



## Product Portfolio

CURRENT PRODUCTS AND RIDERS, KEY FEATURES,  
AND COMMONLY USED STRATEGIES



# Life Insurance

- ▶ TERM ESSENTIAL®
- ▶ TERM ELITE®
- ▶ PRUTERM<sup>SM</sup> ONE
- ▶ PRULIFE ESSENTIAL UL<sup>SM</sup>
- ▶ PRULIFE FOUNDERS PLUS UL®
- ▶ PRULIFE INDEX ADVANTAGE UL®
- ▶ PRULIFE® SUL PROTECTOR
- ▶ PRULIFE® SURVIVORSHIP INDEX UL
- ▶ PRULIFE® SVUL PROTECTOR<sup>SM</sup>
- ▶ VUL PROTECTOR®
- ▶ PRULIFE® CUSTOM PREMIER II





## **A FINANCIAL LEADER FOR OVER 145 YEARS**

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Prudential Financial is a worldwide financial leader with a long tradition of serving the public interest. Prudential Financial has approximately 50 million customers. The well-known Rock symbol is an icon of strength, stability, expertise, and innovation that has stood the test of time.

# A Portfolio that Makes It Easier to Help Clients

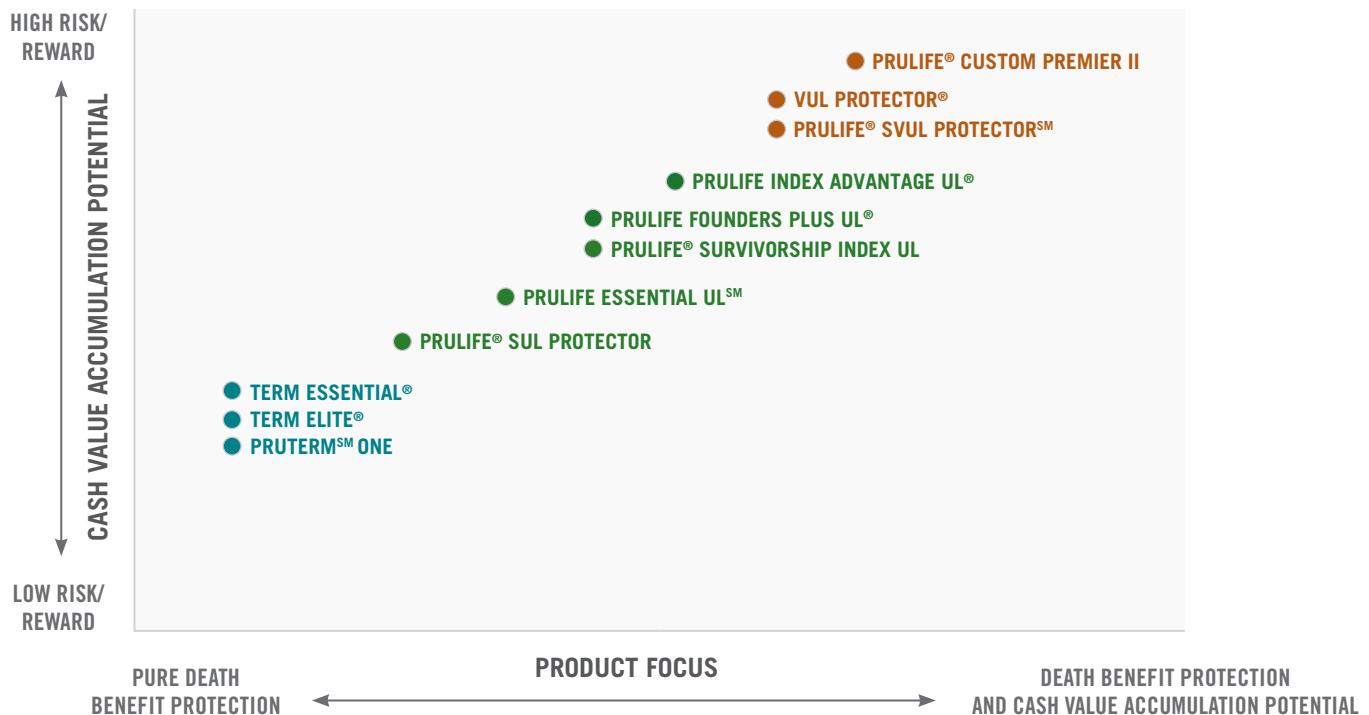
Prudential's life insurance portfolio offers policies that cover a wide variety of needs for clients, makes it easier to find a policy for them.

Our policies can help clients address challenges and pursue opportunities, such as:

- Protecting their family or their business.
- Accumulating cash value.
- Providing income.
- Offering living benefits to protect their lives.
- Creating a legacy for family members or a charity.

Each policy offers features that can help with some of these goals as well as riders that can be used to expand the role a policy plays in a client's portfolio.

## WHAT DOES THE CLIENT NEED?



Prudential's policies cover the entire risk and reward spectrum so that clients have options to meet their needs. Some policies have features and benefits that allow clients to refine the risk and reward, as well.

