Johnson Benefit Group
Independent Life Insurance Agent · New York

Irwin Johnson
(929) 786-4018
johnsonbg.life

PruLife® Essential UL

Permanent life insurance with flexible premiums and cash value growth potential — issued in New York by Pruco Life Insurance Company of New Jersey.

Why PruLife® Essential UL

- **Income tax-free death benefit** to protect your family and legacy.
- **Tax-deferred cash value growth** with steady, market-independent crediting.
- **Flexible premiums** you can adjust within policy limits as life changes.
- **Access to cash value** through withdrawals or typically income tax-free loans.
- **Optional BenefitAccess Rider** can accelerate the death benefit if you become chronically or terminally ill.
- **No-lapse guarantee** available to keep coverage in force when premiums are paid as planned.

A real-life example

Maria, age 55, is a self-employed interior designer. She chooses PruLife® Essential UL with a **$250,000 death benefit** and a **10-year premium of about $12,008/year**. She adds the BenefitAccess Rider, which can pay her up to **$5,000/month** if she becomes chronically ill — while still leaving a legacy for her family. Hypothetical example for illustration only.

At a glance

Product	PruLife® Essential UL (Universal Life)
Issued in NY by	Pruco Life Insurance Company of New Jersey, Newark, NJ
Contract numbers	ICC22-EULPR, EULPR-2022
Death benefit	Income tax-free to beneficiaries
Cash value	Tax-deferred growth; access via loans/withdrawals
Premiums	Flexible within policy limits
Optional riders	BenefitAccess Rider (chronic/terminal illness)

Ready for a personalized quote?
Call Irwin Johnson at (929) 786-4018 or visit johnsonbg.life