



**Pruco Life Insurance Company**  
213 Washington Street, Newark, NJ 07102  
A Prudential Company  
[www.prudential.com]  
[800-778-2255]

**Insured** JOHN DOE  
**Insured** MARY DOE

XX XXX XXX **Policy Number**  
DEC 1, 2018 **Contract Date**

**Agency** R-NK 1

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**Flexible Premium Survivorship Universal Life Insurance Policy with Indexed Feature. Survivorship insurance payable only upon death of the second of the Insureds to die. Cash values reflect premium payments, interest credited to the contract fund, index interest on the indexed account(s) and charges. While the values of the policy may be affected by an external index, the policy does not directly participate in any stock, bond or equity investments and the value of any external index does not reflect the payment of dividends. Non-participating.**

We will promptly pay the beneficiary the death benefit described under the Death Benefit provision of this contract if we receive due proof that both Insureds died (but proof of first death should be given to us when it occurs). We make this promise subject to all the provisions of this contract.

**The death benefit amount and duration depend on the death benefit option, the payment of premiums, any interest credited to the contract fund, any index interest on the indexed account(s), and the charges made. (See Death Benefit Provisions.)**

**The cash value may increase or decrease daily, depending on the payment of premiums, any interest credited to the contract fund, any index interest on the indexed account(s), and the charges made. There is no guaranteed minimum cash value.**

If there is ever a question about this contract, please see a Pruco Life Insurance Company representative or contact one of our offices.

**Right to Cancel Contract**

You may return this contract to us on or before the tenth day after the delivery of the contract. (If the purchase of this contract is a replacement under state law, this duration will be extended to a minimum of 30 days or longer as required by law.) All you have to do is take the contract or mail it to one of our offices or to the representative who sold it to you. It will be canceled and we will return all premiums paid, including fees and charges.

Signed for Pruco Life Insurance Company,  
an Arizona Corporation.

[ *Lynne K. Stone* ]

Secretary

[ *John D. Fickett* ]

President

PLEASE READ YOUR POLICY CAREFULLY; it is a legal contract between you and Pruco Life Insurance Company.

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A copy of the application and any riders or endorsements can be found at the end of the contract.

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**CONTRACT DATA**

**Insureds' Information**

(1) [JOHN DOE] [Male], Issue Age [35]  
(2) [MARY DOE] [Female], Issue Age [32]

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**Rating Class**

Insured (1) [Nonsmoker]  
Insured (2) [Nonsmoker]

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**Basic Contract Information**

Policy Number	[xx xxx xxx]
Contract Date	[December 1, 2018]
Premium Period	During the life of either Insured up to the younger Insured's attained age 121
Beneficiary	[JANE DOE, daughter]
Loan Interest Rate	4.00%
Preferred Loan Interest Rate	3.05%
Guaranteed Alternate Contract Fund Interest Rate	1.00% (0.00272616% a day)

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**Insurance Department Contact Information**

[State Insurance Department Name]  
[Telephone Number: XXX-XXX-XXXX]

---

**Type of Death Benefit (see Death Benefit Provisions)**

[Type A]

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**CONTRACT DATA CONTINUED**

**Survivorship Insurance**

Basic Insurance Amount [ \$250,000.00 ]

[Additional amount(s) provided by rider(s). Refer to the appropriate form for details.]

[Rider [ICC15 VL 194 C]  
[Rider For Term Insurance Benefit on Life of Second Insured to Die  
(Term Period is 4 years starting on the Contract Date)

Amount [ \$200,000.00 ]

---

**[Other Benefit(s) on the Insured(s)]** (Refer to the appropriate form for details)]

[Rider [ICC18 VL 147 SB1] - Rider to Provide Acceleration of Death Benefit for Survivorship.]

[Rider [ICC18 PLI 493] – Option to Exchange for Separate Contracts at Attained Age.]

[Rider [ICC17 PLI 552] – Rider for Excess Loan Protection.]

[Rider [ICC18 PLI 557] - Rider For Payment of an Additional Amount Upon Surrender.]

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**Minimum Initial Premium**

The minimum initial premium due on the Contract Date is [ \$49.52 ]

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**Contract Limitations**

The minimum premium we will accept is \$25.00.

The minimum Basic Insurance Amount is [ \$250,000.00. ]  
The minimum decrease in Basic Insurance Amount is \$10,000.00.

The minimum amount you may withdraw is \$250.00.

[The Type C Limiting Amount is [ \$250,000.00. ]]  
[The Type C Death Benefit Factor is [ 2. ]]

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**Adjustments to Premium Payments**

From each premium paid we will:

subtract a premium-based administrative charge of up to 2.5% of the premium paid.

subtract a charge for sales expenses at a rate of up to 12.50% of the premium paid.

The remainder of the premium is the net premium amount.

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**Adjustments to the Contract Fund**

On the Contract Date the contract fund is equal to the net premium amount credited on that date, minus any of the charges described below which may be due on that date.

On each day after the contract date, we will adjust the contract fund by:

adding any net premium amounts.

adding guaranteed interest to amounts in the fixed account at an effective annual rate of 2% (0.00542552% a day).

adding any excess interest to amounts in the fixed account at an effective annual rate that Pruco Life declares.

adding guaranteed interest to the portion of the contract fund that has been loaned at an effective annual rate of 3% (0.00809863% a day).

subtracting any withdrawals.

subtracting an administrative charge of up to \$25.00 for any withdrawals.

subtracting an administrative charge of up to \$25.00 for any decrease in basic insurance amount.

subtracting any surrender charge that may result from a withdrawal, surrender, or reduction in the basic insurance amount.

And on each monthly date, we will adjust the contract fund by:

subtracting a monthly charge for administrative expenses at an effective annual rate of up to 0.75% (0.0623% a month) of the contract fund (excluding the amount of any loan);  
changing on [DEC 1, 2048] to 0.00%] thereafter.

CONTRACT DATA CONTINUED ON NEXT PAGE

**CONTRACT DATA CONTINUED**

subtracting a monthly charge for administrative expenses of up to:  
[\$0.12] per \$1,000 of the basic insurance amount plus \$10.00.

subtracting a monthly charge for the cost of insurance (see Cost of Insurance).

[subtracting a monthly charge for the following benefits up to:]

[the maximum monthly charge for Rider ICC15 VL 194 C during the first four contract years is the rate shown under the Table of Maximum Monthly Insurance rates per \$1,000 of Net Amount at Risk, plus [\$0.05], multiplied by the rider amount (shown under Survivorship Insurance) divided by \$1,000.]

[subtracting a monthly charge for Rider to Provide Acceleration of Death Benefit for Survivorship (Rider [ICC18 VL 147 SB1]) of up to:  
[\$0.01] per \$1,000 of the basic insurance amount.  
This charge will be waived from the time benefit payments begin.]

[subtracting a monthly charge for the cost of insurance for Rider to Provide Acceleration of Death Benefit for Survivorship (Rider [ICC18 VL 147 SB1]). This charge will be waived from the time benefit payments begin.]

[subtracting a single charge for Rider for Excess Loan Protection (Rider [ICC17 PLI 552]) when the rider is exercised of no more than [3.5%] of the contract fund. Your request to exercise the rider must be dated on or after the later of (a) the fifteenth contract anniversary and (b) the contract anniversary on or after the younger Insured's 75th birthday. The contract debt must be equal to or greater than 95% of the cash value. Please see the rider for additional details.]

[subtracting a single charge for Rider For Payment of an Additional Amount Upon Surrender (Rider [ICC18 PLI 557]) due on the contract date of [\$187.50].]

And on each segment maturity date, we will adjust the contract fund by:

adding any Index Interest on the indexed account segments.

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**CONTRACT DATA CONTINUED**

**Schedule of Maximum Surrender Charges**

For a full surrender of the contract, the maximum charge we will deduct from the contract fund and the alternate contract fund is shown below.

<b>For a Surrender Occurring During Contract Year</b>	<b>The Maximum Surrender Charge is:</b>
[1]	[\$3,558.00]
[2]	[\$3,495.00]
[3]	[\$3,432.00]
[4]	[\$3,396.00]
[5]	[\$3,306.00]
[6]	[\$2,912.00]
[7]	[\$2,581.00]
[8]	[\$2,283.00]
[9]	[\$1,952.00]
[10]	[\$1,621.00]
[11]	[\$1,290.00]
[12]	[\$959.00]
[13]	[\$661.00]
[14]	[\$330.00]
[15] and later	[\$0.00]

We may also deduct a surrender charge when you decrease the basic insurance amount, change the type of death benefit, or make a withdrawal. (See Decrease in Basic Insurance Amount, Changing the Type of Death Benefit, and Withdrawals.)

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**[Rider To Provide Acceleration Of Death Benefit for Survivorship Information (see Rider [ICC18 VL 147 SB1] for details)**

[Initial Lifetime Benefit Amount:]	[\$250,000.00]
[Monthly Benefit Percent:]	[2%]
[Initial Daily Benefit Limit:]	[\$360.00]
[Daily Benefit Limit Compound Rate:]	[4%]
[Initial Benefit Size Discount Factor:]	[1.000000 ]

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**CONTRACT DATA CONTINUED**

**[S&P 500 Indexed Account]**

Type: [Annual Point-to-Point]

Index: [S&P 500® (which excludes dividends) \*]

Transfer Date: [The [15th] day of each calendar month following the contract date]

Guaranteed Minimum Participation Rate: [100%]  
Guaranteed Minimum Index Growth Floor: [0%]  
Guaranteed Minimum Index Growth Cap: [3%]

Segment Start Date: [The date money is transferred into an indexed account from the fixed account]

Segment Duration: [One year]

Segment Maturity Date: [One year from the Segment Start Date]

Average Daily Segment Value: [The amount allocated to an indexed account segment on the Segment Start Date less a prorated portion of the amounts withdrawn or deducted during the Segment Duration. The prorating is based on the number of days from the withdrawal or deduction transaction's effective date to the Segment Maturity Date divided by the number of days from the Segment Start Date to the Segment Maturity Date.]

Index Interest: [On each Segment Maturity Date we will determine the Index Interest as the Average Daily Segment Value, times the Index Growth Rate. The Index Growth Rate equals: (a) divided by (b), minus 1, then times (c), but not less than (d) and not greater than (e), where:  
(a) = the Index value on the Segment Maturity Date  
(b) = the Index value on the Segment Start Date  
(c) = the Participation Rate  
(d) = the Index Growth Floor  
(e) = the Index Growth Cap]

CONTRACT DATA CONTINUED ON NEXT PAGE

**CONTRACT DATA CONTINUED**

**[S&P 500 Indexed Account With Multiplier]**

Type: [Annual Point-to-Point]

Index: [S&P 500® (which excludes dividends) \*]

Transfer Date: [The [15th] day of each calendar month following the contract date]

Guaranteed Minimum Participation Rate: [100%]  
Guaranteed Minimum Index Growth Floor: [0%]  
Guaranteed Minimum Index Growth Cap: [2.75%]  
Guaranteed Minimum Index Multiplier: [1.15]

Segment Start Date: [The date money is transferred into an indexed account from the fixed account]

Segment Duration: [One year]  
Segment Maturity Date: [One year from the Segment Start Date]

Average Daily Segment Value: [The amount allocated to an indexed account segment on the Segment Start Date less a prorated portion of the amounts withdrawn or deducted during the Segment Duration. The prorating is based on the number of days from the withdrawal or deduction transaction's effective date to the Segment Maturity Date divided by the number of days from the Segment Start Date to the Segment Maturity Date.]