# Temporary Insurance Options

	Term Essential®	Term Elite®
	INDIVIDUAL TERM	INDIVIDUAL TERM
<b>PRODUCT FOCUS</b>	Affordable, temporary protection	Temporary protection with conversion to a permanent product within 3 – 4 years
<b>DESIGN HIGHLIGHTS</b>	<ul style="list-style-type: none"> <li>• Guaranteed 10-, 15-, 20-, and 30-year level-premium periods</li> <li>• Convertible to any permanent product               <ul style="list-style-type: none"> <li>– For issue ages 59 and younger, the conversion period ends on whichever comes first:                   <ol style="list-style-type: none"> <li>1. The end of the level-premium paying period, or</li> <li>2. The 1st policy anniversary on or after the insured's 65th birthday.</li> </ol> </li> <li>– For issue ages 60 – 75, the conversion period ends on the 5th policy anniversary.</li> <li>– Ability to convert 2 term policies to 1 SUL (subject to change).</li> </ul> </li> <li>• Age Last Birthday</li> </ul>	<ul style="list-style-type: none"> <li>• Guaranteed 10-, 15-, 20-, and 30-year level-premium periods</li> <li>• Premium guaranteed in all years</li> <li>• Convertible to any permanent product               <ul style="list-style-type: none"> <li>– For issue ages 59 and younger, the conversion period ends on whichever comes first:                   <ol style="list-style-type: none"> <li>1. The end of the level-premium paying period, or</li> <li>2. The 1st policy anniversary on or after the insured's 65th birthday.</li> </ol> </li> <li>– For issue ages 60 – 75, the conversion period ends on the 5th policy anniversary.</li> <li>– Ability to convert 2 term policies to 1 SUL (subject to change).</li> </ul> </li> <li>• Premium credit for conversion during the first five years (non-commissionable)</li> <li>• Age Last Birthday</li> </ul>
<b>COMMON INDIVIDUAL USES</b> (for more info see pages 11 – 13)	<ul style="list-style-type: none"> <li>• Income Protection</li> <li>• Mortgage Protection</li> <li>• Loan Collateral</li> <li>• College Funding Protection</li> </ul>	<ul style="list-style-type: none"> <li>• Income Protection</li> <li>• Mortgage Protection</li> <li>• Loan Collateral</li> <li>• College Funding Protection</li> </ul>
<b>COMMON BUSINESS USES</b> (for more info see page 14)	<ul style="list-style-type: none"> <li>• Buy/Sell</li> <li>• Key Person</li> <li>• Loan Collateral</li> </ul>	<ul style="list-style-type: none"> <li>• Buy/Sell</li> <li>• Key Person</li> <li>• Loan Collateral</li> </ul>
<b>TARGET FUNDING PATTERNS</b>	Level-Term Period	Level-Term Period
<b>ISSUE AGES<sup>1</sup></b> (Some limits may apply) <sup>2</sup>	<p><b>Non-Smokers:</b></p> <p>Term Essential 10 18 – 75</p> <p>Term Essential 15 18 – 70</p> <p>Term Essential 20 18 – 65</p> <p>Term Essential 30 18 – 55</p> <p><b>Smokers:</b></p> <p>Term Essential 10 18 – 75</p> <p>Term Essential 15 18 – 70</p> <p>Term Essential 20 18 – 60</p> <p>Term Essential 30 18 – 45</p>	<p><b>Non-Smokers:</b></p> <p>Term Elite 10 18 – 75</p> <p>Term Elite 15 18 – 70</p> <p>Term Elite 20 18 – 65</p> <p>Term Elite 30 18 – 55</p> <p><b>Smokers:</b></p> <p>Term Elite 10 18 – 75</p> <p>Term Elite 15 18 – 70</p> <p>Term Elite 20 18 – 60</p> <p>Term Elite 30 18 – 45</p>
<b>MINIMUM FACE AMOUNT</b>	\$100,000	\$1,000,000
<b>RIDERS/FEATURES<sup>3</sup></b>	<ul style="list-style-type: none"> <li>• Accidental Death Benefit</li> <li>• Children's Protection Rider</li> <li>• Living Needs Benefit<sup>SM 4</sup></li> <li>• Waiver of Premium</li> </ul>	<ul style="list-style-type: none"> <li>• Accidental Death Benefit</li> <li>• Children's Protection Rider</li> <li>• Living Needs Benefit<sup>SM 4</sup></li> <li>• Waiver of Premium</li> </ul>

# Temporary Insurance Options

	PruTerm <sup>SM</sup> One
	INDIVIDUAL TERM
<b>PRODUCT FOCUS</b>	Short-term protection for 1 – 5 years
<b>DESIGN HIGHLIGHTS</b>	<ul style="list-style-type: none"> <li>• Annual renewable term insurance.</li> <li>• Premiums guaranteed for 1 year. After 1st year, premiums increase annually and are not guaranteed.</li> <li>• Annual premium payment mode only.</li> <li>• Convertible to any permanent product. <ul style="list-style-type: none"> <li>– The conversion period ends on the 5th policy anniversary.</li> <li>– Ability to convert 2 term policies to 1 SUL (subject to change).</li> </ul> </li> <li>• Age Last Birthday</li> </ul>
<b>COMMON INDIVIDUAL USES</b> (for more info see pages 11 – 13)	<ul style="list-style-type: none"> <li>• Short-Term Income Protection</li> <li>• Short-Term Mortgage Protection</li> <li>• Short-Term Loan Collateral</li> </ul>
<b>COMMON BUSINESS USES</b> (for more info see page 14)	<ul style="list-style-type: none"> <li>• Short-Term Buy/Sell</li> <li>• Short-Term Key Person</li> <li>• Short-Term Loan Collateral</li> </ul>
<b>TARGET FUNDING PATTERNS</b>	Renew annually
<b>ISSUE AGES<sup>1</sup></b> (Some limits may apply) <sup>2</sup>	<ul style="list-style-type: none"> <li>• 18 – 85</li> </ul>
<b>MINIMUM FACE AMOUNT</b>	\$50,000
<b>RIDERS/FEATURES<sup>3</sup></b>	<ul style="list-style-type: none"> <li>• Living Needs Benefit <sup>SM</sup> 4</li> </ul>

# Non-Variable Permanent Insurance Options

	PruLife Essential UL <sup>SM</sup>
	INDIVIDUAL UL
<b>PRODUCT FOCUS</b>	Cost-effective no-lapse guarantees along with the ability to accumulate cash value through fixed interest crediting
<b>DESIGN HIGHLIGHTS</b>	<ul style="list-style-type: none"> <li>• Cost-effective permanent life insurance</li> <li>• Ability to add the BenefitAccess Rider for chronic or terminal illness concerns</li> <li>• Extended No-Lapse Guarantee (NLG), with the ability to customize the NLG duration depending on premium amount</li> <li>• Death Benefit Options A, B, and C</li> <li>• Potential cash value accumulation</li> <li>• Age Last Birthday</li> <li>• 1st Year Flexibility</li> </ul>
<b>COMMON INDIVIDUAL USES</b> (for more info see pages 11 – 13)	<ul style="list-style-type: none"> <li>• Wealth Transfer</li> <li>• Income Protection</li> <li>• Asset Repositioning/Leveraging</li> <li>• Preparing for Chronic or Terminal Illness</li> </ul>
<b>COMMON BUSINESS USES</b> (for more info see page 14)	<ul style="list-style-type: none"> <li>• Buy/Sell</li> <li>• Key Person</li> <li>• Estate Equalization</li> </ul>
<b>AGE RANGE FOCUS</b>	50 – 90
<b>CLIENT RISK TOLERANCE</b>	Conservative
<b>INVESTMENT OBJECTIVE</b>	<ul style="list-style-type: none"> <li>• Prefers low risk and low volatility</li> <li>• Wants to minimize exposure of principal to loss or fluctuation</li> </ul>
<b>TARGET FUNDING PATTERNS</b>	Solve for Premium
<b>ISSUE AGES<sup>1</sup></b> (Some limits may apply) <sup>2</sup>	<ul style="list-style-type: none"> <li>• 0 – 90 (86 – 90 for conversion only)</li> <li>• 0 – 75 Return of Premium Death Benefit (Type C)</li> </ul>
<b>MINIMUM FACE AMOUNT</b>	0 – 75    \$25,000 76 – 80    \$100,000 81 – 85    \$250,000  <b>Conversion</b> 0 – 90    \$1
<b>SURRENDER CHARGE PERIOD</b>	14 years
<b>RIDERS/FEATURES<sup>3</sup></b>	<ul style="list-style-type: none"> <li>• Accidental Death Benefit</li> <li>• BenefitAccess Rider<sup>7</sup></li> <li>• Children Level Term Rider</li> <li>• Enhanced Cash Value Rider*</li> <li>• Living Needs Benefit<sup>SM 4</sup></li> <li>• Overloan Protection Rider<sup>9</sup></li> <li>• Waiver of Monthly Deductions</li> </ul>

\*The Enhanced Cash Value Rider is only available at face amounts of \$250,000 and above. Not available in New York.

