

THE COMPETITIVE EDGE

Prudential Momentum IULSM vs. the competition

Help clients and your business gain momentum with this IUL's accumulation potential

Prudential's new accumulation-focused IUL product, Momentum IUL offers death benefit protection plus the ability to grow cash values for use later in life, without fear of market loss. It offers competitive cash value accumulation, plus top five income solves for ages 35 to 55 among IUL carriers.

Accumulation IULs are often compared on factors such as the death benefit amount, amount of tax-advantaged income they can generate, cash values, and target premiums. Let's compare Momentum IUL to other top accumulation IUL competitors using these factors in a traditional maximum level distribution design.

While this comparison uses the S&P 500[®] one-year point-to-point account option, Momentum IUL also offers a first-to-market six-month point-to-point option, as well as an uncapped account, a Nasdaq-100 account and a fixed account.

Momentum IUL offers competitive cash values plus industry-leading income solves compared with the competition as of October 1, 2025.

Company	Product	Max Distribution	CSV YR20	Initial DB	DB A65	Target
North American	Builder Plus IUL 4	\$120,468	\$725,584	\$328,598	\$1,439,063	\$6,608
Prudential	Momentum IUL	\$114,744	\$737,964	\$347,026	\$1,507,969	\$6,451
Securian Financial	Eclipse Accumulator II IUL	\$114,511	\$772,781	\$348,088	\$1,549,237	\$6,008
Lincoln Financial	WealthBuilder IUL	\$113,146	\$744,934	\$343,199	\$1,499,977	\$6,658
Allianz	Life Accumulator IUL	\$109,296	\$773,168	\$329,250	\$1,539,479	\$7,064
Penn Mutual	Accumulation IUL	\$108,852	\$734,283	\$370,966	\$1,506,804	\$6,522
Symetra	Symetra Accumulator Ascent IUL 3.0	\$106,548	\$773,023	\$347,477	\$1,544,598	\$6,235
Mutual of Omaha	Income Advantage IUL	\$98,493	\$741,818	\$403,850	\$1,518,144	\$5,525
Nationwide	Indexed UL Accumulator II 2020	\$97,320	\$726,730	\$372,913	\$1,481,296	\$6,578
National Life Group	FlexLife	\$97,064	\$677,352	\$401,949	\$1,410,585	\$5,209
John Hancock	Accumulation IUL 24	\$95,635	\$703,553	\$353,015	\$1,442,575	\$6,151
Pacific Life	Pacific Horizon IUL 2 - Long-Term Performance	\$93,572	\$692,732	\$344,814	\$1,401,295	\$7,588

Male, 40, Preferred, paying \$20,000 in premiums until retirement (A65). Increasing DB switching to level when premiums end; 20 year distributions starting at A66; participating loans with max 0.5% spread targeting \$10,000 CSV at A100; S&P 500[®] annual point to point (unless stated otherwise); monthly distributions (where available)



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ABOUT THE INFORMATION SHOWN HERE.

When comparing products, do not consider price alone; features and benefits are equally important. The information shown reflects specific aspects of our product, chosen to highlight our competitive strengths. Other products may have advantages that are not discussed here.

All exhibits here provide only a general view of relative hypothetical illustrated values. Different assumptions will produce different results. Actual client results will vary. State variations may apply. The companies used in this comparison were identified as top competitors based on their total premium sales reported to LIMRA as of December 31, 2024, and the overall competitiveness of their products. We can verify the accuracy of the values shown only for our product; the other companies' values are correct as of the time of research. This data is current as of October 1, 2025.

Prudential Momentum Indexed Universal Life insurance 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. Both are Prudential Financial companies.

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