Index Interest: [On each Segment Maturity Date we will determine the Index Interest as the Average Daily Segment Value times the Index Growth Rate. The Index Growth Rate equals: (a) divided by (b), minus 1, then times (c), but not greater than (e), then multiply the result by (f), but not less than (d), where:  
(a) = the Index value on the Segment Maturity Date  
(b) = the Index value on the Segment Start Date  
(c) = the Participation Rate  
(d) = the Index Growth Floor  
(e) = the Index Growth Cap  
(f) = the Index Multiplier]

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**CONTRACT DATA CONTINUED**

**[S&P 500 Uncapped Indexed Account]**

Type: [Annual Point-to-Point] \_

Index: [S&P 500<sup>®</sup> (which excludes dividends) \*]

Transfer Date: [The [15th] day of each calendar month following the contract date]

Guaranteed Minimum Participation Rate: [100%]  
Guaranteed Minimum Index Growth Floor: [0%]  
Guaranteed Minimum Index Growth Cap: [NA]  
Guaranteed Maximum Index Spread: [30%]

Segment Start Date: [The date money is transferred into an indexed account from the fixed account]

Segment Duration: [One year]  
Segment Maturity Date: [One year from the Segment Start Date]

Average Daily Segment Value: [The amount allocated to an indexed account segment on the Segment Start Date less a prorated portion of the amounts withdrawn or deducted during the Segment Duration. The prorating is based on the number of days from the withdrawal or deduction transaction's effective date to the Segment Maturity Date divided by the number of days from the Segment Start Date to the Segment Maturity Date.]

Index Interest: [On each Segment Maturity Date we will determine the Index Interest as the Average Daily Segment Value times the Index Growth Rate. The Index Growth Rate equals: (a) divided by (b), minus 1, then times (c), minus (e), but not less than (d), where:  
(a) = the Index value on the Segment Maturity Date  
(b) = the Index value on the Segment Start Date  
(c) = the Participation Rate  
(d) = the Index Growth Floor  
(e) = the Index Spread]

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**CONTRACT DATA CONTINUED**

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END OF CONTRACT DATA

**TABLE(S)**

**Table of Maximum Monthly Insurance Rates per \$1,000 of Net Amount at Risk**

<b>Contract Year</b>	<b>Maximum Monthly Rate</b>	<b>Contract Year</b>	<b>Maximum Monthly Rate</b>
[1]	[0.00004]	[34]	[0.10799]
[2]	[0.00013]	[35]	[0.12896]
[3]	[0.00028]	[36]	[0.15431]
[4]	[0.00046]	[37]	[0.18533]
[5]	[0.00069]	[38]	[0.22374]
[6]	[0.00095]	[39]	[0.27109]
[7]	[0.00126]	[40]	[0.32948]
[8]	[0.00159]	[41]	[0.40073]
[9]	[0.00193]	[42]	[0.48738]
[10]	[0.00228]	[43]	[0.59277]
[11]	[0.00263]	[44]	[0.72106]
[12]	[0.00300]	[45]	[0.87774]
[13]	[0.00340]	[46]	[1.07047]
[14]	[0.00387]	[47]	[1.30748]
[15]	[0.00441]	[48]	[1.60099]
[16]	[0.00508]	[49]	[1.96285]
[17]	[0.00592]	[50]	[2.39032]
[18]	[0.00697]	[51]	[2.88463]
[19]	[0.00825]	[52]	[3.47187]
[20]	[0.00980]	[53]	[4.21958]
[21]	[0.01164]	[54]	[5.09544]
[22]	[0.01382]	[55]	[6.03439]
[23]	[0.01639]	[56]	[7.08546]
[24]	[0.01929]	[57]	[8.24177]
[25]	[0.02268]	[58]	[9.47948]
[26]	[0.02664]	[59]	[10.77479]
[27]	[0.03156]	[60]	[12.10926]
[28]	[0.03741]	[61]	[13.52647]
[29]	[0.04455]	[62]	[15.01954]
[30]	[0.05323]	[63]	[16.55347]
[31]	[0.06356]	[64]	[18.25981]
[32]	[0.07592]	[65]	[20.18957]
[33]	[0.09053]	[66]	[22.26071]

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**TABLE(S) CONTINUED**

<b>Contract Year</b>	<b>Maximum Monthly Rate</b>	<b>Contract Year</b>	<b>Maximum Monthly Rate</b>
[67]	[24.46731]	[79]	[49.68676]
[68]	[26.80138]	[80]	[52.33602]
[69]	[29.05099]	[81]	[55.12843]
[70]	[31.06922]	[82]	[58.07328]
[71]	[33.05087]	[83]	[61.17434]
[72]	[34.98271]	[84]	[64.43394]
[73]	[36.84493]	[85]	[67.91258]
[74]	[38.57806]	[86]	[71.74393]
[75]	[40.37937]	[87]	[75.39683]
[76]	[42.52620]	[88]	[83.33333]
[77]	[44.78875]	[89]	[83.33333]
[78]	[47.17307]	[90]	[83.33333]

We may charge less than the maximum monthly rates. From time to time, we may change the rates we charge. We describe a number of the elements we use to determine such changes under General Provisions.

See the Basis of Computation for a description of the basis we use to compute these rates.

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**TABLE(S) CONTINUED**

**[Table of Maximum Monthly Insurance Rates per \$1,000 of Net Amount at Risk  
 for Rider to Provide Acceleration of Death Benefit for Survivorship]**

<b>[Contract Year</b>	<b>Maximum Monthly Rate</b>	<b>Contract Year</b>	<b>Maximum Monthly Rate</b>
[1]	[0.00079]	[34]	[0.02223]
[2]	[0.00229]	[35]	[0.02380]
[3]	[0.00367]	[36]	[0.02561]
[4]	[0.00493]	[37]	[0.02884]
[5]	[0.00610]	[38]	[0.03286]
[6]	[0.00718]	[39]	[0.03757]
[7]	[0.00818]	[40]	[0.04303]
[8]	[0.00912]	[41]	[0.04703]
[9]	[0.00999]	[42]	[0.05375]
[10]	[0.01080]	[43]	[0.06146]
[11]	[0.01155]	[44]	[0.07043]
[12]	[0.01226]	[45]	[0.08109]
[13]	[0.01293]	[46]	[0.09372]
[14]	[0.01356]	[47]	[0.08727]
[15]	[0.01415]	[48]	[0.09954]
[16]	[0.01470]	[49]	[0.11003]
[17]	[0.01523]	[50]	[0.12320]
[18]	[0.01572]	[51]	[0.13777]
[19]	[0.01619]	[52]	[0.15214]
[20]	[0.01664]	[53]	[0.16762]
[21]	[0.01706]	[54]	[0.18389]
[22]	[0.01746]	[55]	[0.20015]
[23]	[0.01784]	[56]	[0.21583]
[24]	[0.01820]	[57]	[0.23051]
[25]	[0.01854]	[58]	[0.24414]
[26]	[0.01886]	[59]	[0.25613]
[27]	[0.01918]	[60]	[0.26625]
[28]	[0.01947]	[61]	[0.27715]
[29]	[0.01975]	[62]	[0.28957]
[30]	[0.02002]	[63]	[0.30146]
[31]	[0.02028]	[64]	[0.31223]
[32]	[0.02053]	[65]	[0.32103]
[33]	[0.02088]	[66]	[0.32581] ]

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**TABLE(S) CONTINUED**

<b>[Contract Year</b>	<b>Maximum Monthly Rate</b>	<b>Contract Year</b>	<b>Maximum Monthly Rate</b>
[67]	[0.32557]	[79]	[0.01639]
[68]	[0.32159]	[80]	[0.01639]
[69]	[0.31356]	[81]	[0.01639]
[70]	[0.30132]	[82]	[0.01639]
[71]	[0.28480]	[83]	[0.01639]
[72]	[0.01427]	[84]	[0.01639]
[73]	[0.01485]	[85]	[0.01639]
[74]	[0.01535]	[86]	[0.01639]
[75]	[0.01577]	[87]	[0.01638]
[76]	[0.01609]	[88]	[0.01638]
[77]	[0.01630]	[89]	[0.01638]
[78]	[0.01639]	[90]	[0.01638]

We may charge less than the maximum monthly rates. From time to time, we may change the rates we charge. We describe a number of the elements we use to determine such changes under General Provisions.]

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TABLE(S) CONTINUED ON NEXT PAGE

**TABLE(S) CONTINUED**

**[Table of Additional Amount Factors  
for Rider for Payment of an Additional Amount Upon Surrender]**

<b>[Contract Year</b>	<b>Factor</b>
1	[1.03]
2	[0.95]
3	[0.83]
4	[0.60]
5	[0.30]
6	[0.05]
7 and later	[0.00 ]

---

TABLE(S) CONTINUED ON NEXT PAGE

**TABLE(S) CONTINUED**

**Table of Attained Age Factors**

These factors are used to determine your death benefit as described under Death Benefit Provisions.

These factors apply during each contract year.

<b>Contract Year</b>	<b>Factors</b>	<b>Contract Year</b>	<b>Factors</b>
[1]	[9.78]	[31]	[3.04]
[2]	[9.40]	[32]	[2.93]
[3]	[9.04]	[33]	[2.82]
[4]	[8.69]	[34]	[2.71]
[5]	[8.36]	[35]	[2.61]
[6]	[8.04]	[36]	[2.51]
[7]	[7.73]	[37]	[2.42]
[8]	[7.43]	[38]	[2.33]
[9]	[7.15]	[39]	[2.25]
[10]	[6.87]	[40]	[2.16]
[11]	[6.61]	[41]	[2.09]
[12]	[6.36]	[42]	[2.01]
[13]	[6.11]	[43]	[1.94]
[14]	[5.88]	[44]	[1.87]
[15]	[5.66]	[45]	[1.81]
[16]	[5.44]	[46]	[1.74]
[17]	[5.23]	[47]	[1.69]
[18]	[5.03]	[48]	[1.63]
[19]	[4.84]	[49]	[1.58]
[20]	[4.65]	[50]	[1.53]
[21]	[4.48]	[51]	[1.48]
[22]	[4.30]	[52]	[1.44]
[23]	[4.14]	[53]	[1.40]
[24]	[3.98]	[54]	[1.36]
[25]	[3.83]	[55]	[1.33]
[26]	[3.69]	[56]	[1.30]
[27]	[3.55]	[57]	[1.27]
[28]	[3.41]	[58]	[1.24]
[29]	[3.28]	[59]	[1.22]
[30]	[3.16]	[60]	[1.19]