# Non-Variable Permanent Insurance Options

	PruLife Founders Plus UL®				
	INDIVIDUAL UL				
<b>PRODUCT FOCUS</b>	Cost-effective, permanent death benefit protection, with a meaningful No-Lapse Guarantee and the potential for cash value accumulation				
<b>DESIGN HIGHLIGHTS</b>	<ul style="list-style-type: none"> <li>• Flexible premium, permanent life insurance with a focus on death benefit protection with the added flexibility of cash value accumulation potential and access</li> <li>• Cash value accumulation potential with downside protection is based on a choice between three interest crediting options (Goldman Sachs Voyager Indexed Account, S&amp;P 500 Indexed Account, and Fixed Account) with the option to allocate to all three account options for a blended approach. <ul style="list-style-type: none"> <li>– The Goldman Sachs Voyager Indexed Account provides the opportunity to earn index interest based on the performance of the Goldman Sachs Voyager Index, excluding dividends (subject to a non-guaranteed participation rate of 100% and a floor of 0%). Clients also have the opportunity to earn daily fixed interest, received annually, through the Daily Interest Advantage.</li> <li>– The S&amp;P 500 Indexed Account (formerly the Plus 100 Account) offers the opportunity to earn index interest based on the performance of the S&amp;P 500 Index,<sup>10</sup> excluding dividends (subject to a participation rate of 100%, a current cap, and a floor of 0%).<sup>11</sup></li> <li>– The Fixed Account offers traditional fixed-interest crediting that is declared by Prudential with a compelling minimum rate.</li> </ul> </li> <li>• <b>Designated Transfer Amount (DTA)</b> This feature provides clients with the ability to create multiple indexed account segments with one premium, allowing diversification of index interest earnings by having more segments tracking against the accompanying index throughout the year.</li> <li>• Adjustable No-Lapse Guarantee period based on the number, amount, and timing of premium payments</li> <li>• Age Last Birthday</li> <li>• Death Benefit Options: A, B, and C</li> <li>• 1st Year Flexibility</li> </ul>				
<b>COMMON INDIVIDUAL USES</b> (for more info see pages 11 – 13)	<ul style="list-style-type: none"> <li>• Wealth Transfer</li> <li>• Income Protection</li> <li>• Preparing for Chronic or Terminal Illness</li> </ul>				
<b>COMMON BUSINESS USES</b> (for more info see page 14)	<ul style="list-style-type: none"> <li>• Buy/Sell</li> <li>• Key Person</li> <li>• Loan Collateral</li> </ul>				
<b>AGE RANGE FOCUS</b>	45 – 75				
<b>CLIENT RISK TOLERANCE</b>	Conservative/Moderate				
<b>INVESTMENT OBJECTIVE</b>	• Willing to assume a little/moderate amount of market risk and volatility in the pursuit of modest/moderate returns				
<b>TARGET FUNDING PATTERNS</b>	Solve for Premium				
<b>ISSUE AGES<sup>1</sup></b> (Some limits may apply) <sup>2</sup>	<ul style="list-style-type: none"> <li>• 0 – 85</li> <li>• 0 – 75 (Type C)</li> </ul>				
<b>MINIMUM FACE AMOUNT</b>	<table> <tr> <td>0 – 80</td><td>\$100,000</td></tr> <tr> <td>81 – 85</td><td>\$250,000<sup>5</sup></td></tr> </table>	0 – 80	\$100,000	81 – 85	\$250,000 <sup>5</sup>
0 – 80	\$100,000				
81 – 85	\$250,000 <sup>5</sup>				
<b>SURRENDER CHARGE PERIOD</b>	14 years				
<b>RIDERS/FEATURES<sup>3</sup></b>	<ul style="list-style-type: none"> <li>• Accidental Death Benefit</li> <li>• BenefitAccess Rider<sup>7</sup></li> <li>• Children Level Term Rider</li> <li>• Enhanced Cash Value Rider*</li> <li>• Living Needs Benefit<sup>SM 4</sup></li> <li>• Overloan Protection Rider<sup>9</sup></li> <li>• Waiver of Monthly Deductions</li> </ul>				

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# Non-Variable Permanent Insurance Options

	PruLife Index Advantage UL®
	INDIVIDUAL UL
<b>PRODUCT FOCUS</b>	Permanent death benefit protection with cash value accumulation potential through basic (fixed) and indexed interest options
<b>DESIGN HIGHLIGHTS</b>	<ul style="list-style-type: none"> <li>• Flexible premium, permanent life insurance that offers death benefit protection and is designed for greater cash value accumulation potential</li> <li>• Cash value accumulation potential with downside protection through three distinct account options: <ul style="list-style-type: none"> <li>– The Fixed Interest Account offers traditional fixed interest crediting that is declared by Prudential.</li> <li>– The Indexed Account offers index interest potential based on the performance of the S&amp;P 500 Index,<sup>10</sup> excluding dividends (based on a 100% participation rate, a current cap, and a 0% floor).<sup>11</sup> Clients may wish to consider this account when anticipating usual growth market conditions. (This account is subject to a participation rate, cap, and floor that are subject to change.)</li> <li>– Uncapped Indexed Account offers index interest potential based on the performance of the S&amp;P 500,<sup>10</sup> excluding dividends, with the safety of a floor, no cap, but limited by the account spread that is deducted from the interest earned.<sup>11</sup> Clients may wish to consider this account when anticipating high growth market conditions (based on a 100% participation rate and a 0% floor and spread that is subject to change).</li> </ul> </li> <li>• Designated Transfer Amount (DTA): This feature provides clients the ability to create multiple Indexed Account segments when allocating their premium payment to the fixed interest account, allowing diversification of index interest earnings by having more segments tracking against the S&amp;P 500 throughout the year.</li> <li>• Limited No-Lapse Guarantee protects the policy from lapse during key accumulation years (earlier of 20 years or age 70, but at least 10 years).</li> <li>• Age Last Birthday</li> <li>• Death Benefit Options: A, B, and C</li> </ul>
<b>COMMON INDIVIDUAL USES</b> (for more info see pages 11 – 13)	<ul style="list-style-type: none"> <li>• Cash Value Accumulation Potential</li> <li>• Supplementing Retirement Income</li> <li>• Preparing for Chronic or Terminal Illness</li> <li>• Estate Planning</li> </ul>
<b>COMMON BUSINESS USES</b> (for more info see page 14)	<ul style="list-style-type: none"> <li>• Buy/Sell</li> <li>• Deferred Compensation</li> <li>• Executive Bonus</li> <li>• Key Person</li> </ul>
<b>AGE RANGE FOCUS</b>	60 – 70
<b>CLIENT RISK TOLERANCE</b>	Moderate
<b>INVESTMENT OBJECTIVE</b>	• Willing to assume a moderate amount of market risk and volatility in the pursuit of moderate returns
<b>TARGET FUNDING PATTERNS</b>	Over Funded up to Max Level Funding and short duration funding
<b>ISSUE AGES<sup>1</sup></b> (Some limits may apply) <sup>2</sup>	<ul style="list-style-type: none"> <li>• 0 – 85</li> <li>• 0 – 75 (Type C)</li> </ul>
<b>MINIMUM FACE AMOUNT</b>	0 – 80    \$100,000 81 – 85    \$250,000 <sup>5</sup>
<b>LOANS</b>	Fixed and Participating loans available
<b>SURRENDER CHARGE PERIOD</b>	15 years
<b>RIDERS/FEATURES<sup>3</sup></b>	<ul style="list-style-type: none"> <li>• Accidental Death Benefit</li> <li>• Benefit Access Rider<sup>7</sup></li> <li>• Children Level Term Rider</li> <li>• Enhanced Cash Value Rider*</li> <li>• Enhanced Disability Benefit</li> <li>• Living Needs Benefit<sup>SM 4</sup></li> <li>• Overloan Protection Rider<sup>9</sup></li> </ul>

\*The Enhanced Cash Value Rider is only available at face amounts of \$250,000 and above. Not available in New York.

