

THE COMPETITIVE EDGE

Prudential Protection IUL vs. the competition

Giving clients more choice and flexibility to balance protection and growth

The newest addition to Prudential's IUL suite, Protection IUL delivers a dialable death benefit guarantee along with the ability to grow cash values for use later in life. It offers not only low-cost charges but also competitive cash value growth potential with endowment solves. Let's compare Prudential Protection IUL to top protection IUL competitors with an Endow at Maturity 10-pay solve.

While this comparison uses the maximum illustrated rate for each carrier's S&P 500® account, fixed account options are also available with Protection IUL offering a 5.15% fixed rate.

Protection IUL offers competitive cash values plus industry-leading endowment solves compared to competitors as of August 17, 2026.

Company	Product	Account & Illustrated rate	Premium	Guarantee Years	CSV YR10	Total Charges YR10
John Hancock	Protection IUL 26	Base Capped Rate: 7.48%	\$18,846	29	\$142,245	\$100,676
Symetra	Protector IUL 6.0	S&P 500 Index - Core: 6.71%	\$19,267	30	\$208,030	\$52,350
Prudential	PIUL 2026 ALB ¹	1-Yr S&P 500® Capped Account: 6.60%	\$19,407	31	\$203,001	\$54,974
Pacific Life	Pacific Horizon IUL 2 (LTP) ²	1-Yr Indexed Account: 6.35%	\$19,640	20	\$174,489	\$69,706
Corebridge Financial	Value+ Protector III IUL	High Cap Rate Account - S&P 500®: 6.22%	\$20,169	32	\$196,853	\$64,583
Prudential	PIUL 2026	1-Yr S&P 500 Capped Account: 6.60%	\$20,263	30	\$212,306	\$57,218
Lincoln Financial	WealthProtector IUL	S&P 500 Traditional - 1-Yr: 7.05%	\$20,499	28	\$179,556	\$87,433
Nationwide	Indexed UL Protector II 2020	1-Yr S&P 500®: 6.47%	\$21,260	20	\$243,436	\$43,687
North American	Protection Builder IUL II	S&P 500® Annual PTP: 5.50%	\$27,070	23	\$279,500	\$66,960
Securian Financial	Eclipse Protector II IUL	S&P 500® Annual PTP: 5.86%	\$31,134	30	\$297,458	\$97,710

Comparison of top IULs, endow at age 121, male, 55, Preferred Best, ten pay, \$1,000,000 death benefit, solve to endow at maturity.

¹Age Last Birthday. ²50/50 Term Blend.

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Talk with your local wholesaler about your next client opportunity and how Protection IUL can help clients you work with. For immediate questions or an illustration, call our National Sales Desk at 800-800-2738, Option 1.

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 2025, 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 8/1/2026.

Prudential Protection IUL is issued by Pruco Life Insurance Company and, in New York, by Pruco Life Insurance Company of New Jersey, both Prudential Financial companies located at 213 Washington Street, Newark, NJ 07102-2992.

Guarantees are based on the claims-paying ability of the issuing insurance company.

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