FAST FACTS PruLife® Survivorship Index UL

Contract Number	SIULPR-2018 or ICC18 SIULPR-2018
Overview	PruLife Survivorship Index UL is a flexible premium survivorship indexed universal life policy that offers customers: • Death benefit protection that covers two insureds with a death benefit payable upon the death of the second insured. • An attractive alternative to survivorship guaranteed universal life. PruLife Survivorship Index UL offers competitively priced death benefit protection, along with the ability to build potential cash value in the policy. This can offer an added level of flexibility for wealth transfer or estate planning needs. • The choice between multiple interest crediting methods to grow their policy values. • An extended No-Lapse Guarantee that protects the policy from lapse, regardless of policy performance. On many moderately funded scenarios, the No-Lapse Guarantee extends to age 95 or beyond. • The ability to enhance coverage by adding the Survivorship BenefitAccess Rider (SBAR). SBAR allows the policyholder to accelerate up to 100% of the death benefit if the surviving insured becomes chronically or terminally ill or if both insureds become chronically or terminally ill and other terms and conditions of the rider are met. Note that accelerating the death benefit will decrease, and may even eliminate, the death benefit.
Target Markets	Customers seeking low-cost death benefit protection and: • A way to preserve their assets for surviving family members or a specific charity • A solution to an estate tax and/or estate planning need • A policy that offers the potential to build cash value, which is accessible if their needs change
Design Highlights	• Cost-effective permanent life insurance protection that covers two insureds with a death benefit payable upon death of the second insured • Extended No-Lapse Guarantee (NLG) with the ability to customize the NLG duration, depending on the premium amount • Potential to accumulate cash value based on fixed or indexed interest crediting • Choice of four interest crediting accounts, including three Indexed Accounts, based on the S&P 500® Index: (1) Indexed Account, (2) Indexed Account with Multiplier, and (3) Uncapped Indexed Account • Option to add, if qualified and for an additional cost, the Survivorship BenefitAccess rider for concerns about potential future chronic or terminal illness • Age Last Birthday • First Year Flexibility
Issue Ages	**18 – 85** There are no restrictions on age difference between the two insureds.
Minimum Face Amount	$200,000, except for the following circumstances, where the minimum face amount is $250,000: • The older insured is 81 years of age or older • The Enhanced Cash Value Rider is elected

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Auto-Issue/Jumbo Limits	**$65 million.** "Auto-issue" refers to the maximum face amount that can be applied for on any one policy. "Jumbo" refers to the maximum total line that can be considered without review by Prudential's reinsurance partners (applied for + inforce coverage). Both limits can be reduced by amounts in force and applied for and can also be reduced by factors such as age, ratings, residence, travel, and occupation. Higher capacity amounts will be considered on a case-by-case basis and may be subject to the availability of reinsurance.
Underwriting Categories	• Preferred Best • Preferred Non-Tobacco • Non-Smoker Plus • Non-Smoker • Preferred Smoker • Smoker • Substandard Rating Classes A through K • Uninsurable Rating Class T–available on one insured* *If one life is uninsurable, additional limitations may apply.
Definition of Life Insurance Test	• Cash Value Accumulation Test • Guideline Premium Test
Death Benefit Types	• Level Death Benefit (Type A) • Variable Death Benefit (Type B) • Return of Premium Death Benefit (Type C), available if both insureds are 75 or younger
Minimum Initial Premium	Based on the first month's No-Lapse Guarantee charge
Premiums	Premiums can be paid to attained age 121 of the younger insured.
No-Lapse Guarantee	The product features a No-Lapse Guarantee that protects the policy against lapse, assuming there is no excess contract debt. The length of the guarantee is "dialable," based on the desired level of premium payments, and may be used to guarantee lifetime coverage. Generally, the more premiums paid, the longer the guarantee will last. However, any alteration of the contract or premium payments has the potential to shorten the No-Lapse Guarantee period (e.g., timing and amount of premium payments, face amount changes, policy loans or withdrawals, death benefit type changes). If the policy lapses, the No-Lapse Guarantee can be reinstated.
First Year Flexibility	Important information about premiums received in the first policy year: • Minimum Initial Premium (MIP): 8.6% of annual Limited No-Lapse Guarantee premium. • First Year Flexibility: The No-Lapse Guarantee (Shadow Account) structure allows for increased flexibility in the timing of premium payments received in the first policy year. As long as premiums illustrated within the first year are actually received within that year, the No-Lapse Guarantee period will not be reduced. This is very beneficial for (1035 exchanges and) backdated policies where there is uncertainty about the timing of premium payments. This flexibility applies only during the first policy year. In subsequent years (years 2+), premiums must be received within the month in which they are due in order to maintain the No-Lapse Guarantee period. • Sufficient premiums are still required throughout year one to maintain the Limited No-Lapse Guarantee and prevent the policy from lapsing. • Late premium payments in any year will always impact policy cash values. Note: Overfunding may cause a policy to become a Modified Endowment Contract, and there may be tax consequences.