Indexed accounts are subject to a cap, floor, and spread as applicable that are non-guaranteed and subject to change. These can change based on market conditions and other factors. To see what the current rates are at any given time, see [www.prudential.com/universallife](http://www.prudential.com/universallife).

Once an index segment is created, its Participation Rate, Index Growth Floor, Index Growth Cap, and Index Spread will not change.



# Second-to-Die Permanent Insurance Options

	PruLife® SUL Protector	PruLife® Survivorship Index UL
	SURVIVORSHIP UL	SURVIVORSHIP UL
<b>PRODUCT FOCUS</b>	Lifetime death benefit guarantees paying on the death of the second person	Cost-effective, permanent death benefit protection for two lives, with a meaningful No-Lapse Guarantee and the potential for cash value accumulation
<b>DESIGN HIGHLIGHTS</b>	<ul style="list-style-type: none"> <li>• Flexible premium, permanent life insurance with a focus on death benefit protection covering two lives, with long-term, up-to-lifetime No-Lapse Guarantees. The death benefit is paid upon the death of the second insured.</li> <li>• Adjustable No-Lapse Guarantee period based on the number, amount, and timing of premium payments.</li> <li>• Age Last Birthday</li> <li>• Death Benefit Options: A only</li> <li>• Optional rider available to help overcome the challenges associated with chronic/terminal illness when a claim is approved</li> </ul>	<ul style="list-style-type: none"> <li>• Flexible premium, permanent life insurance with a focus on death benefit protection covering two lives, with solid No-Lapse Guarantees (90+), and the flexibility of cash value accumulation potential and access</li> <li>• Cash value accumulation potential with downside protection through four distinct account options: <ul style="list-style-type: none"> <li>– The Fixed Interest Account offers traditional fixed interest crediting that is declared by Prudential.</li> <li>– The Indexed Account offers index interest potential based on the performance of the S&amp;P 500® Index,<sup>10</sup> excluding dividends (based on a 100% participation rate, a current cap, and a 0% floor).<sup>11</sup> Clients may wish to consider this account when anticipating usual growth market conditions. (This account is subject to a participation rate, cap, and floor that are subject to change.)</li> <li>– The Indexed Account with Multiplier offers index interest potential based on the performance of the S&amp;P 500®,<sup>10</sup> excluding dividends, in excess of what is offered on the 100% participation rate index strategy, but is limited by a lower cap.<sup>11</sup> Clients may wish to consider this account when anticipating modest growth market conditions. (This account is subject to a participation rate, floor, cap, and multiplier that are subject to change.)</li> <li>– Uncapped Indexed Account offers index interest potential based on the performance of the S&amp;P 500®,<sup>10</sup> excluding dividends, with the safety of a floor, no cap, but limited by the account spread that is deducted from the interest earned.<sup>11</sup> Clients may wish to consider this account when anticipating high growth market conditions. (This account is subject to a participation rate, floor, and spread that are subject to change.)</li> </ul> </li> <li>• <b>Designated Transfer Amount (DTA)</b> This feature provides clients the ability to create multiple Indexed Account segments with one premium, allowing diversification of index interest earnings by having more segments tracking against the S&amp;P 500 throughout the year.</li> <li>• Adjustable No-Lapse Guarantee period based on the number, amount, and timing of premium payments.</li> <li>• Age Last Birthday</li> <li>• Death Benefit Options: A, B, and C</li> <li>• Optional rider available to help overcome the challenges associated with chronic/terminal illness when a claim is approved.</li> </ul>
<b>COMMON INDIVIDUAL USES</b> (for more info see pages 11 – 13)	<ul style="list-style-type: none"> <li>• Estate Planning</li> <li>• Trusts</li> <li>• Wealth Transfer</li> </ul>	<ul style="list-style-type: none"> <li>• Estate Planning</li> <li>• Trusts</li> <li>• Wealth Transfer</li> </ul>
<b>COMMON BUSINESS USES</b> (for more info see page 14)	<ul style="list-style-type: none"> <li>• Estate Equalization</li> </ul>	<ul style="list-style-type: none"> <li>• Estate Equalization</li> </ul>
<b>AGE RANGE FOCUS</b>	40 – 75	45 – 75
<b>CLIENT RISK TOLERANCE</b>	Conservative	Moderate
<b>INVESTMENT OBJECTIVE</b>	<ul style="list-style-type: none"> <li>• Prefers low risk and low volatility</li> </ul>	<ul style="list-style-type: none"> <li>• Willing to assume a moderate amount of market risk and volatility in the pursuit of moderate returns</li> </ul>
<b>TARGET FUNDING PATTERNS</b>	Lifetime No-Lapse Guarantee	No-Lapse Guarantee
<b>ISSUE AGES<sup>1</sup></b> (Some limits may apply) <sup>2</sup>	<ul style="list-style-type: none"> <li>• 18 – 85</li> <li>• Maximum age difference between the insureds is 25 years.</li> </ul>	<ul style="list-style-type: none"> <li>• 18 – 85</li> </ul>
<b>MINIMUM FACE AMOUNT</b>	\$250,000	0 – 80    \$200,000 81 – 85    \$250,000 <sup>5</sup>
<b>SURRENDER CHARGE PERIOD</b>	19 years	14 years
<b>RIDERS/FEATURES<sup>3</sup></b>	<ul style="list-style-type: none"> <li>• Estate Protection Rider</li> <li>• Guaranteed Policy Split Rider</li> </ul>	<ul style="list-style-type: none"> <li>• Enhanced Cash Value Rider*</li> <li>• Estate Protection Rider</li> <li>• Guaranteed Policy Split Rider</li> <li>• Survivorship BenefitAccess Rider<sup>8</sup></li> <li>• Overloan Protection Rider<sup>9</sup></li> </ul>

\*The Enhanced Cash Value Rider is only available at face amounts of \$250,000 and above. Both insureds must be 70 or younger. Not available in New York.

