

HIGHLIGHTER

Accidental Death Benefit

This rider is approved in all states except Massachusetts.

Overview	The Accidental Death Benefit (ADB) provides an additional amount of death benefit to be paid to the beneficiary if the insured dies as the result of an accident (as defined in the rider). For an additional premium or charge, ADB may be included at issue or added within the New Business Change Period (NBCP) to many of our life insurance policies. ADB is not available for policies issued in Massachusetts or on the PruLife® SUL Protector, PruLife® SVUL Protector, PruTermSM One, and PruLife® Survivorship Index UL policies.																	
Exclusions	<p>We will not pay a benefit under this rider for death caused or contributed to by: (1) suicide or attempted suicide while sane or insane; or (2) infirmity or disease of mind or body or treatment for it; or (3) any infection other than one caused by an accidental cut or wound.</p> <p>Even if death is caused by accidental bodily injury, we will not pay a benefit on any ADB-type rider or make payments for any disability-type riders if the death or injury is caused or contributed to by war or act of war, declared or undeclared, including resistance to armed aggression. This restriction includes service in the armed forces of any country at war.</p>																	
Rating Classes	ADB is available for policies with all underwriting categories except policies with rating classes higher than Class D or Occupational Class 3. Certain medical impairments, avocations, or occupations may preclude the purchase of ADB.																	
Availability	<p>Availability of ADB depends on the type of life insurance policy selected. ADB can be included on permanent and term base policies at issue only, or added within the NBCP.¹ The benefit must be specifically requested and paid for by the policyowner.</p> <p>ADB is not available with PruLife SUL Protector, PruLife® SVUL Protector, PruTerm One, and PruLife Survivorship Index UL. ADB is not available on policies where the Overloan Protection Rider is selected. It is also not available for policies issued in Massachusetts.</p>																	
Minimums and Maximums	<p>The overall company limit for ADB on all issued policies is \$500,000. The minimums and maximums for each product are as follows:*</p> <table><tr><th colspan="3">PruLife® Custom Premier II, PruLife® Founders Plus UL®, VUL Protector®, PruLife Essential UL®, and PruLife Index Advantage UL®</th></tr><tr><th>Issue Age</th><th>Minimum</th><th>Maximum Per Contract</th></tr><tr><td>5 – 70</td><td>\$25,000²</td><td>\$500,000 or face amount of contract (whichever is less)</td></tr><tr><th colspan="3">Term Elite® and Term Essential®</th></tr><tr><td>18 – 65</td><td>\$25,000</td><td>\$500,000 or face amount of contract (whichever is less)</td></tr></table> <p>*Minimums and maximums may be different for in-force policies.</p>			PruLife® Custom Premier II, PruLife® Founders Plus UL®, VUL Protector®, PruLife Essential UL®, and PruLife Index Advantage UL®			Issue Age	Minimum	Maximum Per Contract	5 – 70	\$25,000 ²	\$500,000 or face amount of contract (whichever is less)	Term Elite® and Term Essential®			18 – 65	\$25,000	\$500,000 or face amount of contract (whichever is less)
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Continued on next page.



Increases and Decreases in ADB	<p>Increases are not permitted. If the Basic Insurance Amount (BIA) is increased during the NBCP, ADB can be increased only to maintain the same ratio of ADB-to-base coverage. Decreases in ADB are permitted at any time (within the NBCP).³ Outside of the NBCP, decreases in the amount of ADB may be considered, depending on the product type.</p> <p>Note: Increases and decreases in ADB amount are not automatically done if the policyowner requests a policy face amount increase or decrease; these changes have to be specifically requested.</p>
Cost of the Benefit	<p>The ADB and associated premiums/charges cease at attained age 100 for UL and VUL, and at attained age 70 for Term. The cost of this benefit is not considered premiums paid for a life insurance policy and does not increase the cost basis in the policy.</p>
Termination of the Benefit	<p>ADB ceases when one of the following conditions exists:</p> <ul style="list-style-type: none"> ▶ The policy defaults (beyond the grace period). ▶ The contract is surrendered or ends for any other reason. ▶ The policyowner makes a request to cancel ADB. ▶ The policy anniversary on or immediately following the insured's 100th birthday for UL and VUL (70th birthday for Term) is reached. <p>Generally, if the policy lapses and is later reinstated, the ADB coverage will be reinstated as well. The policyowner can cancel the benefit at any time. However, once the benefit is canceled, it cannot be re-added at a later date.</p>

This highlighter presents an overview of the benefit. It does not supersede contractual provisions.

¹Term Elite and Term Essential do not have a New Business Change Period.

²ADB will not be available for amounts less than \$25,000, even if the policy is issued due to a conversion.

³In New York only: A ratio of 5 to 1 (ADB to BIA) will automatically be maintained if there is a decrease in BIA that violates this ratio.

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