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LIFE ESSENTIALS

April 17, 2023



Talk to clients before this tax strategy sunsets

The sun is setting on the opportunities that exist today under the Tax Cuts and Jobs Act (TCJA). Plan now while federal estate tax exemptions are still high and income tax brackets are lower. Find new resources to help you discuss tax and estate planning opportunities on the Trimester Sales Strategies site.

Get the NEW flyer

Marketing Support

How VUL Protector compares with Lincoln's VUL^{ONE}

Prudential's VUL Protector is often compared with Lincoln's VUL^{ONE} on no-lapse guarantees alone. However, it's important to understand how these

industry-leading products stack up when comparing price, cash value accumulation, and living benefits as well.

[VUL Protector vs. Lincoln VUL^{ONE} – 10 Pay](#)

[VUL Protector vs. Lincoln VUL^{ONE} – All Pay](#)

NEW sales strategy: Comparing market-linked life insurance – A risk-tolerance and history approach

This new interactive tool walks you through explanations of the benefit and compromise of each market-linked life insurance product category—IUL, VUL, and the new IVUL. It uses the Franklin Templeton history of the S&P 500 flyer to help explain how the categories of variable life might have performed over the last 85 years. This helps relate a client's risk tolerance to a product.

[Get the NEW sales strategy](#)

See how easy life can be with the E's of doing business

Are you using our eCapabilities? If not, then now is the ideal time to start. Whether you are still working virtually, in the office, or on the go, our tools work together seamlessly to simplify and automate the life insurance sales process.

[Learn more](#)

Do you have questions on inforce policies?

LifeInsight can help you save time, better serve clients, and boost your confidence when managing complex policies.

[Check out our digital experience](#)

Product Announcements

Fund merger effective June 2, 2023

As of June 2, the PSF Small-Cap Value Portfolio will be merged into the PSF Small-Cap Stock Index Portfolio. Mailing of the notification letters began around April 14.

Service and Underwriting

Revised PruLife® Founders Plus Indexed UL Disclosure – Effective Monday, April 24, 2023

Effective Monday, April 24, 2023, the PruLife® Founders Plus Indexed UL Disclosure (ORD 115809-2023_PFPDisclosure) form will be updated as follows to support the product reprice:

- All references to PruLife® Founders Plus UL have been changed to PruLife® Founders Plus Indexed UL.
- The form will carry a revision date of 2023.

The revised PruLife® Founders Plus Indexed UL Disclosure form is required with PruLife Founders Plus® applications with a Part 1 date of April 24, 2023, and later. The previous form can continue to be accepted with PruLife Founders Plus® applications with a Part 1 date of April 23, 2023, and before.

The revised form(s) will be available on the PruXpress website effective Monday, April 24, 2023.

New CA state-specific forms – Effective April 24, 2023

Effective Monday, April 24, 2023, California state-specific forms will be implemented, in response to a state regulatory alert requiring a change to the Fraud Warning language. Impacted forms include the Individual Application, Juvenile Application, Survivorship Application, PruLife® Founders Plus Universal Life Insurance Supplement, and PruLife® Index Advantage Universal Life Insurance Supplement.

[Learn more](#)

New business forms revisions for MIB name change – Effective Monday, April 24, 2023

Effective Monday, April 24, 2023, several New Business forms will be updated to change the name of MIB, Inc to MIB, LLC.

[Learn more](#)

New NY BenefitAccess Rider Disclosure Form – Effective April 24, 2023

A NEW state-specific pre-issue form Rider to Provide Acceleration of Death Benefit Disclosure (BenefitAccess Rider) (ORD 114462-2020 NY) is required to be completed for all PruLife Essential UL applications when the

BenefitAccess Rider has been requested. The form is required when either the long application or eLife Xpress Worksheet is used to apply for the PruLife Essential UL product with the BenefitAccess Rider.

The revised form(s) will be available on the PruXpress website effective Monday, April 24, 2023.

Webinars

Webinar replay available: Complete the Dream – Fulfilling a client's legacy despite uncertain markets

In case you missed it, the webinar replay is available.

[Get the replay](#)

PruXpress

State Approvals

Life insurance is issued by The Prudential Insurance Company of America, Pruco Life Insurance Company (except in NY), and Pruco Life Insurance Company of New Jersey (in NY). Variable universal life policies are offered by Pruco Securities, LLC. All are Prudential Financial companies located at 213 Washington Street, Newark, NJ.

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