# Second-to-Die Permanent Insurance Options

	PruLife SVUL Protector	
	SURVIVORSHIP VUL	
<b>PRODUCT FOCUS</b>	Cost-effective, permanent death benefit protection for two lives, with a meaningful No-Lapse Guarantee and the potential for cash value accumulation utilizing a variety of underlying investment options from well-known fund companies	
<b>DESIGN HIGHLIGHTS</b>	<ul style="list-style-type: none"> <li>• Flexible premium, permanent life insurance with a focus on death benefit protection covering two lives, with the potential to provide cash value accumulation, with the ability to access it</li> <li>• Adjustable No-Lapse Guarantee period (based on the number, amount, and timing of premium payments)</li> <li>• 50 underlying investment options covering a broad range of asset classes and styles from well-known fund companies</li> <li>• Age Last Birthday</li> <li>• Death Benefit Options: A, B, and C</li> </ul>	
<b>COMMON INDIVIDUAL USES</b> (for more info see pages 11 – 13)	<ul style="list-style-type: none"> <li>• Estate Planning</li> <li>• Wealth Transfer</li> <li>• Trusts</li> </ul>	
<b>COMMON BUSINESS USES</b> (for more info see page 14)	<ul style="list-style-type: none"> <li>• Estate Equalization</li> </ul>	
<b>AGE RANGE FOCUS</b>	45 – 65	
<b>CLIENT RISK TOLERANCE</b>	Moderate	
<b>INVESTMENT OBJECTIVE</b>	<ul style="list-style-type: none"> <li>• Willing to assume market risk and volatility in the pursuit of modest/moderate returns depending on the underlying investment options chosen</li> </ul>	
<b>TARGET FUNDING PATTERNS</b>	<ul style="list-style-type: none"> <li>• Solve for premium</li> <li>• No-Lapse Guarantee</li> </ul>	
<b>ISSUE AGES<sup>1</sup></b> (Some limits may apply) <sup>2</sup>	<ul style="list-style-type: none"> <li>• 18 – 85</li> </ul>	
<b>MINIMUM FACE AMOUNT</b>	18 – 80	\$200,000 <sup>6</sup>
	81 – 85	\$250,000 <sup>5</sup>
<b>SURRENDER CHARGE PERIOD</b>	14 years	
<b>RIDERS/FEATURES<sup>3</sup></b>	<ul style="list-style-type: none"> <li>• Enhanced Cash Value Rider*</li> <li>• Estate Protection Rider</li> <li>• Guaranteed Policy Split Rider</li> <li>• Overloan Protection Rider<sup>9</sup></li> <li>• Survivorship Benefit Access Rider<sup>8</sup></li> </ul>	

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# Variable Permanent Insurance Options

	VUL Protector®	PruLife® Custom Premier II
	INDIVIDUAL VUL	INDIVIDUAL VUL
<b>PRODUCT FOCUS</b>	Permanent death benefit protection with a meaningful No-Lapse Guarantee (up to lifetime) utilizing a variety of underlying investment options from well-known fund companies	Permanent death benefit protection with cash value accumulation potential through a variety of underlying investment options from well-known fund companies
<b>DESIGN HIGHLIGHTS</b>	<ul style="list-style-type: none"> <li>• Flexible premium, permanent life insurance that has the potential to provide cash value accumulation</li> <li>• Adjustable No-Lapse Guarantee period up to lifetime (based on the number, amount, and timing of premium payments)</li> <li>• Over 60 underlying investment options covering a broad range of asset classes and styles from well-known fund companies</li> <li>• Age Last Birthday</li> <li>• Death Benefit Options: A and B only</li> </ul>	<ul style="list-style-type: none"> <li>• Flexible premium, permanent life insurance designed for greater cash value accumulation potential</li> <li>• 20th-year cash value accumulation potential</li> <li>• Two No-Lapse Guarantee Periods: 1. <i>Short Term</i> (Ages 0 – 59: 8 years and Ages 60+: 6 years); 2. <i>Limited</i> (All ages: greater of 10 years or age 75). Designed to provide early protection from lapse while the policy is just starting out and may not have sufficient value to withstand market volatility</li> <li>• Over 50 underlying investment options covering a broad range of asset classes and styles from well-known fund companies</li> <li>• Age Last Birthday</li> <li>• Death Benefit Options: A, B, and C</li> </ul>
<b>COMMON INDIVIDUAL USES</b> (for more info see pages 11 – 13)	<ul style="list-style-type: none"> <li>• Wealth Transfer</li> <li>• Income Protection</li> <li>• Preparing for Chronic or Terminal Illness</li> </ul>	<ul style="list-style-type: none"> <li>• Cash Value Accumulation Potential</li> <li>• Supplementing Retirement Income</li> <li>• Preparing for Chronic or Terminal Illness</li> </ul>
<b>COMMON BUSINESS USES</b> (for more info see page 14)	<ul style="list-style-type: none"> <li>• Deferred Compensation</li> <li>• Executive Bonus</li> <li>• Key Person</li> <li>• Split Dollar</li> <li>• Buy/Sell</li> </ul>	<ul style="list-style-type: none"> <li>• Deferred Compensation</li> <li>• Executive Bonus</li> <li>• Key Person</li> <li>• Split Dollar</li> <li>• Buy/Sell</li> </ul>
<b>AGE RANGE FOCUS</b>	35 – 55	30 – 55
<b>CLIENT RISK TOLERANCE</b>	Moderate	Aggressive
<b>INVESTMENT OBJECTIVE</b>	• Willing to assume a moderate amount of market risk and volatility in the pursuit of moderate returns	• Willing to assume a high level of risk and volatility in pursuit of higher returns
<b>TARGET FUNDING PATTERNS</b>	Solve for Premium or No-Lapse Guarantee	Overfunded up to Max Level Funding
<b>ISSUE AGES<sup>1</sup></b> (Some limits may apply) <sup>2</sup>	• 0 – 85	<ul style="list-style-type: none"> <li>• 0 – 85</li> <li>• 0 – 75 (Type C)</li> </ul>
<b>MINIMUM FACE AMOUNT</b>	0 – 17    \$50,000 18 – 75    \$75,000 76 – 80    \$100,000 81 – 85    \$250,000 <sup>5</sup>	0 – 17    \$50,000 <sup>6</sup> 18 – 75    \$75,000 <sup>6</sup> 76 – 80    \$100,000 81 – 85    \$250,000 <sup>5</sup>
<b>SURRENDER CHARGE PERIOD</b>	14 years	10 years
<b>RIDERS/FEATURES<sup>3</sup></b>	<ul style="list-style-type: none"> <li>• Accidental Death Benefit</li> <li>• BenefitAccess Rider<sup>7</sup></li> <li>• Children Level Term Rider</li> <li>• Enhanced Cash Value Rider*</li> <li>• Enhanced Disability Benefit</li> <li>• Living Needs Benefit<sup>SM 4</sup></li> <li>• Overloan Protection Rider<sup>9</sup></li> <li>• [Other Goods and Services Rider]</li> </ul>	<ul style="list-style-type: none"> <li>• Accidental Death Benefit</li> <li>• BenefitAccess Rider<sup>7</sup></li> <li>• Children Level Term Rider</li> <li>• Enhanced Cash Value Rider*</li> <li>• Enhanced Disability Benefit</li> <li>• Living Needs Benefit<sup>SM 4</sup></li> <li>• Overloan Protection Rider<sup>9</sup></li> <li>• S&amp;P 500® Indexed Account Rider<sup>10,12</sup></li> </ul>

\*The Enhanced Cash Value Rider is only available at face amounts of \$250,000 and above. Not available in New York.

# Product Riders

Visit PruXpress for individual highlighters on many of these product riders. Some riders may not be available in all states, and some are available at an additional cost.