TABLE(S) CONTINUED ON NEXT PAGE

**TABLE(S) CONTINUED**

<b>Contract Year</b>	<b>Factors</b>	<b>Contract Year</b>	<b>Factors</b>
[61]	[1.17]	[76]	[1.01]
[62]	[1.16]	[77]	[1.01]
[63]	[1.14]	[78]	[1.01]
[64]	[1.12]	[79]	[1.01]
[65]	[1.10]	[80]	[1.01]
[66]	[1.09]	[81]	[1.01]
[67]	[1.07]	[82]	[1.01]
[68]	[1.05]	[83]	[1.01]
[69]	[1.02]	[84]	[1.01]
[70]	[1.01]	[85]	[1.01]
[71]	[1.01]	[86]	[1.01]
[72]	[1.01]	[87]	[1.01]
[73]	[1.01]	[88]	[1.01]
[74]	[1.01]	[89]	[1.01]
[75]	[1.01]	[90]	[1.00]

---

END OF TABLE(S)

**CONTRACT DATA**

**Insureds' Information**

(1) [JOHN DOE] [Male], Issue Age [35]  
(2) [MARY DOE] [Female], Issue Age [32]

---

**Rating Class**

Insured (1) [Nonsmoker]  
Insured (2) [Nonsmoker]

---

**Basic Contract Information**

Policy Number	[xx xxx xxx]
Contract Date	[December 1, 2018]
Premium Period	During the life of either Insured up to the younger Insured's attained age 121
Beneficiary	[JANE DOE, daughter]
Loan Interest Rate	4.00%
Preferred Loan Interest Rate	3.05%
Guaranteed Alternate Contract Fund Interest Rate	1.00% (0.00272616% a day)

---

**Insurance Department Contact Information**

[State Insurance Department Name]  
[Telephone Number: XXX-XXX-XXXX]

---

**Type of Death Benefit (see Death Benefit Provisions)**

[Type A]

---

CONTRACT DATA CONTINUED ON NEXT PAGE

**CONTRACT DATA CONTINUED**

**Survivorship Insurance**

Basic Insurance Amount [ \$250,000.00 ]

[Additional amount(s) provided by rider(s). Refer to the appropriate form for details.]

[Rider [ICC15 VL 194 C]  
[Rider For Term Insurance Benefit on Life of Second Insured to Die  
(Term Period is 4 years starting on the Contract Date)

Amount [ \$200,000.00 ]

---

**[Other Benefit(s) on the Insured(s)]** (Refer to the appropriate form for details)]

[Rider [ICC18 VL 147 SB1] - Rider to Provide Acceleration of Death Benefit for Survivorship.]

[Rider [ICC18 PLI 493] – Option to Exchange for Separate Contracts at Attained Age.]

[Rider [ICC17 PLI 552] – Rider for Excess Loan Protection.]

[Rider [ICC18 PLI 557] - Rider For Payment of an Additional Amount Upon Surrender.]

---

**Minimum Initial Premium**

The minimum initial premium due on the Contract Date is [ \$52.50 ].

---

**Contract Limitations**

The minimum premium we will accept is \$25.00.

The minimum Basic Insurance Amount is [ \$250,000.00 ].  
The minimum decrease in Basic Insurance Amount is \$10,000.00.

The minimum amount you may withdraw is \$250.00.

[The Type C Limiting Amount is [ \$250,000.00 ].]  
[The Type C Death Benefit Factor is [ 2 ].]

---

CONTRACT DATA CONTINUED ON NEXT PAGE

**CONTRACT DATA CONTINUED**

**Adjustments to Premium Payments**

From each premium paid we will:

subtract a premium-based administrative charge of up to 2.5% of the premium paid.

subtract a charge for sales expenses at a rate of up to 12.50% of the premium paid.

The remainder of the premium is the net premium amount.

---

**Adjustments to the Contract Fund**

On the Contract Date the contract fund is equal to the net premium amount credited on that date, minus any of the charges described below which may be due on that date.

On each day after the contract date, we will adjust the contract fund by:

adding any net premium amounts.

adding guaranteed interest to amounts in the fixed account at an effective annual rate of 2% (0.00542552% a day).

adding any excess interest to amounts in the fixed account at an effective annual rate that Pruco Life declares.

adding guaranteed interest to the portion of the contract fund that has been loaned at an effective annual rate of 3% (0.00809863% a day).

subtracting any withdrawals.

subtracting an administrative charge of up to \$25.00 for any withdrawals.

subtracting an administrative charge of up to \$25.00 for any decrease in basic insurance amount.

subtracting any surrender charge that may result from a withdrawal, surrender, or reduction in the basic insurance amount.

And on each monthly date, we will adjust the contract fund by:

subtracting a monthly charge for administrative expenses at an effective annual rate of up to 0.75% (0.0623% a month) of the contract fund (excluding the amount of any loan);  
changing on [DEC 1, 2048] to [0.00%] thereafter.

CONTRACT DATA CONTINUED ON NEXT PAGE



**CONTRACT DATA CONTINUED**

subtracting a monthly charge for administrative expenses of up to:  
[\$0.13] per \$1,000 of the basic insurance amount plus \$10.00.

subtracting a monthly charge for the cost of insurance (see Cost of Insurance).

[subtracting a monthly charge for the following benefits up to:]

[the maximum monthly charge for Rider ICC15 VL 194 C during the first four contract years is the rate shown under the Table of Maximum Monthly Insurance rates per \$1,000 of Net Amount at Risk, plus [\$0.05], multiplied by the rider amount (shown under Survivorship Insurance) divided by \$1,000.]

[subtracting a monthly charge for Rider to Provide Acceleration of Death Benefit for Survivorship (Rider [ICC18 VL 147 SB1]) of up to:  
[\$0.01] per \$1,000 of the basic insurance amount.  
This charge will be waived from the time benefit payments begin.]

[subtracting a monthly charge for the cost of insurance for Rider to Provide Acceleration of Death Benefit for Survivorship (Rider [ICC18 VL 147 SB1]). This charge will be waived from the time benefit payments begin.]

[subtracting a single charge for Rider for Excess Loan Protection (Rider [ICC17 PLI 552]) when the rider is exercised of no more than [3.5%] of the contract fund. Your request to exercise the rider must be dated on or after the later of (a) the fifteenth contract anniversary and (b) the contract anniversary on or after the younger Insured's 75th birthday. The contract debt must be equal to or greater than 95% of the cash value. Please see the rider for additional details.]

[subtracting a single charge for Rider For Payment of an Additional Amount Upon Surrender (Rider [ICC18 PLI 557]) due on the contract date of [\$187.50].]

And on each segment maturity date, we will adjust the contract fund by:

adding any Index Interest on the indexed account segments.

---

CONTRACT DATA CONTINUED ON NEXT PAGE

**CONTRACT DATA CONTINUED**

**Schedule of Maximum Surrender Charges**

For a full surrender of the contract, the maximum charge we will deduct from the contract fund and the alternate contract fund is shown below.

<b>For a Surrender Occurring During Contract Year</b>	<b>The Maximum Surrender Charge is:</b>
[1]	[\$3,673.00]
[2]	[\$3,605.00]
[3]	[\$3,538.00]
[4]	[\$3,471.00]
[5]	[\$3,404.00]
[6]	[\$2,996.00]
[7]	[\$2,656.00]
[8]	[\$2,349.00]
[9]	[\$2,009.00]
[10]	[\$1,668.00]
[11]	[\$1,328.00]
[12]	[\$987.00]
[13]	[\$681.00]
[14]	[\$340.00]
[15] and later	[\$0.00]

We may also deduct a surrender charge when you decrease the basic insurance amount, change the type of death benefit, or make a withdrawal. (See Decrease in Basic Insurance Amount, Changing the Type of Death Benefit, and Withdrawals.)

---

**[Rider To Provide Acceleration Of Death Benefit for Survivorship Information** (see Rider [ICC18 VL 147 SB1] for details)

[Initial Lifetime Benefit Amount:]	[\$250,000.00]
[Monthly Benefit Percent:]	[2%]
[Initial Daily Benefit Limit:]	[\$360.00]
[Daily Benefit Limit Compound Rate:]	[4%]
[Initial Benefit Size Discount Factor:]	[1.000000 ]

---

CONTRACT DATA CONTINUED ON NEXT PAGE

**CONTRACT DATA CONTINUED**

**Initial Account Selections**

**Payment Allocation instructions**

[Fixed Account:]	[50%]
[S&P 500 Indexed Account:]	[15%]
[S&P 500 Indexed Account with Multiplier:]	[30%]
[S&P 500 Uncapped Indexed Account:]	[5%]

**[Designated Transfers** [\$2,000.00]

[S&P 500 Indexed Account:]	[30%]
[S&P 500 Indexed Account with Multiplier:]	[40%]
[S&P 500 Uncapped Indexed Account:]	[30%]
[Specified Number of Designated Transfers:]	[12] ]

---

CONTRACT DATA CONTINUED ON NEXT PAGE

**CONTRACT DATA CONTINUED**

**[S&P 500 Indexed Account]**

Type: [Annual Point-to-Point]

Index: [S&P 500® (which excludes dividends) \*]

Transfer Date: [The [15th] day of each calendar month following the contract date]

Guaranteed Minimum Participation Rate: [100%]  
Guaranteed Minimum Index Growth Floor: [0%]  
Guaranteed Minimum Index Growth Cap: [3%]

Segment Start Date: [The date money is transferred into an indexed account from the fixed account]

Segment Duration: [One year]

Segment Maturity Date: [One year from the Segment Start Date]

Average Daily Segment Value: [The amount allocated to an indexed account segment on the Segment Start Date less a prorated portion of the amounts withdrawn or deducted during the Segment Duration. The prorating is based on the number of days from the withdrawal or deduction transaction's effective date to the Segment Maturity Date divided by the number of days from the Segment Start Date to the Segment Maturity Date.]

Index Interest: [On each Segment Maturity Date we will determine the Index Interest as the Average Daily Segment Value, times the Index Growth Rate. The Index Growth Rate equals: (a) divided by (b), minus 1, then times (c), but not less than (d) and not greater than (e), where:  
(a) = the Index value on the Segment Maturity Date  
(b) = the Index value on the Segment Start Date  
(c) = the Participation Rate  
(d) = the Index Growth Floor  
(e) = the Index Growth Cap]

CONTRACT DATA CONTINUED ON NEXT PAGE

**CONTRACT DATA CONTINUED**

**[S&P 500 Indexed Account With Multiplier]**

Type: [Annual Point-to-Point]

Index: [S&P 500® (which excludes dividends) \*]

Transfer Date: [The [15th] day of each calendar month following the contract date]

Guaranteed Minimum Participation Rate: [100%]  
Guaranteed Minimum Index Growth Floor: [0%]  
Guaranteed Minimum Index Growth Cap: [2.75%]  
Guaranteed Minimum Index Multiplier: [1.15]

Segment Start Date: [The date money is transferred into an indexed account from the fixed account]

Segment Duration: [One year]  
Segment Maturity Date: [One year from the Segment Start Date]

Average Daily Segment Value: [The amount allocated to an indexed account segment on the Segment Start Date less a prorated portion of the amounts withdrawn or deducted during the Segment Duration. The prorating is based on the number of days from the withdrawal or deduction transaction's effective date to the Segment Maturity Date divided by the number of days from the Segment Start Date to the Segment Maturity Date.]

