

HELP CLIENTS GAIN MOMENTUM WITH THIS NEW IUL

Prudential Momentum IULSM



Market context

Many high-income earners and business owners are drawn to supplemental retirement income options once they've made their maximum qualified plan contributions. They find value in having a tax-advantaged income source and appreciate having income sources that won't be impacted by market downturns with the potential for meaningful returns. Add to this that the indexed universal life (IUL) market has generated nearly \$4 billion a year in premiums with over 80% focused on accumulation designs, and it's easy to see where an IUL product makes sense.

Prudential Momentum IULSM

Momentum IUL is our latest entry to accommodate this market. It's a flexible premium universal life insurance product ideally suited for those consumers seeking death benefit protection and the potential to supplement their retirement income through a life insurance strategy.

Product snapshot

Momentum is a competitive, accumulation-focused IUL tied to two well-known indexes plus a fixed account. It features:

- **Four indexed account options:**
 - » **A unique in market 6-month point-to-point S&P 500[®] account** allowing clients to see index credits within the first policy year
 - » **A 1-year point-to-point uncapped S&P 500[®] account**
 - » **A 1-year point-to-point S&P 500[®] capped account**
 - » **A 1-year point-to-point Nasdaq-100[®] capped account**

- **0% floors** on all indexed accounts
- **Participating and Fixed loan** choices available in all years
- **Persistency credit** (non-guaranteed) applied to cash values and participating loan balances
- **Additional options and riders** including the BenefitAccess Rider, Enhanced Cash Value Rider, and more
- **Top quartile income solves** for key ages 35 - 55
- **Three compensation options** to choose from: Traditional, Low Trail, High Trail

We give you tools that make Life easier

Use our tools and resources to make helping clients easier than ever:

- **PruFast Track**, our accelerated underwriting process for eligible applicants, is available on most of our life insurance products and riders and has advantages for you and consumers:
 - » Faster approvals, in days instead of weeks
 - » Medical exams and lab work are not required
 - » A paperless process means less chance of errors and delays
- **LifeInsight[®]**, our patented, interactive policy management tool, simplifies monitoring policy goals, assumptions, and performance.
- **eCapabilities by Prudential**, a seamless, digital experience from start to finish, simplifies the whole process for you and for clients. Expertise and innovation that has stood the test of time.

Put our brand strength to work for you

For nearly 150 years, Prudential Financial has been a worldwide financial leader with a long tradition of serving the public interest. We have a global presence, and our well-known Rock symbol is an icon of strength, stability, expertise, and innovation that has stood the test of time.

50 million

customers in over
50 countries

\$1.5 trillion

in assets under
management*

149+ years

of service and
commitment

**Prudential Financial corporate assets under management as of 06/30/2024.*



[Learn more](#)

[Scan this code to go to the Momentum IUL interactive experience](#)

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