BENEFIT TYPE	RIDER	DESCRIPTION	TERM ESSENTIAL	TERM ELITE	PRUTERM ONE	ESSENTIAL UL	FOUNDERS PLUS UL	INDEX ADVANTAGE UL	SUL PROTECTOR	SURVIVORSHIP INDEX UL	SVUL PROTECTOR	VUL PROTECTOR	CUSTOM PREMIER II
LIVING BENEFITS	BenefitAccess Rider (BAR)	Provides the ability to accelerate the death benefit to use however the client wishes if he/she is diagnosed with a chronic or terminal illness.				•	•	•				•	•
	Survivorship Benefit Access Rider (SBAR)	Provides the ability to accelerate the death benefit to use however the client wishes in the event that the surviving insured is diagnosed with a chronic or terminal illness or both insureds are chronically/terminally ill at the same time.								•	•		
	Living Needs Benefit (LNB)	Provides the ability to accelerate the death benefit if the insured is diagnosed with a terminal illness or is permanently confined to a nursing home.	•	•	•	•	•	•				•	•
WAIVER OF PREMIUM	Waiver of Premium	Pays policy premiums if a client becomes disabled so that their valuable life insurance coverage remains intact.	•	•									
	Enhanced Disability Benefit (EDB)	Pays the greater of the amounts shown under the contract's Schedule of Disability Benefits (9% of the annual Limited No-Lapse premium) and monthly charges if a client becomes disabled so that their valuable life insurance coverage can remain intact.						•				•	•
	Waiver of Monthly Deductions (WMD)	Pays policy charges if a client becomes disabled so that their valuable life insurance coverage remains intact.				•	•						
CHILDREN'S RIDER	Children's Protection Rider	Option to provide life insurance on a client's children while they are young. It can be converted to a permanent policy at a later time.	•	•									
	Children Level Term Rider (CLT)	Option to provide life insurance on a client's children while they are young. It can be converted to a permanent policy at a later time. Provides paid-up protection on the death of the primary insured.				•	•	•				•	•
ACCIDENTAL DEATH	Accidental Death Benefit Rider (ADB)	Pays additional amount of death benefit if death is the direct result of an accident. Not available in Massachusetts.	•	•		•	•	•				•	•
OTHER	Overloan Protection Rider	A benefit that, for a one-time charge when exercised, may keep a client's policy from lapsing if they have an outstanding loan.				•	•	•			•	•	•
	Enhanced Cash Value Rider (ECV)	Provides higher cash surrender values in the early years of the policy, usually used in business situations. Not available in New York.				•	•	•		•	•	•	•
	Guaranteed Policy Split Rider (GPSR)	Allows a survivorship policy to be split into two individual policies in the event of divorce or a repeal of the unlimited marital deduction.							•	•	•		
	Estate Protection Rider (EPR)	Increases the death benefit by up to 100% if both insureds die before the policy's 4th anniversary.							•	•	•		
	Other Goods and Services Rider (OGSR)	Offers the ability to provide certain goods and services that Prudential may offer. Subject to state approval.										•	

# Common Strategies

STRATEGY	SUMMARY	POLICIES COMMONLY USED
<b>INCOME PROTECTION</b>	Purchasing life insurance to replace lost income due to premature death. Settlement options are available for those looking for guaranteed income.	<ul style="list-style-type: none"> <li>• Term Essential</li> <li>• Essential UL</li> <li>• Founders Plus</li> <li>• VUL Protector</li> </ul>
<b>DEBT/LOAN PROTECTION</b>	Purchasing life insurance to offset debts (e.g., mortgage, college loans) owed due to premature death.	<ul style="list-style-type: none"> <li>• Term Essential</li> <li>• Essential UL</li> <li>• Founders Plus</li> <li>• VUL Protector</li> </ul>
<b>COLLEGE FUNDING PROTECTION</b>	Purchasing life insurance to replace lost college funding due to premature death.	<ul style="list-style-type: none"> <li>• Term Essential</li> </ul>
<b>LIFE INSURANCE IN RETIREMENT PLANNING (LIRP)</b>	Placing the maximum amount of premium into a cash value accumulation policy without creating a Modified Endowment Contract (MEC) and potentially utilizing withdrawals and/or loans from the policy to supplement income during retirement.*	<ul style="list-style-type: none"> <li>• Index Advantage UL</li> <li>• Custom Premier II</li> </ul>
<b>CHRONIC/TERMINAL ILLNESS PROTECTION NEEDS</b>	There are clients who have concerns about becoming chronically or terminally ill when they get older. They may be concerned about who will take care of them, where they will live, how they will afford the care they need, etc. This strategy provides permanent life insurance protection with a chronic or terminal illness rider that allows them to accelerate their death benefit to help out financially once the claim is approved.	<ul style="list-style-type: none"> <li>• Essential UL</li> <li>• Founders Plus</li> <li>• Index Advantage UL</li> <li>• Survivorship Index UL</li> <li>• SVUL Protector</li> <li>• VUL Protector</li> <li>• Custom Premier II</li> </ul>

\*Loans are charged interest; they are usually not taxable. Withdrawals are generally taxable to the extent they exceed basis in the policy. Loans that remain unpaid when the policy lapses or is surrendered while the insured is alive will be taxed immediately to the extent of gain in the policy. For policies that are Modified Endowment Contracts (MECs), distributions (including loans) are taxable to the extent of income in the policy; an additional 10% federal income-tax penalty may apply. Clients should consult their tax advisor for advice about their own situations.

# Asset Repositioning/Leveraging

All of these strategies involve the repositioning of assets that are not needed for retirement and that are not being used for day-to-day living expenses.

STRATEGY	SUMMARY	POLICIES COMMONLY USED
<b>ACTIVATE YOUR ASSETS</b>	Involves the idea of repositioning certificates of deposit. Such monies could be repositioned to life insurance to create, enhance, or leave a legacy.	<ul style="list-style-type: none"> <li>• Essential UL</li> <li>• Founders Plus</li> <li>• SIUL</li> <li>• VUL Protector</li> </ul>
<b>ASSET PROTECTION+</b>	Involves the idea of repositioning assets which may be tax-inefficient from a wealth transfer perspective (e.g., IRAs and annuities). IRAs and annuities are subject to income taxes at death, which may make them inefficient from a wealth transfer perspective. Such assets (after taxes and/or surrender charges) or a portion of the income from such assets may be repositioned to life insurance to create, enhance, or leave a legacy.	<ul style="list-style-type: none"> <li>• Essential UL</li> <li>• Founders Plus</li> <li>• SUL Protector</li> <li>• SIUL</li> <li>• VUL Protector</li> </ul>
<b>BRINGING STOCK TO LIFE</b>	Involves the idea of repositioning a portion of a concentrated stock portfolio. This concept does not discuss any particular stock or security. Rather, it focuses conceptually on repositioning a portion of monies generated by diversification strategies to a life insurance policy to reduce the amount of market volatility for assets earmarked for a client's legacy planning.	<ul style="list-style-type: none"> <li>• Essential UL</li> <li>• Founders Plus</li> <li>• SUL Protector</li> <li>• SIUL</li> <li>• SVUL Protector</li> <li>• VUL Protector</li> </ul>
<b>CHARITABLE PLANNING</b>	In the asset repositioning/leveraging context, charitable planning typically involves using life insurance in a variety of ways primarily to enhance or leverage the amount of money ultimately passing to charity. Where traditional measures of economic loss may not be present in the facts and where the case may not fit Prudential's traditional underwriting guidelines, the charitable planning case may be considered a leveraged gifting type of case and may be considered under the asset repositioning/leveraging underwriting guidelines. Therefore, it is included in this list of concepts.	<ul style="list-style-type: none"> <li>• Essential UL</li> <li>• SUL Protector</li> <li>• SIUL</li> <li>• SVUL Protector</li> </ul>
<b>COMPLETE THE DREAM</b>	Involves the idea of repositioning a portion of assets (after taxes and/or surrender charges) with the goal of reducing the amount of market volatility for assets earmarked for a client's legacy planning.	<ul style="list-style-type: none"> <li>• Essential UL</li> </ul>

If the asset or income being repositioned becomes fully exhausted, premiums may have to be paid using other assets or income to keep the life insurance policy in force.