Index Interest: [On each Segment Maturity Date we will determine the Index Interest as the Average Daily Segment Value times the Index Growth Rate. The Index Growth Rate equals: (a) divided by (b), minus 1, then times (c), but not greater than (e), then multiply the result by (f), but not less than (d), where:  
(a) = the Index value on the Segment Maturity Date  
(b) = the Index value on the Segment Start Date  
(c) = the Participation Rate  
(d) = the Index Growth Floor  
(e) = the Index Growth Cap  
(f) = the Index Multiplier]

CONTRACT DATA CONTINUED ON NEXT PAGE

**CONTRACT DATA CONTINUED**

**[S&P 500 Uncapped Indexed Account]**

Type: [Annual Point-to-Point] \_

Index: [S&P 500<sup>®</sup> (which excludes dividends) \*]

Transfer Date: [The [15th] day of each calendar month following the contract date]

Guaranteed Minimum Participation Rate: [100%]  
Guaranteed Minimum Index Growth Floor: [0%]  
Guaranteed Minimum Index Growth Cap: [NA]  
Guaranteed Maximum Index Spread: [30%]

Segment Start Date: [The date money is transferred into an indexed account from the fixed account]

Segment Duration: [One year]

Segment Maturity Date: [One year from the Segment Start Date]

Average Daily Segment Value: [The amount allocated to an indexed account segment on the Segment Start Date less a prorated portion of the amounts withdrawn or deducted during the Segment Duration. The prorating is based on the number of days from the withdrawal or deduction transaction's effective date to the Segment Maturity Date divided by the number of days from the Segment Start Date to the Segment Maturity Date.]

Index Interest: [On each Segment Maturity Date we will determine the Index Interest as the Average Daily Segment Value times the Index Growth Rate. The Index Growth Rate equals: (a) divided by (b), minus 1, then times (c), minus (e), but not less than (d), where:  
(a) = the Index value on the Segment Maturity Date  
(b) = the Index value on the Segment Start Date  
(c) = the Participation Rate  
(d) = the Index Growth Floor  
(e) = the Index Spread]

CONTRACT DATA CONTINUED ON NEXT PAGE

**CONTRACT DATA CONTINUED**

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END OF CONTRACT DATA

**TABLE(S)**

**Table of Maximum Monthly Insurance Rates per 1,000 of Net Amount at Risk**

<b>Contract Year</b>	<b>Maximum Monthly Rate</b>	<b>Contract Year</b>	<b>Maximum Monthly Rate</b>
[1]	[0.00005]	[34]	[0.15161]
[2]	[0.00017]	[35]	[0.18134]
[3]	[0.00034]	[36]	[0.21760]
[4]	[0.00057]	[37]	[0.26206]
[5]	[0.00086]	[38]	[0.31718]
[6]	[0.00122]	[39]	[0.38562]
[7]	[0.00164]	[40]	[0.47024]
[8]	[0.00210]	[41]	[0.57388]
[9]	[0.00262]	[42]	[0.69971]
[10]	[0.00319]	[43]	[0.85151]
[11]	[0.00384]	[44]	[1.03326]
[12]	[0.00456]	[45]	[1.25121]
[13]	[0.00529]	[46]	[1.51315]
[14]	[0.00610]	[47]	[1.82684]
[15]	[0.00702]	[48]	[2.20402]
[16]	[0.00806]	[49]	[2.66012]
[17]	[0.00937]	[50]	[3.20765]
[18]	[0.01095]	[51]	[3.86207]
[19]	[0.01281]	[52]	[4.64293]
[20]	[0.01509]	[53]	[5.56743]
[21]	[0.01779]	[54]	[6.64363]
[22]	[0.02080]	[55]	[7.87361]
[23]	[0.02423]	[56]	[9.25177]
[24]	[0.02808]	[57]	[10.75036]
[25]	[0.03246]	[58]	[12.33616]
[26]	[0.03767]	[59]	[13.96586]
[27]	[0.04410]	[60]	[15.57844]
[28]	[0.05196]	[61]	[17.19762]
[29]	[0.06170]	[62]	[18.83292]
[30]	[0.07383]	[63]	[20.38981]
[31]	[0.08843]	[64]	[21.98057]
[32]	[0.10593]	[65]	[23.71543]
[33]	[0.12678]	[66]	[25.49689]

TABLE(S) CONTINUED ON NEXT PAGE



**TABLE(S) CONTINUED**

<b>Contract Year</b>	<b>Maximum Monthly Rate</b>	<b>Contract Year</b>	<b>Maximum Monthly Rate</b>
[67]	[27.32582]	[79]	[50.31754]
[68]	[29.20394]	[80]	[52.89767]
[69]	[31.05075]	[81]	[55.62028]
[70]	[32.80926]	[82]	[58.49739]
[71]	[34.53527]	[83]	[61.53904]
[72]	[36.24482]	[84]	[64.78311]
[73]	[37.94395]	[85]	[68.26923]
[74]	[39.53558]	[86]	[72.69504]
[75]	[41.23509]	[87]	[83.33333]
[76]	[43.33613]	[88]	[83.33333]
[77]	[45.54506]	[89]	[83.33333]
[78]	[47.86946]	[90]	[83.33333]

We may charge less than the maximum monthly rates. From time to time, we may change the rates we charge. We describe a number of the elements we use to determine such changes under General Provisions.

See the Basis of Computation for a description of the basis we use to compute these rates.

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TABLE(S) CONTINUED ON NEXT PAGE

**TABLE(S) CONTINUED**

**[Table of Maximum Monthly Insurance Rates per \$1,000 of Net Amount at Risk  
 for Rider to Provide Acceleration of Death Benefit for Survivorship]**

<b>[Contract Year</b>	<b>Maximum Monthly Rate</b>	<b>Contract Year</b>	<b>Maximum Monthly Rate</b>
[1]	[0.00072]	[34]	[0.02135]
[2]	[0.00209]	[35]	[0.02402]
[3]	[0.00334]	[36]	[0.02719]
[4]	[0.00449]	[37]	[0.03103]
[5]	[0.00555]	[38]	[0.03559]
[6]	[0.00653]	[39]	[0.04095]
[7]	[0.00744]	[40]	[0.04712]
[8]	[0.00829]	[41]	[0.05194]
[9]	[0.00908]	[42]	[0.05938]
[10]	[0.00981]	[43]	[0.06775]
[11]	[0.01050]	[44]	[0.07728]
[12]	[0.01115]	[45]	[0.08832]
[13]	[0.01176]	[46]	[0.10127]
[14]	[0.01233]	[47]	[0.09409]
[15]	[0.01286]	[48]	[0.10767]
[16]	[0.01337]	[49]	[0.11945]
[17]	[0.01384]	[50]	[0.13263]
[18]	[0.01429]	[51]	[0.14732]
[19]	[0.01472]	[52]	[0.16346]
[20]	[0.01512]	[53]	[0.18091]
[21]	[0.01551]	[54]	[0.19897]
[22]	[0.01587]	[55]	[0.21683]
[23]	[0.01621]	[56]	[0.23369]
[24]	[0.01654]	[57]	[0.24869]
[25]	[0.01685]	[58]	[0.26128]
[26]	[0.01715]	[59]	[0.27085]
[27]	[0.01743]	[60]	[0.27657]
[28]	[0.01770]	[61]	[0.28140]
[29]	[0.01796]	[62]	[0.28734]
[30]	[0.01820]	[63]	[0.29237]
[31]	[0.01844]	[64]	[0.29631]
[32]	[0.01866]	[65]	[0.29847]
[33]	[0.01909]	[66]	[0.29830]

TABLE(S) CONTINUED ON NEXT PAGE

**TABLE(S) CONTINUED**

<b>[Contract Year</b>	<b>Maximum Monthly Rate</b>	<b>Contract Year</b>	<b>Maximum Monthly Rate</b>
[67]	[0.29542]	[79]	[0.01583]
[68]	[0.28965]	[80]	[0.01583]
[69]	[0.28070]	[81]	[0.01583]
[70]	[0.26840]	[82]	[0.01583]
[71]	[0.25266]	[83]	[0.01583]
[72]	[0.01388]	[84]	[0.01583]
[73]	[0.01440]	[85]	[0.01583]
[74]	[0.01486]	[86]	[0.01583]
[75]	[0.01525]	[87]	[0.01583]
[76]	[0.01555]	[88]	[0.01583]
[77]	[0.01574]	[89]	[0.01583]
[78]	[0.01583]	[90]	[0.01583]

We may charge less than the maximum monthly rates. From time to time, we may change the rates we charge. We describe a number of the elements we use to determine such changes under General Provisions.]

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TABLE(S) CONTINUED ON NEXT PAGE

**TABLE(S) CONTINUED**

**[Table of Additional Amount Factors  
for Rider for Payment of an Additional Amount Upon Surrender]**

<b>[Contract Year</b>	<b>Factor</b>
1	[1.03]
2	[0.95]
3	[0.83]
4	[0.60]
5	[0.30]
6	[0.05]
7 and later	[0.00]

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TABLE(S) CONTINUED ON NEXT PAGE

**TABLE(S) CONTINUED**

**Table of Attained Age Factors**

These factors are used to determine your death benefit as described under Death Benefit Provisions.

These factors apply during each contract year.

<b>Contract Year</b>	<b>Factors</b>	<b>Contract Year</b>	<b>Factors</b>
[1]	[9.78]	[31]	[3.04]
[2]	[9.40]	[32]	[2.93]
[3]	[9.04]	[33]	[2.82]
[4]	[8.69]	[34]	[2.71]
[5]	[8.36]	[35]	[2.61]
[6]	[8.04]	[36]	[2.51]
[7]	[7.73]	[37]	[2.42]
[8]	[7.43]	[38]	[2.33]
[9]	[7.15]	[39]	[2.25]
[10]	[6.87]	[40]	[2.16]
[11]	[6.61]	[41]	[2.09]
[12]	[6.36]	[42]	[2.01]
[13]	[6.11]	[43]	[1.94]
[14]	[5.88]	[44]	[1.87]
[15]	[5.66]	[45]	[1.81]
[16]	[5.44]	[46]	[1.74]
[17]	[5.23]	[47]	[1.69]
[18]	[5.03]	[48]	[1.63]
[19]	[4.84]	[49]	[1.58]
[20]	[4.65]	[50]	[1.53]
[21]	[4.48]	[51]	[1.48]
[22]	[4.30]	[52]	[1.44]
[23]	[4.14]	[53]	[1.40]
[24]	[3.98]	[54]	[1.36]
[25]	[3.83]	[55]	[1.33]
[26]	[3.69]	[56]	[1.30]
[27]	[3.55]	[57]	[1.27]
[28]	[3.41]	[58]	[1.24]
[29]	[3.28]	[59]	[1.22]
[30]	[3.16]	[60]	[1.19]

TABLE(S) CONTINUED ON NEXT PAGE

**TABLE(S) CONTINUED**

<b>Contract Year</b>	<b>Factors</b>	<b>Contract Year</b>	<b>Factors</b>
[61]	[1.17]	[76]	[1.01]
[62]	[1.16]	[77]	[1.01]
[63]	[1.14]	[78]	[1.01]
[64]	[1.12]	[79]	[1.01]
[65]	[1.10]	[80]	[1.01]
[66]	[1.09]	[81]	[1.01]
[67]	[1.07]	[82]	[1.01]
[68]	[1.05]	[83]	[1.01]
[69]	[1.02]	[84]	[1.01]
[70]	[1.01]	[85]	[1.01]
[71]	[1.01]	[86]	[1.01]
[72]	[1.01]	[87]	[1.01]
[73]	[1.01]	[88]	[1.01]
[74]	[1.01]	[89]	[1.01]
[75]	[1.01]	[90]	[1.00]

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END OF TABLE(S)

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## DEFINITIONS

**We, our, us, the Company and Pruco Life.** - Pruco Life Insurance Company.

**You and Your.** - The owner(s) of the contract.

**Insured.** - A person named as an Insured on the first page. He or she need not be the owner.

**Issue Date.** - The contract date shown on the first page.

**Anniversary or contract anniversary.** - The same day and month as the contract date in each later year.

**Contract Year.** - A year that starts on the contract date or on an anniversary.

**Attained Age.** - An Insured's attained age at any time is the issue age plus the number of completed years since the contract date. You will find each Insured's issue age near the top of page 3.

