIAL ADVANTAGE TO YOUR ADVANTAGE

Please contact your Prudential Wholesaler for more information.



All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company and do not apply to the underlying investment options. Policy guarantees and benefits are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Point-of-sale wholesaling support as well as materials may not be approved in all states and or with all firms. Please verify state and firm approvals before distributing.

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**Investors 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, contains this information as well as other important information. A copy of the prospectus(es) may be obtained from [prudential.com](http://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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