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Interest Crediting Options	**Overview**
	Options include choice of allocation among one Fixed Account and three Indexed Accounts. Policyowners can choose to allocate between 0% and 100% of eligible funds to the Indexed Accounts. The account(s) selected determine the interest-crediting methodology applied to the Contract Fund. Money in the policy is not directly invested in the S&P 500® Index.
	
	Fixed Account
	The Fixed Account is the account to which all premiums (net of premium-based charges) are initially allocated. Amounts allocated to the Fixed Account earn interest credits daily, at a rate guaranteed to be no less than 2% annually. The Fixed Account earns a fixed account interest rate, declared by Prudential. Current and historical interest rates can be found at www.prudential.com/universallife.
	
	Indexed Accounts
	All three indexed accounts offer the following:
	• Interest credits based on the performance of the S&P 500 Index (excluding dividends) using an annual point-to-point calculation method with index segments created on the 15th of each month
	• Guaranteed Participation Rate of 100%, which utilizes the full growth of the S&P 500 Index before applying applicable caps, multipliers, and/or spreads
	• Guaranteed Floor of 0%, which prevents negative index interest if the S&P 500 Index has declined over the year
	• If amounts in an index segment are withdrawn during the segment duration, clients can still earn index interest at segment maturity, pro-rated and based on the amount of time they were in the segment
	
	Each indexed account caters to a client's particular risk tolerance and market outlook. Current and historical caps, multipliers, and spreads can be found at www.prudential.com/universallife.
	• **Indexed Account**
	  • Clients may wish to consider this account when anticipating stable growth market conditions
	  • Subject to a current cap, which is the maximum rate of interest that will be credited at the end of the one-year segment duration. The cap may be raised or lowered at our discretion, but will never be less than 3%
	• **Indexed Account with Multiplier**
	  • Clients may wish to consider this account when anticipating modest growth market conditions.
	  • Subject to a current cap, which may be raised or lowered at our discretion, but will never be less than 2.75%.
	  • Subject to a guaranteed minimum multiplier of 1.15, which is applied after the cap.
	• **Uncapped Indexed Account**
	  • Clients may wish to consider this account when anticipating high growth market conditions.
	  • Subject to a current spread, which is deducted from the S&P 500 growth rate over the one-year segment duration, but will never be more than 30%.