# Legacy Planning

STRATEGY	SUMMARY	POLICIES COMMONLY USED
<b>ACCESS TRUSTS</b>	Irrevocable trust with provisions permitting distributions to non-grantor spouse.	<ul style="list-style-type: none"> <li>• Essential UL</li> <li>• Founders Plus</li> <li>• Index Advantage UL</li> <li>• SIUL</li> <li>• SVUL Protector</li> <li>• VUL Protector</li> <li>• Custom Premier II</li> </ul>
<b>CHARITABLE REMAINDER TRUST (CRT) WITH WEALTH REPLACEMENT</b>	Customers will make gifts of highly appreciated property (e.g., stock) to a charitable remainder trust. They receive income from the CRT for a term of years or for life. The remainder passes to charity. To replace the wealth gifted away, the customer will sometimes establish an irrevocable trust, which will purchase life insurance.	<ul style="list-style-type: none"> <li>• Essential UL</li> </ul>
<b>ESTATE PLANNING</b>	Purchasing life insurance to offset estate tax liabilities.	<ul style="list-style-type: none"> <li>• Essential UL</li> <li>• Founders Plus</li> <li>• SUL Protector</li> <li>• SIUL</li> <li>• SVUL Protector</li> <li>• VUL Protector</li> </ul>
<b>ROTH IRA PLANNING</b>	Involves general discussions of (1) the benefits of Roth IRAs, (2) comparisons of conversion options regarding traditional IRAs to Roth IRAs, (3) modeling the general tax impacts that may be involved in the conversion, and (4) discussing how life insurance can be integrated into overall planning and can be used to provide an enhanced legacy to heirs.	<ul style="list-style-type: none"> <li>• Essential UL</li> <li>• Founders Plus</li> <li>• SUL Protector</li> <li>• SIUL</li> <li>• SVUL Protector</li> <li>• VUL Protector</li> </ul>
<b>SPECIAL NEEDS</b>	Irrevocable trust designed to supplement governmental benefits, usually holding life insurance as a funding vehicle.	<ul style="list-style-type: none"> <li>• Essential UL</li> <li>• SUL Protector</li> <li>• SVUL Protector</li> </ul>

# Business Strategies

STRATEGY	SUMMARY	POLICIES COMMONLY USED
<b>BUY/SELL</b>	Purchase of life insurance to fund obligation created by agreement to purchase a business interest.	<ul style="list-style-type: none"> <li>• Term Essential</li> <li>• PruTerm One (for short term)</li> <li>• Essential UL</li> <li>• Founders Plus</li> <li>• VUL Protector</li> <li>• Custom Premier II</li> </ul>
<b>ESTATE EQUALIZATION</b>	Purchasing life insurance for children who will not inherit the business or farm.	<ul style="list-style-type: none"> <li>• Essential UL</li> <li>• Founders Plus</li> <li>• SUL Protector</li> <li>• SIUL</li> <li>• SVUL Protector</li> <li>• VUL Protector</li> </ul>
<b>EXECUTIVE BONUS/ RESTRICTIVE EXECUTIVE BONUS</b>	Business provides bonuses to executive who, in turn, purchases a life insurance policy.	<ul style="list-style-type: none"> <li>• Essential UL</li> <li>• Index Advantage UL</li> <li>• VUL Protector</li> <li>• Custom Premier II</li> </ul>
<b>KEY PERSON</b>	Business purchases life insurance to protect against the loss due to premature death of a key person.	<ul style="list-style-type: none"> <li>• Term Essential</li> <li>• PruTerm One (for short term)</li> <li>• Essential UL</li> <li>• Founders Plus</li> <li>• Index Advantage UL</li> <li>• VUL Protector</li> <li>• Custom Premier II</li> </ul>
<b>PRIVATE FINANCING &amp; SPLIT DOLLAR**</b>	Premium-sharing arrangement used by employers to finance insurance purchase.	<ul style="list-style-type: none"> <li>• Essential UL</li> <li>• Founders Plus</li> <li>• VUL Protector</li> <li>• Custom Premier II</li> </ul>

\*\*The Sarbanes-Oxley Act makes it a crime for publicly traded companies to, directly or indirectly, enter into a loan with certain directors and officers. It is unclear whether the Act applies to split dollar arrangements. Clients should contact their tax or legal advisors for the most recent developments.



<sup>1</sup> There are no extended or exception issue ages.

<sup>2</sup> Product and rate availability can vary by state. Minimum age may vary by face amount.

<sup>3</sup> All benefits, riders, and product features may not be available in all states. Additional limitations may apply based on age and underwriting. Some riders are available at an additional cost.

<sup>4</sup> The Living Needs Benefit is an accelerated death benefit and is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for insurance of these types. There is no charge for this rider but, when a claim is paid under this rider, the death benefit is reduced for early payment, and a \$150 (\$100 in Florida) processing fee is deducted. If more than one policy is used for the claim, each policy will have a processing fee of up to \$150 deducted (\$100 in Florida). Portions of the Living Needs Benefit payment may be taxable, and receiving an accelerated death benefit may affect a client's eligibility for public assistance programs. The federal income-tax treatment of payments made under this rider depends upon whether the insured is considered "terminally ill" or "chronically ill" and, if the policy is business related, whether the insured is receiving the benefits. We suggest that clients seek assistance from a personal tax advisor regarding the implications of receiving Living Needs Benefit payments. This rider is not available in Minnesota to new purchasers over age 65 until the policy has been in force for one year, and the nursing home option is not available in California, Connecticut, Florida, Massachusetts, New York, or the District of Columbia. **This rider is not available in Washington state.** In Oregon, term policies must include the waiver of premium benefit to be eligible for this rider.

<sup>5</sup> Consideration will be given for face amounts as low as \$200,000. You should submit an inquiry to Underwriting before submitting an insurance request on an individual over age 80 for guidance on whether the risk may be considered. If the case can be submitted, requests between \$200,000 and \$249,999 must be submitted using the paper application.

<sup>6</sup> PruLife Custom Premier II policies using Death Benefit Option C require a minimum face amount of \$250,000.

<sup>7</sup> The BenefitAccess Rider is an optional rider that accelerates the life insurance death benefit when the insured is terminally ill or is chronically ill as defined in the rider. It is not Long-Term Care (LTC) insurance. Benefits received under the rider will reduce and may deplete the death benefit. Electing the BenefitAccess Rider results in an additional charge and underwriting requirements. Some benefit payments may be subject to a fee. Other terms and conditions apply and can vary by state. Clients should consult their tax and legal advisors.