**Monthly Date.** - The contract date and the same day as the contract date in each later month.

**Contract Month.** - A month that starts on a monthly date.

**Company Representative.** - Pruco Life licensed producers and brokers authorized to sell Pruco Life products.

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## THE CONTRACT

### Entire Contract

This policy and any attached copy of a rider, endorsement, and application, including an application requesting a change, form the entire contract. We assume that all statements in an application are made to the best of the knowledge and belief of the person(s) who make them; in the absence of fraud, they are deemed to be representations and not warranties. We rely on those statements when we issue the contract and when we change it. We will not use any statement, unless made in an application, to try to void the contract, to contest a change, or to deny a claim.

### Contract Modifications

Only a Pruco Life officer with the rank or title of vice president may agree to modify this contract, and then only in writing.

### Incontestability

Except as otherwise stated in this contract and except for non-payment of enough premium to prevent your policy from lapsing (see Default), we will not contest this contract with respect to each Insured after it has been in force during the lifetime of that Insured for two years from the contract date. The contract will be contestable for two years from the date of a reinstatement for statements and information contained in the application for a reinstatement. If the contract is reinstated when only one Insured is alive, the contract will be contestable until it has been in force during the Insured's lifetime for two years from the date of reinstatement for statements and information contained in the application for reinstatement. Ninety days prior to the end of the second contract year and at the end of each two-year contestable period following a reinstatement we will mail you a notice requesting that you tell us if either Insured has died. Failure to tell us of the death of an Insured will not avoid a contest, if we have a basis for one, even if premium payments continue to be made. Any action of contest shall commence promptly upon the notice of death.

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## OWNERSHIP

Unless a different owner is named in the application, the owner(s) of the contract are the Insureds jointly or the survivor of them. If a different owner is named, we will show that owner in an endorsement to the contract. If this contract is owned jointly, the exercise of rights under this contract must be made by both jointly. This ownership arrangement will remain in effect unless you ask us to change it.

You may change the ownership of the contract by sending us a request in a form that meets our needs. We may ask you to send us the contract to be endorsed. If we receive your request in a form that meets our needs, and the contract if we ask for it, we will file and record the change at our Home Office, and unless a different future effective date is specified by you, it will take effect on the date you signed the request. Any rights created by your request will not apply to any payments we have made or actions we have taken before the request was received and recorded at our Home Office. If you request an effective date after the date we have received and recorded your request, any rights created by your request will not apply to any payments we have made or actions we have taken prior to your chosen effective date. If the owner is a joint owner, all rights under this contract will be equally shared. If there is a contingent owner, all rights under this policy will remain with the primary owner during the primary owner's lifetime.

While either of the Insureds is living, the owner(s) alone is entitled to any contract benefit and value, and to the exercise of any right and privilege granted by the contract or by us.

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## DEATH BENEFIT PROVISIONS

We will pay a benefit to the beneficiary at the death of the second of the Insureds to die if this contract is in force at the time of that death; that is, if it has not been surrendered and it is not in default past the grace period.

If the contract is not in default, the amount we will pay will be the death benefit determined as of the date of death of the second of the Insureds to die reduced by any contract debt (described under Loans).

If the contract is in default, and the death of the second of the Insureds to die occurs in the grace period (described under Default), we will pay the death benefit reduced by any contract debt and the amount needed to pay charges through the date of death of the second of the Insureds to die.

Payments received after the death of the second of the Insureds to die will be returned. Charges will not be deducted for any period after the date of death of the second of the Insureds to die. If the death of the second of the Insureds to die occurs past the grace period, no death benefit is payable.

### Death Benefit

This contract has a Type A or Type B death benefit. We show the type of death benefit that applies to this contract under Type of Death Benefit.

If this contract has a Type A death benefit, the death benefit on any date is equal to the greater of: (1) the basic insurance amount, and (2) the greater of the contract fund and the alternate contract fund before deduction of any monthly charges due on that date, multiplied by the attained age factor that applies.

If this contract has a Type B death benefit, the death benefit on any date is equal to the greater of: (1) the basic insurance amount plus the greater of the contract fund and the alternate contract fund before deduction of any monthly charges due on that date, and (2) the greater of the contract fund and the alternate contract fund before deduction of any monthly charges due on that date, multiplied by the attained age factor that applies.

For the purpose of computing the death benefit, if either the contract fund or the alternate contract fund is less than zero we will consider it to be zero. Your basic insurance amount and attained age factors are shown in the contract data pages.



## **Additional Death Benefits**

This contract may provide additional benefits, which may be payable on either the first or second death. If it does, they will be listed on a contract data page, and a form describing the benefit will be included in this contract. Any such benefit will be payable only if the contract has not been surrendered and is not in default past the grace period at the time of the death.

## **Method of Payment**

You may choose to have any death benefit paid in a single sum or under one of the optional modes of settlement shown in the Settlement Options provision.

## **Suicide Exclusion**

If the second of the Insureds to die, whether sane or insane, dies by suicide within two years from the issue date, this contract will end without any death benefit paid, and we will return the premiums paid less any contract debt and less any withdrawals.

If the second of the Insureds to die, whether sane or insane, dies by suicide within two years from the effective date of this policy's reinstatement, this contract will end without any death benefit paid, and we will return the reinstatement charge and any premiums paid after the reinstatement date less any contract debt and less any withdrawals.

## **Interest on Death Benefit**

Any death benefit described above that is requested as a single sum will be credited with interest from the date of death of the second of the Insureds to die at a rate at least equal to the effective annual rate declared by us for funds left on deposit (see Settlement Options). We will use the rate that is in effect on the date of death of the second of the Insureds to die.

Interest shall accrue on the death benefit at the rate described above plus additional interest at a rate of 10% annually beginning 31 calendar days from the latest of the following dates:

- (a) the date that we have received due proof of the death of the second of the Insureds to die (but we must also have proof of the first Insured's death),
- (b) the date we receive all the information we need to be able to determine the beneficiary(ies) and what we owe them, and
- (c) the date that any legal impediments to the payment of the death benefit have been resolved. Such legal impediments may include, but are not limited to, the establishment of legal guardians, appointment of trustees or executors, or the need for additional information required by state and federal reporting requirements.

We may credit additional interest in accordance with our current guidelines or applicable law at the time of claim.

## **Simultaneous Death**

If both Insureds die while this contract is in force and we find there is a lack of sufficient evidence that they died other than simultaneously, we will assume that the older Insured died first.

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## **DECREASE IN BASIC INSURANCE AMOUNT**

You may decrease the basic insurance amount, subject to our approval and all these conditions and the paragraphs that follow:

1. You must ask for the decrease in a form that meets our needs.
2. The amount of a decrease must be at least equal to the minimum decrease in basic insurance amount shown under Contract Limitations in the contract data pages.

3. The basic insurance amount after a decrease must be at least equal to the minimum basic insurance amount shown under Contract Limitations in the contract data pages.
4. If we ask you to do so, you must send us the contract to be endorsed.
5. The contract must not be in default.
6. You may not decrease the basic insurance amount if any surrender charge on the decrease exceeds the amount in your contract fund less the administrative charge (shown under Adjustments to the Contract Fund) for the decrease.

We may decline the decrease if we determine it would cause the contract to fail to qualify as life insurance under the applicable tax law. A decrease will take effect only if we approve your request for it at our Home Office and will take effect on the date we approve it. If we approve the decrease, we will recompute the contract's charges and values in the appropriate tables. A decrease in the basic insurance amount may also affect the amount of any extra benefits this contract might have. We will send you new contract data pages showing the amount and effective date of the decrease and the recomputed charges and values. We may deduct the administrative charge (shown under Adjustments to the Contract Fund) for the decrease.

### **Surrender Charge on Decreases**

We will reduce the basic insurance amount by the amount of the decrease. To determine the surrender charge associated with the decrease, we multiply the surrender charge (see Schedule of Maximum Surrender Charges) by the amount of the decrease, and divide by the basic insurance amount before the decrease.

---

## **COST OF INSURANCE**

On each monthly date, we will deduct a charge for the cost of insurance from the contract fund and the alternate contract fund. To determine the maximum charge for the cost of insurance, we use the following method:

We determine the maximum cost of insurance rate for the basic insurance amount shown in the contract data pages using the maximum monthly rate shown under the Table of Maximum Monthly Insurance Rates. We then multiply the rate by the net amount at risk (see Contract Fund) divided by \$1,000 to compute the maximum charge for the cost of insurance. For the purpose of computing the net amount at risk, if either the contract fund or the alternate contract fund is less than zero, we will consider it to be zero.

---

## **CHANGING THE TYPE OF DEATH BENEFIT**

This contract has a Type A or Type B death benefit (see Death Benefit). Subject to our approval, you may change the type of death benefit. We will adjust the basic insurance amount so that the death benefit immediately after the change will remain the same as the death benefit immediately before the change.

If the change in the type of death benefit results in a reduction in the basic insurance amount, the basic insurance amount after the decrease must be at least equal to the minimum basic insurance amount, which we show under Contract Limitations in the contract data pages. We may deduct from the contract fund and the alternate contract fund the administrative charge shown for decreases in the basic insurance amount under Adjustments to the Contract Fund. We may deduct from the contract fund and the alternate contract fund a surrender charge for a reduction in the basic insurance amount as described in the Decrease in Basic Insurance Amount provision.

### **Type A to B**

If you are changing from a Type A to a Type B death benefit, we will reduce the basic insurance amount by the contract fund on the date the change takes effect.

## **Type B to A**

If you are changing from a Type B to a Type A death benefit, we will increase the basic insurance amount by the contract fund on the date the change takes effect.

A change in the type of death benefit will take effect only if we approve your request at our Home Office. If we approve the change, we will recompute the contract's charges, values and limitations shown in the contract data pages. The change will take effect on the monthly date that coincides with or next follows the date we approve your request. We will send you new contract data pages showing the amount and effective date of the change in basic insurance amount and the recomputed charges, values and limitations.

Your request for a change must be in a form that meets our needs. We may require you to send us this contract before we make the change.

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## **BENEFICIARY**

You may designate or change a beneficiary by sending us a request in a form that meets our needs. We may ask you to send us the contract to be endorsed. If we receive your request, and the contract if we ask for it, we will file and record the change at our Home Office, and unless a different future effective date is specified by you, it will take effect on the date you signed the request. Any rights created by your request will not apply to any payment(s) we have made or actions we have taken before your request was received and recorded. If you request an effective date after the date we have received and recorded your request, any rights created by your request will not apply to any payments we have made or actions we have taken prior to your chosen effective date. Any beneficiary's interest is subject to the rights of any assignee we know of.

