

Prudential, your large case partner for policies up to \$110 million



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Prudential's retention limits are among the highest you'll find.

Retention limits for fully underwritten, single-life and second-to-die policies:

- **\$10 million** internal retention
- **\$65 million** auto-issue
- **\$110 million** maximum capacity

Automatic and jumbo limits are graded down by age, rating, and special risks (e.g., foreign residence and travel, entertainers, and professional athletes)



We can quickly handle your large cases ...

We can automatically issue a single-life insurance policy, up to \$65 million, without having to delay the process by discussing the risk with reinsurers.

... and go beyond when you need us to.



For cases that exceed \$65 million, we have facultative relationships with most major reinsurers. This gives Prudential the ability to issue cases over \$100 million, including \$50 million of facultative capacity from a single reinsurance company. Our capacity and reinsurance relationships uniquely position Prudential to help you place these cases.

Enduring Promises

**\$1.2 Trillion in
the U.S.***

**Current face
amount inforce**

\$6 Billion

**In death claims
paid in 2021**



Informal applications

Informal applications can be submitted on policies:

- Permanent policies – **Over \$1 million**
- Term policies – **Over \$4 million for term policies**



Shorter pay scenarios and 1035 exchanges

Premium in excess of \$5 million in any policy year for most products is subject to pre-approval. Of the large premium cases submitted for review in 2021, **95% have been approved.**



Our Advanced Planning team is here for you

With over 200 years of combined experience in estate, business, retirement income, wealth distribution, and tax planning strategies, we'll help you close even your most complex cases. [Meet the team.](#)

A.M. BEST COMPANY

A+

Superior ability to meet ongoing insurance obligations
(2nd category of 13)

FITCH RATINGS

AA-

Very strong capacity to meet policyholder and contract obligations
(4th category of 21)

STANDARD & POOR'S

AA-

Very strong financial security characteristics
(4th category of 23)

MOODY'S INVESTORS SERVICE

AA3

High quality and very low credit risk
(4th category of 21)

¹ 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 variable annuities. Each is solely responsible for its own financial obligations. All are highly rated by the major independent rating agencies for their ability to meet financial obligations.

Pruco Life Insurance Company of New Jersey is not rated by Moody's. All ratings are as of 08/02/2022. Ratings are intended to reflect the financial strength or claims-paying ability of the issuer and are not intended to reflect the investment performance or financial strength of the variable accounts, which are subject to market risk.

The above ratings are subject to change and do not reflect any subsequent rating agency actions. 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, for the most current ratings information.

Who's Your Rock? **Prudential.**

For over 145 years, Prudential has built a [legacy of strength, stability, and leadership.](#)

Reach out to your Prudential Wholesaler to discover why Prudential is the premier large case provider.²

² Life Insurance is issued by Pruco Life Insurance Company (except in NY), and Pruco Life Insurance Company of New Jersey (in NY). All are Prudential Financial companies located in Newark, NJ.

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 any underlying variable investment options, which are subject to market risk]. The broker-dealer and/or insurance company from which a policy is purchased, the insurance agency from which a policy is purchased, and any affiliates of those entities make no representations regarding the quality of the analysis conducted by the rating agencies. The rating agencies are not affiliated with the above-mentioned entities nor were they involved in any rating agency's analysis of the insurance companies.

More information about the ratings and guarantees:

AAA (extremely strong) is the highest of 22 ratings that Standard and Poor's extends, the lowest being SD/D (selective default/default), and is a measure of claims-paying ability: a rating of AA- is the fourth highest of 22 rating categories.

Aaa (offers exceptional financial security) is the highest of 21 ratings that Moody's extends, the lowest being C (having extremely poor prospects of ever offering financial security), and is a measure of financial security: a rating of Aa3 is the fourth highest of 21 rating categories.

A++ (Superior) is the highest of 13 ratings that A.M. Best extends, the lowest being F (Liquidation), and is a measure of insurer financial strength: a rating of A+ is the second highest of 13 ratings.

AAA (exceptionally strong) is the highest of 21 ratings that Fitch Ratings extends, the lowest being D (distressed), and is a measure of insurer financial strength: a rating of AA- is the fourth highest of 21 rating categories.

Ratings are not an indication of the variable portfolio's performance, which fluctuates with market conditions. Ratings are not a guarantee of future financial strength and/or claims-paying ability.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. 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.

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