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Changing Account Selection After Issue	Policyowners have the ability to change their account selection after their policy has been issued, by sending in a request to Prudential with change instructions. **Changing from the Fixed Account to an Indexed Account** • Amounts in the Fixed Account are allocated to the Indexed Account on the next available Transfer Date. Transfers occur on the 15th of each month. **Changing an Indexed Account to the Fixed Account** • All future premiums and loan repayments are allocated to the Fixed Account. • Funds in active Indexed Account segments will transfer to the Fixed Account upon reaching their segment maturity date.
Designated Transfers	Policyowners have the option of creating multiple Index Segments with one premium, by specifying a "Designated Transfer (DT)." The DT is an amount that will be transferred from the Fixed Account to the specified Indexed Account(s) on a monthly basis, creating a unique Index Segment with each transfer. If the Fixed Account balance is less than the designated amount, the full remaining balance will be transferred.
Alternate Contract Fund	The Alternate Contract Fund is an alternative way to calculate the insurance benefit and the cash surrender value. It will be calculated to reflect premiums paid and current charges deducted (excluding the Asset Based Charge) and credited with 1% annual interest. If this value, less surrender charges and outstanding policy debt, is greater than zero, it will keep the policy from lapsing should the Contract Fund, less surrender charges and outstanding policy debt, fall below zero. If the Contract Fund is ever less than the Alternate Contract Fund and the policy is being fully surrendered, the Alternate Contract Fund will be used to calculate the full surrender value instead of the Contract Fund. The Alternate Contract Fund may also impact the amount available for a loan.
Face Amount Increases	Not available
Face Amount Decreases	Face amount decreases are permitted at any time after policy issue, upon request, provided the total coverage after the decrease is not below the policy's minimum requirement. Surrender charges may apply to the decreased amount: • Minimum decrease: $10,000 *May cause policy to become a Modified Endowment Contract (MEC). MECs receive less favorable tax treatment on pre-death distributions (including loans) than policies that are not classified as MECs.*
Riders and Endorsements	• Estate Protection Rider • Guaranteed Policy Split Rider* • Enhanced Cash Value Rider • Survivorship BenefitAccess Rider • Overloan Protection Rider
Minimum Withdrawal Amount	$250

* Replacement level compensation is paid on any resulting permanent Life Policies created as a result of this rider.

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Loans	Loans are available at any time provided loan value exists and the policy is not in default. **Loan Types** Standard loans are available any time loan value exists. Starting on or after the 10th policy anniversary, all loans are considered "preferred loans" and are charged the preferred loan interest rate.

Loan Types	Maximum Amount	Credit Rate Applied	Interest Rate Charged
Standard	100% of cash value	3%	4%
Preferred	100% of cash value	3%	3.05%

Contract Charges Deducted from Premium Payments	
Premium-Based Administrative Charge	• Current—2.5% (all years) • Maximum—2.5% (all years)
Charges for Sales Expenses (premium-based sales load)	• Current—11% years 1 – 5; 6% thereafter • Maximum—12.5% (all years) • State variations may apply
Charges Deducted Monthly from the Contract Fund	
Administrative Charge (Asset-Based Charge)	0.75% of beginning of month contract value (for 30 years)
Monthly Administrative Charge	• Current—All Years: $7.50 per month • Maximum—All Years: $10.00 per month
Monthly per $1,000 Charge	• Current (All States)—First eight years. Varies by gender, insureds' issue ages, underwriting category, and rating table. • Maximum (NY)—First eight years. Varies by gender, insureds' issue ages, underwriting category, and rating table. • Maximum (non-NY)—All years. Varies by gender, insureds' issue ages, underwriting category, and rating table.
Cost of Insurance Charges	Varies by insureds' gender, issue ages, underwriting category, rating class, and duration.
Charges for Riders and/or Supplementary Benefits	Based on riders and/or supplementary benefits selected.
Charges for Withdrawals	• Current—None • Maximum—$25
Administrative Charge for Any Change in Basic Insurance Amount	• Current—None • Maximum—$25 per decrease in death benefit
Surrender Charge	• 14 years. • Varies by gender, insureds' issue ages, underwriting category, rating table, duration, NY/non-NY, and inclusion of riders. • The surrender charge declines annually after issue.

Coverage Beyond Age 121	Basic Insurance Amount coverage continues beyond the time the younger insured reaches or would have reached attained age 121, provided the policy is in effect at the time. After the younger insured's attained age 121, the policy will continue to be credited with interest. However, premiums will no longer be accepted and charges, other than interest on any outstanding policy loans, will not be deducted.
Rolling Commission Target Premium	During the first 24 months, first-year commissions will be paid until the Commission Target Premium (CTP) is reached. This does not apply to policies issued in New York.

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 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. If the clients' survivorship policy is owned by a trust or non-living entity, they 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.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. Policy guarantees and benefits are not backed by the broker-dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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