When a beneficiary is designated, any relationship shown is to the Insured(s), unless otherwise stated. To show priority, we may use numbered classes, so that the class with first priority is called class 1, the class with next priority is called class 2, and so on. When we use numbered classes, these statements apply to beneficiaries unless the form states otherwise:

1. One who survives the second of the Insureds to die will have the right to be paid only if no one in a prior class survives the second of the Insureds to die.
2. One who has the right to be paid will be the only one paid if no one else in the same class survives the second of the Insureds to die.
3. Two or more in the same class who have the right to be paid will be paid in equal shares.
4. If none survives the second of the Insureds to die, we will pay in one sum to that Insured's estate.

Before we make a payment, we have the right to decide what proof we need of the identity, age, or other facts about any persons designated as beneficiaries. If beneficiaries are not designated by name and we make payment(s) based on that proof, we will not have to make the payment(s) again.

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## **PREMIUM PAYMENT**

### **Payment of Premiums**

The minimum initial premium shown in the contract data pages is due on or before the contract date. There is no insurance under this contract until that premium is paid. We may require an additional premium if adjustments to premium payments plus any contract fund charges due on or before the payment date exceeds the minimum initial premium.

Subject to the limitations below, additional premiums may be paid at any time during an Insured's lifetime up to the younger Insured's attained age 121 as long as the contract is not in default beyond the grace period. A premium may be paid at our Home Office or to any authorized representatives. We will give a signed receipt upon request. The minimum premium we will accept is shown on a contract data page. We have the right to refuse to accept a premium payment that would in our opinion cause this contract to fail to qualify as life insurance under applicable tax law. We will refund the excess of any premium payment made over the maximum amount that could be paid without disqualifying the policy as life insurance under Section 7702 of the Internal Revenue Code. However, the premium shall not be refunded if it is necessary to continue insurance coverage. We also have the right to refuse to accept any payment that increases the death benefit by more than it increases the contract fund.

While a loan exists, we will treat the amounts you pay as premiums unless you submit to us a written request that they be treated as loan repayments.

### **Net Premium Amount**

The net premium amount is the portion of each premium you pay that we add to the contract fund and the alternate contract fund. It is equal to the premium paid minus the adjustments to premium payments shown on a contract data page.

### **Crediting the Initial Premium Payment**

If we receive the first premium payment on or before the contract date, we will credit the net premium amount to the contract fund and the alternate contract fund on the contract date.

If we receive the first premium payment after the contract date, we will credit the net premium amount to the contract fund and the alternate contract fund on the date we receive your payment.

### **Allocations**

We initially will allocate 100% of any net premium into the fixed account. No index interest will be credited to the fixed account. Amounts may be transferred from the fixed account to an indexed account as described under Transfers.

---

## **CONTRACT FUND**

When you make your first premium payment, the net premium amount, less any charges due on or before that day, becomes your contract fund. Amounts are added to and subtracted from the contract fund as shown under Adjustments to the Contract Fund in the contract data pages. The contract fund is used to pay charges under this contract and will determine, in part, whether this contract will remain in force or go into default. The contract fund is also used to determine your loan and surrender values, the amount you may withdraw, and the death benefit. Additional amounts credited to the contract fund are nonforfeitable after crediting except indirectly due to surrender charges.

### **Alternate Contract Fund**

On the Contract Date, the alternate contract fund is equal to the net premium amount credited on that date, minus any of the charges described under Adjustments to the Contract Fund which may be due on that date.

On each day after the Contract Date, we adjust the alternate contract fund by adding any net premium amounts and adding guaranteed interest to amounts in the alternate contract fund at an effective annual and daily rate equal to the guaranteed alternate contract fund interest rate shown in the contract data pages and subtracting any withdrawals and any charges described under Adjustments to the Contract Fund which may be due on that date.

On each monthly date, we will adjust the alternate contract fund by subtracting the monthly charges as described in the contract data pages under Adjustments to the Contract Fund.

We will not deduct charges based on a percentage of the contract fund in the determination of the alternate contract fund.

### **Cash Value**

The cash value at any time is the greater of the contract fund and the alternate contract fund less any surrender charge. We show the maximum surrender charge in the Schedule of Maximum Surrender Charges.

### **Net Cash Value**

The net cash value at any time is the cash value less any contract debt. If the contract is in default, the net cash value is zero.

### **Net Amount at Risk**

The net amount at risk is used to determine the cost of insurance as described under Adjustments to the Contract Fund. It is equal to the death benefit (see Death Benefit) minus the greater of the contract fund and the alternate contract fund. For the purpose of computing the net amount at risk, if either the contract fund or the alternate contract fund is less than zero we will consider it to be zero.

### **Deductions From the Contract Fund**

Charges and withdrawals deducted from the contract are described under Adjustments to the Contract Fund, Decrease in Basic Insurance Amount, Cost of Insurance, Changing the Type of Death Benefit, and Withdrawals. When making such deductions, we will first reduce the fixed account portion of the contract fund, if any, and then we will reduce the most recently created indexed account segments. For multiple index segments created on the same date, amounts will be taken from these index segments in proportion to the value of these segments.

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## **DEFAULT**

### **Excess Contract Debt Default**

If contract debt ever grows to be equal to or more than the cash value, the contract will have excess contract debt and will be in default.

### **Cash Value Default**

On each monthly date, we will determine the cash value. If the cash value is greater than zero and the contract has no excess contract debt, the contract will remain in force until the next monthly date. If the cash value is zero or less, the contract is in default unless it remains in force under a No-Lapse Guarantee.

### **Notice of Default**

If the contract is in default, we will mail you a notice stating the amount we will need to keep the contract in force. That amount will equal a premium which we estimate will keep the contract in force for three months from the date of default. We grant a 61-day grace period from the date we mail the initial notice to pay this amount. The contract will remain in force during this period. If that amount is not paid to us or postmarked by the end of the 61-day grace period, the contract will end and have no value. At least 30 days prior to termination of coverage, we will send another notice to your last known address, reiterating the amount you must pay to bring the policy out of default. We will also send a notice to any assignee of record at least 30 days prior to termination of coverage.

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## REINSTATEMENT

If this contract ends without value, as described under Default, you may reinstate it if both Insureds are alive or if one Insured is alive and the contract ended without value after the death of the other Insured. The following conditions must be satisfied:

1. The contract must not have been in default for more than 5 years.
2. You must prove to us that any Insured who was living when the grace period expired and coverage terminated, is insurable for the contract.
3. You must pay us a charge equal to: (a) an amount, if any, required to bring the net cash value to zero on the date the contract went into default, plus (b) any deductions required during the grace period following the date of default, plus (c) the excess of loan interest charged over loan interest credited during the grace period plus (d) a premium that we estimate will be sufficient after deduction of the charges shown under Adjustments to Premium Payments to cover deductions from the contract fund for three monthly dates starting on the date of reinstatement.
4. Any existing contract debt on the date of default will be canceled and will not be reinstated. The amount of any existing contract debt on the date of default will not be included in the contract fund or the alternate contract fund after reinstatement.

The date of reinstatement will be the date we approve your request. We will deduct all required charges from your payment and put the balance in your contract fund. If we approve the reinstatement, we will credit the contract fund with a refund of that part of any surrender charge deducted at the time of default which would have been charged if the contract were surrendered immediately after reinstatement. The amount of your alternate contract fund on reinstatement will equal the amount of the alternate contract fund on the lapse date less the amount of any contract debt plus the amount of the net reinstatement payment.

Any amounts paid or credited upon reinstatement will be allocated to the fixed account.

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## SURRENDER

You may surrender this contract for its net cash value (see Contract Fund). To do so, you must ask us in a form that meets our needs. We may require you to send us the contract.

We will usually pay any net cash value within seven days after we receive your request and the contract (if we require it) at our Home Office. But we have the right to postpone paying it for up to six months.

After the grace period and within thirty days after an anniversary, the net cash value will not be less than the net cash value on that anniversary adjusted for any loan you take out or pay back during those thirty days.

---

## WITHDRAWALS

You may make withdrawals from the contract subject to all these conditions and the paragraph that follows:

1. You must ask for the withdrawal in a form that meets our needs.
2. The contract fund less any surrender charge and less any contract debt after withdrawal may not be less than or equal to zero after deducting (a) any charges associated with the withdrawal and (b) an amount that we estimate will be sufficient to cover the contract fund deductions for two monthly dates following the date of withdrawal.

3. You may not withdraw less than the minimum amount shown under Contract Limitations.
4. The basic insurance amount after withdrawals must be at least equal to the minimum basic insurance amount shown under Contract Limitations.

Any amount withdrawn may not be repaid except as a premium subject to charges.

#### **Effect on Contract Fund and Alternate Contract Fund**

On the date we approve your request, we will reduce your contract fund and alternate contract fund by the withdrawal amount and the charges listed under Adjustments to the Contract Fund.

We may charge an administrative fee as stated under Adjustments to the Contract Fund.

#### **Effect on Basic Insurance Amount**

If you have a Type B death benefit, withdrawals will not affect the basic insurance amount.

If you have a Type A death benefit and the withdrawal would cause the net amount at risk (see Contract Fund) to increase, we will reduce the basic insurance amount and, consequently, your death benefit to offset this increase. The reduction in the basic insurance amount will never be more than the withdrawal amount. If we reduce the basic insurance amount, we will recompute the contract's charges, values, and limitations. We will send you new contract data pages showing these changes. We may also deduct a surrender charge from the contract fund and the alternate contract fund as described in the Decrease in Basic Insurance Amount provision.

We will usually pay any withdrawal amount within seven days after we receive your request at our Home Office, but we have the right to postpone paying it for up to six months.

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## **LOANS**

Subject to the requirements of this provision, you may at any time borrow any amount up to the current loan value less any existing contract debt.

#### **Loan Value**

If the contract is not in default, the loan value at any time is equal to the cash value. If the contract is in default, it has no loan value.

#### **Contract Debt**

Contract debt at any time means the loan on the contract at that time, plus the interest we have charged that is not yet due and that we have not yet added to the loan.

#### **Loan Requirements**

For us to approve a loan, the following requirements must be met: you must assign this contract to us as sole security for the loan, an Insured must be living, and the resulting contract debt must not be more than the loan value.

If there is already contract debt when you borrow from us, we will add the new amount you borrow to that debt.

## **Interest Charge**

We will charge interest daily on any loan. Interest is due on each contract anniversary, or when the loan is paid back, whichever comes first. If interest is not paid when due, we will increase the loan amount by any unpaid interest. Except as stated below, we charge interest at an effective annual rate shown under Loan Interest Rate in the contract data pages.

## **Preferred Loans**

On and after the 10th contract anniversary, all new and existing loans will be considered to be Preferred Loans. Preferred Loans are charged interest at an effective annual rate shown under Preferred Loan Interest Rate in the contract data pages.

## **Effect on Contract Fund**

When you take a loan, the amount of the loan continues to be a part of the contract fund and is credited with interest as described in the contract data pages.

