

Market Exposure + Options for Downside Protection The Best of Both Worlds!

PRULIFE® CUSTOM PREMIER II WITH THE INDEXED ACCOUNT RIDER

When clients need a death benefit to protect their families and want potential supplemental income for retirement, PruLife Custom Premier II is a clear choice.

It offers the flexibility of multiple accumulation options:

UNDERLYING INVESTMENT OPTIONS



For clients with a higher risk tolerance and longer time horizon who want:

- Accumulation potential tied to the market.
- A choice of over 50 quality investment options.

INDEXED ACCOUNT RIDER



For clients with a lower risk tolerance as they near or enter retirement who want:

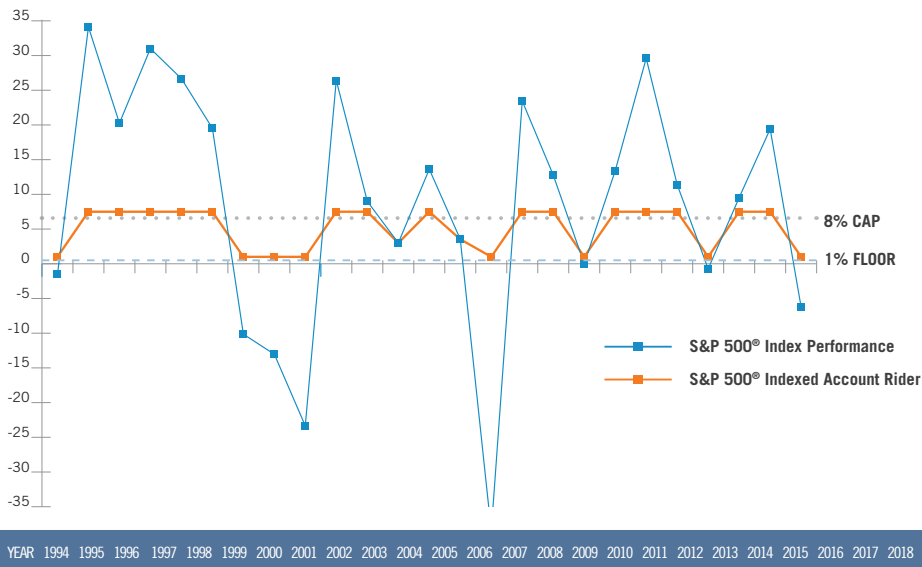
- Flexibility to adjust allocations, even up to 100%, as their risk tolerance changes.
- At least a portion of their net premium in the Indexed Account, whose performance is tied to the S&P 500 Index.
- Downside protection of a 1% guaranteed Floor.
- A competitive Cap for potential to earn more than a Fixed Rate.
- Protection of income from market volatility to help ensure they won't outlive their assets.

FIXED-RATE OPTION

For clients seeking potentially steadier interest crediting and who want:

- A guaranteed interest-crediting rate of 1%.
- The backing of the issuing company's general account.

THE INDEXED ACCOUNT'S CAP AND FLOOR IN ACTION.



This example is hypothetical and does not reflect the actual performance of the account or of any product. The example assumes the S&P 500® Indexed Account Rider Growth Cap remains 8% for the entire 25 years. Past performance is not a guarantee of future results. This does not reflect the performance of an actual account value. The Cap percentage is subject to change at Prudential's discretion. Money in the policy is not directly invested in the S&P 500® Index.

- Interest is credited based on the movement of the S&P 500® Index from the segment date.
- **The Cap** places a limit on how high the interest rate can go for the Indexed Account. Clients will earn interest when the S&P 500® Index performs well, but it will never be higher than the cap.
- **The Floor** helps protect clients from market downturns because, even if the S&P 500® Index has a negative performance, their interest rate for the Indexed Account will never be lower than 1%.
- The Floor and Cap rates apply only to money invested in the Indexed Account option and not to premiums allocated to the underlying investment options.
- Interim withdrawals can impact the dollar amount credited but do not impact the interest percentage.

OTHER BENEFITS OF PRULIFE CUSTOM PREMIER II:

- **Dollar Cost Averaging** helps manage risk by spreading payments into the investment options over time.¹
- **Allocated Charges** allows clients to have charges taken from more stable investment options if desired.
- **BenefitAccess Rider** helps ease the financial impact a family could face if a client becomes chronically ill by accelerating a portion of the death benefit. Available for an additional charge; additional terms, conditions, and underwriting requirements apply.²

A MODERN SOLUTION THAT MAKES IT EASY TO PLACE AND MANAGE A CLIENT'S POLICY

eCapabilities

- Full range of eCapabilities delivers a seamless, end-to-end digital experience for you and for clients.

LifeInsight

- An innovative digital tool allows you to track policy performance in real time.

LEARN MORE ABOUT PRULIFE CUSTOM PREMIER II WITH THE INDEXED ACCOUNT RIDER.

Contact your Prudential wholesaler today to learn more about how PruLife Custom Premier II with the Indexed Account Rider can help clients reach their goals.

¹This does not guarantee clients will see a profit, buy more units than they otherwise would have, or be protected against losses in declining markets. So they should carefully consider their financial ability to keep buying through periods of low prices.

²This rider can be chosen only at policy issue. 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 tax treatment by the federal government. When determining whether the benefit payments will receive favorable tax treatment, the payment of benefits from all insurance policies must be considered. Benefit payments may be reduced or unavailable if they are expected to exceed the maximum amount eligible under Internal Revenue Code Section 101(g)(1) and all other applicable sections of federal law for favorable tax treatment.

PruLife® Custom Premier II 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. This and other important information is in the prospectus. It is also in the summary prospectus, if available. A copy of the prospectus may be obtained from www.prudential.com or from a financial professional. Clients should read the prospectus carefully before investing.

It is possible to lose money by investing in securities.

Guarantees are based on the claims-paying ability of the issuing insurance company and do not apply to the underlying variable investment options.

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