**For New York contracts:** Please also note the rider is not subject to the minimum requirements of New York law, does not qualify for the New York State Long-Term Partnership Program, and is not a Medicare supplement policy. In addition, receiving accelerated death benefits may affect clients' eligibility for public assistance programs and such benefits may be taxable. Benefit payments may only be made if the payments are subject to favorable tax treatment by the federal government. When determining whether the benefit payments will receive favorable tax treatment, the payment of benefits from all insurance policies must be considered. Benefit payments may be reduced or unavailable if they are expected to exceed the maximum amount eligible under Internal Revenue Code Section 101(g) (1) and all other applicable sections of federal law for favorable tax treatment.

<sup>8</sup> The Survivorship BenefitAccess Rider is an optional rider that accelerates the life insurance death benefit when the surviving insured is chronically or terminally ill as defined in the rider, or both insureds are chronically or terminally ill as defined in the rider. It is not Long-Term Care (LTC) insurance. Benefits received under the rider will reduce and may deplete the death benefit. Electing the Survivorship BenefitAccess Rider results in additional charges and underwriting requirements. Some benefit payments may be subject to a fee. Other terms and conditions apply and can vary by state. If your survivorship policy is owned by a trust or non-living entity, you should consult a tax advisor prior to electing the Survivorship BenefitAccess Rider. Clients should always consult their tax and legal advisors when considering the purchase of a life insurance policy and/or accelerated death benefit rider.

<sup>9</sup> The Overloan Protection Rider is available only on policies with GPT. Please note that the Internal Revenue Service (IRS) has not ruled on the tax consequences associated with exercising the rider or whether loans in excess of cash value may be treated as taxable distributions.

<sup>10</sup> This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any clients or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing a client's retirement savings. Clients seeking information regarding their particular investment needs should contact a financial professional.

PruLife Founders Plus UL and PruLife Essential UL are 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 located at 213 Washington Street, Newark, NJ 07102-2992.

The potential to build cash value in the S&P 500 Indexed Account is based in part on the performance of the S&P 500<sup>®</sup> Index (using an index growth cap and floor) on an annual point-to-point basis based on a 100% participation rate (subject to change). The potential to build cash value in the Goldman Sachs Voyager Indexed Account is based in part on the performance of the Goldman Sachs Voyager Index (using a participation rate and floor) on an annual point-to-point basis. The Goldman Sachs Voyager Indexed Account does not have an index growth cap. Money that is placed in an Indexed Account is not a direct investment in the underlying Index. Founders Plus is not a variable contract or an investment contract.

The Index Growth Cap is generally stated as a percentage, which is the maximum rate of interest that will be credited at the end of the one-year Indexed Account Segment duration, regardless of changes to the designated index. The Index Growth Cap may be raised or lowered at our discretion before the segment is created but will not be lower than the guaranteed minimum index growth cap stated in the policy (currently, 3% in all states). Once an Indexed Account Segment is created, its Index Growth Cap will not change. Changes to the Index Growth Cap could result in different values than shown here. Changes are not tied to the performance of the underlying index and may be based on interest rates, market volatility, and other factors. Index Growth Caps and Floors may be different in selected states.

The Participation Rate is a factor applied to the growth rate experienced by the designated index when determining the Index Interest credited. For example, an insurance company may set the Participation Rate at 100%, which means the policy would be credited interest based on 100% of the positive growth experience by the designated index, subject to the Index Growth Cap (where applicable) and Index Growth Floor. The Participation Rate will be declared for each Index Account Segment in advance of each segment start date. Once an index segment is created its Participation Rate will not change.

Please refer to [www.prudential.com/universallife](http://www.prudential.com/universallife) for the current Growth Cap Rates and Participation Rates.

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All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company.

<sup>11</sup> The S&P 500® Index is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by The Prudential Insurance Company of America for itself and affiliates including Pruco Life Insurance Company and Pruco Life Insurance Company of New Jersey (collectively "Pruco Life"). Standard & Poor's®, S&P®, and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Pruco Life. Pruco Life's products are not sponsored, endorsed, sold, or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates; and none of such parties make any representation regarding the advisability of purchasing such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index. S&P 500® Index values are exclusive of dividends.

<sup>12</sup> The potential to build cash value in the S&P 500 Indexed Account is based in part on the performance of the S&P 500® Index (using an index growth cap and floor) on an annual point-to-point basis based on a 100% participation rate (subject to change). The potential to build cash value in the Goldman Sachs Voyager Indexed Account is based in part on the performance of the Goldman Sachs Voyager Index (using a participation rate and floor) on an annual point-to-point basis. The Goldman Sachs Voyager Indexed Account does not have an index growth cap. Money that is placed in an Indexed Account is not a direct investment in the underlying Index. Founders Plus is not a variable contract or an investment contract.

The Index Growth Cap is generally stated as a percentage, which is the maximum rate of interest that will be credited at the end of the one-year Indexed Account Segment duration, regardless of changes to the designated index. The Index Growth Cap may be raised or lowered at our discretion before the segment is created, but will not be lower than the guaranteed minimum index growth cap stated in the policy (currently, 3% in all states). Once an Indexed Account Segment is created, its Index Growth Cap will not change. Changes to the Index Growth Cap could result in different values than shown here. Changes are not tied to the performance of the underlying index and may be based on interest rates, market volatility, and other factors. Index Growth Caps and Floors may be different in selected states.

The Participation Rate is a factor applied to the growth rate experienced by the designated index when determining the Index Interest credited. For example, an insurance company may set the Participation Rate at 100%, which means the policy would be credited interest based on 100% of the positive growth experience by the designated index, subject to the Index Growth Cap (where applicable) and Index Growth Floor. The Participation Rate will be declared for each Index Account Segment in advance of each segment start date. Once an index segment is created its Participation Rate will not change.

Please refer to [www.prudential.com/universallife](http://www.prudential.com/universallife) for the current Growth Cap Rates and Participation Rates.

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<sup>13</sup> Further details on the S&P 500® Indexed Account Rider can be found in the prospectus.

PruLife SVUL Protector, PruLife Essential UL, VUL Protector, PruLife Custom Premier II, PruLife Founders Plus UL, PruLife Index Advantage UL, PruLife SUL Protector, PruTerm One, Term Essential, Term Elite, and PruLife Survivorship Index UL are issued by Pruco Life Insurance Company except in New York, where, if available, they are issued by Pruco Life Insurance Company of New Jersey. Variable life policies are offered through Pruco Securities, LLC (member SIPC). All are Prudential Financial companies, located in Newark, NJ.

These comparisons highlight some of the many features and benefits of our products. Clients should carefully consider all of the features and benefits of a product before purchasing.

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A policy's cash value may not be guaranteed and can change. Life insurance policy values are accessed through loans and withdrawals. Loans and withdrawals will reduce the policy's cash value and death benefit and may have tax consequences. Face amounts are subject to our retention limits. Face amounts in excess of our retention limits will be considered on a case-by-case basis, subject to the availability of reinsurance.

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