We will first reduce the amount in the fixed account (if any) by the amount you borrow (including loan interest that is not paid when due), and then the most recently created indexed account segments. When a loan causes a reduction in an indexed account segment, we reserve the right to initiate a transfer restriction period (see Transfers). A deduction from an indexed account segment due solely to an increase in the loan amount as a result of unpaid interest added to the outstanding loan will not trigger the start of a transfer restriction period.

On each monthly date, if there is a contract loan outstanding at any time during the previous month, we will increase the portion of the contract fund in the fixed account by interest credits accrued on the loan since the last monthly date. When you repay all or part of a loan, we will increase the portion of the contract fund in the fixed account by the amount of that repayment.

We will not increase the portion of the contract fund allocated to the fixed account by loan interest that is paid before we make it part of the loan.

## **Effect on Alternate Contract Fund**

When you take a loan, the amount of the loan continues to be a part of the alternate contract fund and is credited with the guaranteed interest rate for the alternate contract fund as described in Alternate Contract Fund.

## **Postponement of Loans**

We reserve the right to postpone paying your loan for up to six months, except for any loan made to pay premiums due on any contracts you have with us.

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## **INTEREST CREDITING OPTIONS**

You may allocate the amounts in your policy among the fixed account and indexed account(s). We show the indexed account(s) available to you in the contract data pages. We reserve the right to add additional indexed account(s). If an indexed account is added, we will notify you.

You must provide us with your allocation instructions in a form that meets our needs on or before a transfer date. The initial allocation instructions that you provided to us are shown in the contract data pages and will remain the same unless you request a change.

All funds will be allocated according to your current allocation instructions until you provide new allocation instructions.



## **Fixed Account**

Amounts in the fixed account are credited with guaranteed interest as described in the contract data pages. We may also credit excess interest. All premium payments, reinstatement premiums, loan repayments, loan interest credits, and amounts from matured indexed account segments are initially deposited in the fixed account. Any excess interest credited is nonforfeitable after crediting except indirectly due to surrender charges. Amounts are retained in the fixed account or transferred to an indexed account in accordance with your allocation instructions and the policy provisions governing transfers (see Payment Allocation Instructions and Transfers from the Fixed Account).

## **Indexed Accounts**

Amounts in the indexed account(s) are credited with interest as described in the contract data pages. When an indexed account segment matures, the segment may be credited with index interest determined using index values as described below. The value of an indexed account equals the sum of the values in each of that indexed account's segments. The index for an indexed account is shown in the contract data pages (see Index Interest).

## **Index**

The index for each indexed account is shown in the contract data pages. No fewer than one indexed account will be available to you.

## **Index Value**

The index value on any date is the published value of the index, excluding any dividends that may be paid by the firms that comprise the index, as of the close of business on that date. If there is no published closing value for the index on a segment start date or a segment maturity date, we will use the most recent published closing value for the index.

## **Transfer Dates**

Transfer dates are described in the contract data pages. Indexed account segments may be created only on transfer dates.

## **Payment Allocation Instructions**

Net Premium, reinstatement premiums and loan repayments are first allocated to the fixed account. All or a portion of such amounts received by us since the previous transfer date will then be automatically transferred from the fixed account to the selected indexed account(s), according to your most recent payment allocation instructions on file with us. If, on the transfer date, the fixed account value is less than the amounts initially allocated, the payment allocation percentages indicated by you in your most recent instructions on file with us will instead be applied against the fixed account value on that date.

## **Indexed Account Segments**

Each time a transfer is made from the fixed account to an indexed account a new indexed account segment is created. The segment start date is the transfer date on which the transfer from the fixed account is made. The transfer date, segment start date, segment duration, and segment maturity dates are shown on the contract data pages for each indexed account.

On the segment maturity date, index interest is credited as described in the contract data pages. The final value at segment maturity after interest is credited is then transferred to the fixed account. In accordance with your allocation instructions, the amount can then be transferred from the fixed account to a new indexed account segment(s) on that same day. You can submit separate allocation instructions that will direct the proceeds of a maturing index segment into your chosen account(s), including the fixed account and all available indexed accounts. Unless maturing segment instructions are provided, maturing index segment values will allocate to a new segment in the same indexed account. If this policy lapses or terminates before the segment maturity date, no index interest will be credited.

## **Participation Rate**

The participation rate is used in determining index interest for each indexed account segment. The guaranteed minimum participation rate for an indexed account is shown in the contract data pages. We will determine the participation rate for each segment in advance. The participation rate for each segment will not be lower than the guaranteed minimum participation rate shown in the contract data pages for that indexed account. Once an indexed account segment is created, its participation rate will not change.

## **Index Growth Floor**

The index growth floor is used in determining index interest for each indexed account segment. The guaranteed minimum index growth floor for an indexed account is shown in the contract data pages. This rate is credited daily to each indexed account segment. We will determine the index growth floor for each segment in advance. Once an indexed account segment is created, its index growth floor will not change. The index growth floor applicable for any future indexed account segment may change at our discretion. The index growth floor for each segment will not be lower than the guaranteed minimum index growth floor for that indexed account.

## **Index Growth Cap**

The index growth cap is used in determining index interest for certain indexed account segment(s). The guaranteed minimum index growth cap for an applicable indexed account is shown in the contract data pages. We will determine the index growth cap for each segment in advance. Once an indexed account segment is created, its index growth cap will not change. The index growth cap applicable for any future indexed account segment may change at our discretion. The index growth cap for each segment will not be lower than the guaranteed minimum index growth cap for that indexed account.

## **Index Multiplier**

The index multiplier (if applicable) is used in determining index interest for certain indexed account segments. The guaranteed minimum index multiplier for an applicable indexed account is shown in the contract data pages. We will determine the index multiplier for each segment in advance. Once an indexed account segment is created, its index multiplier will not change. The index multiplier applicable for any future indexed account segment may change at our discretion. The index multiplier for each segment will not be lower than the guaranteed minimum index multiplier for that indexed account.

## **Index Spread**

The index spread (if applicable) is used in determining index interest for certain indexed account segments. The guaranteed maximum index spread for an applicable indexed account is shown in the contract data pages. We will determine the index spread for each segment in advance. Once an indexed account segment is created, its index spread will not change. The index spread applicable for any future indexed account segment may change at our discretion. The index spread for each segment will not be higher than the guaranteed maximum index spread for that indexed account.

## **Index Interest**

Index interest may be credited on each segment maturity date using the indexed account segment's average daily segment value on the segment maturity date, the index value on the segment's start date, the index value on the segment's maturity date, the participation rate, the index growth floor, the index growth cap, the index multiplier, and the index spread. The method we use to compute the average daily segment value and index interest are shown in the contract data pages for an indexed account.

## **Discontinuation of or Substantial Change to an Index**

If an index described in the contract data pages is no longer available or if an index calculation is substantially changed, we reserve the right to substitute a replacement index subject to our discretion and approval by the Interstate Insurance Product Regulation Commission. If an indexed account is replaced, we will notify you and any assignee of record of the substitution.

We reserve the right to close an indexed account if we determine in our sole discretion that this policy may be subject to registration under the Securities Act of 1933. If this happens, no new transfers to that indexed account will be allowed and amounts expiring on segment maturity dates will be moved by us to the fixed account until no value remains in that indexed account. If an indexed account is withdrawn or closed, we will notify you and any assignee of record.

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## **TRANSFERS**

Subject to the limitations described in this policy, you may choose to allocate amounts among the fixed account and indexed account(s). Transfers are permitted only on transfer dates occurring after the tenth day after you receive this contract. We allocate any funds based on your most recent allocation instructions. If any funds are received later than two business days prior to a transfer date, we reserve the right to delay allocating that payment until the following transfer date.

### **Transfers from the Fixed Account**

On each transfer date, we will retain amounts in the fixed account and transfer amounts from the fixed account to the indexed account(s) according to your allocation instructions. If applicable, this shall include any delayed allocation of payments received by us later than two business days prior to the previous transfer date as described above.

### **Designated Transfers**

You may elect to designate a specific dollar amount as a monthly designated transfer from the fixed account to an indexed account(s). If on a transfer date, at the time of transfer, the value of the fixed account is less than the designated amount, the full value of the fixed account will be transferred in proportion to the allocation instructions.

You may elect to add, change or discontinue the designated transfer allocation instructions at any time. We reserve the right to delay the election of, or changes to, any designated transfer allocation instructions that are received later than two business days prior to a transfer date, until the following transfer date.

The designated transfers will terminate at the earliest of the following:

1. the designated transfer allocation instructions are cancelled by the owner;
2. a number of months has elapsed equal to the number of transfers specified by the owner in their current designated transfer instructions;
3. on a future date requested by the owner.

### **Requested Transfers**

You may choose to submit a request to transfer a specified dollar amount or specified percentage from the fixed account to the indexed account(s) at any time. If less than the requested amount is available, the full amount of the fixed account will be transferred. If a percentage is selected it will apply to the fixed account value on the transfer date. The submitted transfer instructions must specify a whole percentage of the transfer amount to be allocated to each indexed account. The sum of these percentages must add up to 100%. Only one requested transfer is allowed per transfer date. If we receive multiple transfer requests since the last transfer date, only the most recent request will be honored. We reserve the right to require a minimum requested transfer amount.

### **Multiple Transfer Events**

When more than one of the following events takes place on the same transfer date, the transactions will be processed in the order shown:

1. Maturing Index Segment Allocation Instructions;

2. Requested Transfer Allocation Instructions;
3. Designated Transfer Allocation Instructions;
4. Payment Allocation Instructions.

### **Transfers from the Indexed Account(s)**

On each segment maturity date, we will credit any index interest to an indexed account segment, then transfer the amounts to the fixed account. If you have chosen to allocate your funds to an indexed account, the amounts will then be transferred that day from the fixed account to a new indexed account segment in accordance with your most recent maturing index segment allocation instructions.

### **Transfer Restriction Period**

We reserve the right to initiate a transfer restriction period whenever a loan causes a reduction in an indexed account segment. The transfer restriction period is a 12-month period when no transfers are allowed from the fixed account to an indexed account. This period begins on the date any portion of a loan causes a reduction in an indexed account segment (see Loans). Net premiums and loan repayments received by us during a transfer restriction period will remain in the fixed account until the end of the transfer restriction period. When the transfer restriction period ends, if an indexed account is included in your current allocation instructions on file with us, amounts in the fixed account will be transferred to the indexed account(s) you have selected on the next available transfer date.

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## **GENERAL PROVISIONS**

### **Conformity with Interstate Insurance Product Regulation Commission Standards**

The provisions of this contract were approved and issued under the authority of the Interstate Insurance Product Regulation Commission. Any provision of the policy that on the provision's effective date is in conflict with the applicable Interstate Insurance Product Regulation Commission standards for this product type in effect as of the provision's effective date of Commission policy approval will hereby be amended to conform to the applicable Interstate Insurance Product Regulation Commission standards in effect as of the provision's effective date of Commission policy approval.

### **Annual Report**

Once each contract year we will send you, without charge, a report. It will show: the current death benefit; the amount of the contract fund, if any, at the beginning and at the end of the current report period, and the alternate contract fund; the net cash value; any contract debt and the interest rate we are charging; premiums paid, interest credited, index interest, charges deducted, and withdrawals taken since the last report. The report will include the beginning and end dates of the current report, and may also show any other data that may be required where this contract is delivered. The annual report will indicate if the projected contract fund (assuming guaranteed interest and charges) will not be sufficient to maintain insurance in force until the end of the next reporting period unless further premium payments are made. You may also request an illustrative report once each contract year at no cost. We may charge a fee of up to \$25 for providing additional illustrative reports.

### **Payment of Death Claim**

If we settle this contract in one sum as a death claim we will usually pay the proceeds within seven days after we receive at our Home Office proof of the death of both Insureds and any other information we need to pay the claim.

### **Currency**

Any money we pay, or that is paid to us, must be in United States currency. Any amount we owe will be payable at our Corporate Office.

## **Misstatement of Age or Sex**

If an Insured's stated age and/or sex (if applicable) are not correct, we will change each benefit and any amount to be paid to what the most recent deductions from the contract fund would have provided at that Insured's correct age and/or sex (if applicable).

## **Assignment**

You may request an assignment of your contract by sending us a request in a form that meets our needs. We may ask you to send us the contract to be endorsed. We will not be deemed to know of an assignment unless we receive it, or a copy of it, at our Home Office. If we receive your request in a form that meets our needs, and the contract if we ask for it, we will file and record the assignment at our Home Office, and unless a different future effective date is specified by you, it will take effect on the date you signed the request. We are not obliged to see that an assignment is valid or sufficient. Any rights created by your request will not apply to any payments we have made or actions we have taken before the assignment was received and recorded at our Home Office. If you request an effective date after the date we have received and recorded your request, any rights created by your request will not apply to any payments we have made or actions we have taken prior to your chosen effective date. This contract may not be assigned if such assignment would violate any federal, state, or local law or regulation prohibiting sex distinct rates for insurance (if applicable).

## **Change in Plan**

You may be able to have this contract changed to another plan of life insurance. Any change may be made only if we consent, and will be subject to conditions and charges that are then determined.

## **Elements Subject to Change**

Subject to any guarantees shown in the contract data pages, we have the right to set and to change from time to time the following elements of the policy: (a) charges for sales expenses and the premium based administrative charge that are deducted from each premium paid; (b) the monthly insurance rates used to compute the charge for the cost of insurance, the monthly charges for administrative expenses, and any charges for riders and other administrative charges that may be deducted from the contract fund; (c) the rate of any excess interest credit; and (d) for indexed interest credited to any indexed account, any calculation components, including the indexed accounts' participation rates, growth floors, growth caps, index multipliers and index spreads. We will not change any of the contract charges more frequently than once per year and we will not change the rate of any excess interest and any of the indexed interest calculation components more frequently than once per month.

Any setting of or changes to any contract element described above will consider one or more factors such as, but not limited to, mortality, persistency, policy funding, net amount at risk, expenses, taxes, and investment earnings and profit. Changes will be based on our future expectations with respect to any one or more of the factors we use to determine such changes. Any changes in contract elements will be on a class basis as we determine. All changes will be determined only prospectively.

## **Non-participating**

This contract will not share in our profits or surplus earnings. We will pay no dividends on it.

## **Applicable Tax Law**

This contract has been designed to satisfy the definition of life insurance for Federal income tax purposes under Section 7702 of the Internal Revenue Code of 1986, as amended. We reserve the right, however, to decline any change we determine would cause this contract to fail to qualify as life insurance under the applicable tax law. This includes changing the basic insurance amount, withdrawals, and changing the type of death benefit. We also have the right to change this contract, to require additional premium payments, or to make distributions from this contract to the extent necessary to continue to qualify this contract as life insurance. Finally, we reserve the right to take whatever action is necessary to prevent the contract from becoming a modified endowment contract under Section 7702A of the Internal Revenue Code of 1986 unless you have otherwise indicated to us in writing that you want a modified endowment contract.

## Age 121

We discontinue the monthly charges from the contract fund and the alternate contract fund on the first contract anniversary on or following the 121st birthday of the younger Insured. You may continue the contract after that anniversary and it will then continue to operate as described in its provisions (including the Death Benefit and Contract Fund provisions), although you may not make any premium payments except for amounts required to keep the policy in force under the grace period, and no monthly charges will be deducted from the contract fund and the alternate contract fund. Loans, loan repayments, and withdrawals can continue to be made after the younger Insured's age 121. Cash value default may not occur on or following such anniversary. Excess contract debt default may occur if contract debt ever grows to be equal to or more than the cash value (see Default).

**The contract may not qualify as life insurance under Federal tax law after an Insured has attained age 100 and may be subject to adverse tax consequences. A tax advisor should be consulted before you choose to continue the contract after an Insured reaches age 100.**

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## BASIS OF COMPUTATION

### Mortality Basis and Interest Rate

We compute maximum monthly insurance rates using:

1. the Commissioners 2017 Standard Ordinary Smoker and Nonsmoker Ultimate Mortality Tables (100% Male for Unisex contracts);
2. the issue age, sex (if applicable), smoker and nonsmoker status, and rating class of each Insured and the length of time since the contract date;
3. age last birthday; and
4. an effective interest rate of 2% a year.

### Minimum Legal Values

The cash surrender values provided by this contract are at least as large as those set by the National Association of Insurance Commissioners Universal Life Insurance Regulation (model #585). We have given the Interstate Insurance Product Regulation Commission a detailed statement of how we compute values and benefits.

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## SETTLEMENT OPTIONS

### Options Described

You may choose to have the proceeds (that is, any death benefit or any amount payable upon surrender of the contract) paid in a single sum or under one of the optional modes of settlement described below.

If the person who is to receive the proceeds of this contract wishes to take advantage of one of these optional modes, we will furnish, on request, details of the options we describe below or any others we may have available at the time the proceeds become payable.

Any annuity benefits, at the time they commence, will not be less than those that would be provided by the application of the proceeds to purchase a single consideration immediate annuity contract at purchase rates offered by the Company at the time to the same class of annuitants, whether the annuity benefits are payable in fixed or variable amounts or both, if the Company offers a single consideration annuity contract at the time to the same class of annuitants.

### Option 1 (Installments for a Fixed Period)

We will make equal payments for up to 25 years. The Option 1 Table shows the minimum amounts we will pay.

### Option 2 (Life Income)

We will make equal monthly payments for as long as the person on whose life the settlement is based lives, with payments certain for 120 months. The Option 2 Table shows the minimum amounts we will pay. But, we must have proof of the date of birth of the person on whose life the settlement is based.

### Option 3 (Interest Payment)

We will hold an amount at interest. We will pay the interest annually, semi-annually, quarterly, or monthly.

### Option 4 (Installments of a Fixed Amount)

We will make equal annual, semi-annual, quarterly, or monthly payments for as long as the available proceeds provide.

### Option 5 (Non-Participating Income)

We will make payments like those of any annuity we then regularly issue that: (1) is based on United States currency; (2) is bought by a single sum; (3) does not provide for dividends; and (4) does not normally provide for deferral of the first payment. Each payment will be at least equal to what we would pay under that kind of annuity with its first payment due on its contract date. If a life income is chosen, we must have proof of the date of birth of any person on whose life the option is based. Option 5 cannot be chosen more than 30 days before the due date of the first payment.

### Interest Rate

Payments under Options 1 and 4 will be calculated assuming an effective interest rate of at least 0.75% a year for periods less than 10 years and 1.5% a year for periods between 10 and 25 years. Payments under Option 3 will be calculated assuming an effective interest rate of at least 0.5% a year.

For Option 2, we use the Annuity 2000 Mortality Table at 3% interest. The mortality rates used from this table are the ones for an age that is two years younger than the age of the person who is to receive the proceeds of this contract.

We may include more interest.

## SETTLEMENT OPTIONS TABLES

OPTION 1 TABLE

OPTION 2 TABLE

MINIMUM AMOUNT OF MONTHLY PAYMENT FOR EACH \$1,000, THE FIRST PAYABLE IMMEDIATELY		MINIMUM AMOUNT OF MONTHLY PAYMENT FOR EACH \$1,000, THE FIRST PAYABLE IMMEDIATELY					
Number of Years	Monthly Payment	AGE LAST BIRTHDAY	Male	Female	AGE LAST BIRTHDAY	Male	Female
		1	\$83.62	5	\$2.72	\$2.68	48
2	41.97	and under			49	3.77	3.56
3	28.08	6	2.73	2.69	50	3.83	3.61
4	21.14	7	2.74	2.69	51	3.88	3.66
5	16.97	8	2.75	2.70	52	3.95	3.71
6	14.20	9	2.76	2.71	53	4.01	3.76
7	12.22	10	2.77	2.72	54	4.08	3.82
8	10.73	11	2.78	2.73	55	4.15	3.88
9	9.57	12	2.79	2.74	56	4.22	3.94
10	8.96	13	2.80	2.75	57	4.30	4.01
11	8.21	14	2.82	2.76	58	4.38	4.08
12	7.58	15	2.83	2.77	59	4.47	4.16
13	7.05	16	2.84	2.78	60	4.56	4.24
14	6.59	17	2.85	2.79	61	4.66	4.32
15	6.20	18	2.87	2.80	62	4.76	4.41
16	5.85	19	2.88	2.81	63	4.87	4.50
17	5.55	20	2.89	2.83	64	4.98	4.60
18	5.27	21	2.91	2.84	65	5.10	4.71
19	5.03	22	2.93	2.85	66	5.23	4.82
20	4.81	23	2.94	2.87	67	5.36	4.94
21	4.62	24	2.96	2.88	68	5.49	5.06
22	4.44	25	2.98	2.90	69	5.64	5.19
23	4.28	26	3.00	2.91	70	5.78	5.33
24	4.13	27	3.01	2.93	71	5.94	5.48
25	3.99	28	3.03	2.94	72	6.10	5.63
		29	3.06	2.96	73	6.26	5.79
		30	3.08	2.98	74	6.43	5.96
		31	3.10	3.00	75	6.60	6.14
		32	3.13	3.02	76	6.78	6.33
		33	3.15	3.04	77	6.95	6.52
		34	3.18	3.07	78	7.13	6.71
		35	3.21	3.09	79	7.31	6.92
		36	3.23	3.11	80	7.49	7.12
		37	3.27	3.14	81	7.67	7.33
		38	3.30	3.16	82	7.85	7.53
		39	3.33	3.19	83	8.02	7.73
		40	3.37	3.22	84	8.18	7.93
		41	3.40	3.25	85	8.33	8.12
		42	3.44	3.29	86	8.48	8.29
		43	3.48	3.32	87	8.62	8.46
		44	3.53	3.35	88	8.75	8.61
		45	3.57	3.39	89	8.87	8.75
		46	3.62	3.43	90	8.98	8.88
		47	3.67	3.47	and over		

For Years 1 through 9, multiply the monthly amount by 2.998 for quarterly, 5.991 for semi-annual or 11.959 for annual.

For Years 10 through 25, multiply the monthly amount by 2.996 for quarterly, 5.981 for semi-annual or 11.919 for annual.



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**Flexible Premium Survivorship Universal Life Insurance Policy with Indexed Feature. Survivorship insurance payable only upon death of the second of the Insureds to die. Cash values reflect premium payments, interest credited to the contract fund, index interest on the indexed account(s) and charges. While the values of the policy may be affected by an external index, the policy does not directly participate in any stock, bond or equity investments and the value of any external index does not reflect the payment of dividends. Non-participating.**