



HIGHLIGHTER

Enhanced Disability Benefit

For current versions of PruLife® Founders Plus UL, PruLife® Universal Protector, PruLife® Universal Plus, PruLife® Custom Premier II, PruLife® Index Advantage UL, and VUL Protector

Overview	<p>The Enhanced Disability Benefit (EDB)¹ can help provide clients with the peace of mind that comes from knowing their life insurance policy premiums or monthly charges will be paid in the event of total disability (as defined in the rider). Under this benefit, if the insured is totally disabled for at least six continuous months (waiting period), each month the company will pay the invested premium amounts (as described in the rider under “Total Disability Benefit”) during the period of the insured’s total disability. Premiums paid during the waiting period will be added to the contract fund and will not be refunded to the policyowner. If the insured recovers, premiums are again payable by the policyowner. Premiums or monthly charges paid by the company during the covered disability period do not have to be paid back.</p> <p>Note: This benefit differs slightly depending on the product it is attached to. This benefit is available on PruLife Index Advantage UL, PruLife Founders Plus UL, and the 2011 versions of PruLife Universal Protector, PruLife Universal Plus, PruLife Custom Premier II, and VUL Protector. All prior versions of PruLife Universal Protector use Waiver of Monthly deductions. In addition to this highlighter, a separate highlighter has been created for the Waiver of Premium Rider available on Term Essential and Term Elite.</p> <p>Note: EDB is not available on Death Benefit Type C policies.</p>
Issue Ages	0–59
Maximum Face Amounts	\$3 million on all policies in force and applied for on the life of the insured.
Rating Classes	<p>As a general rule, EDB is available for policies:</p> <ul style="list-style-type: none"> ▶ At Rating Classes A–C, although the benefit may be eliminated at these rating classes or lower depending on PruLife Index Advantage UL and the specific medical condition present (e.g., chronic back problems, coronary artery disease, etc.). ▶ At Occupational Classes 1–2 although the benefit may be eliminated at these classes or lower depending on the specific risk present. ▶ On contracts issued with temporary extra premiums up to \$25 per \$1,000 (i.e., 10x1 and 5x2 = 10 + 10 or a total of 20). ▶ Combination Rating: <ul style="list-style-type: none"> –Class A plus temporary extra premiums up to \$25 per \$1,000. –Occupational Classes 1–2 plus temporary extra premiums up to \$25 per \$1,000. –Rating Class A–C plus Occupational Class 1–2.
Availability	EDB can only be added to a policy at issue. The client can choose to cancel the benefit at any time. However, once it is canceled, it cannot be reinstated. In California, EDB is not currently available for all products.
Cost of Benefit²	The charge for the benefit may increase or decrease if a change is made to the policy. There is no charge for the benefit, while benefits are payable.
What Is/ Is Not Paid?	<p>When a disability claim is approved, payments are made into the Contract Fund by the company while the insured is totally disabled. The policyowner is responsible for keeping the contract in force during the six-month waiting period and until the claim is approved. The amount of the payments will equal the greater of (a) the amounts shown under the contract’s Schedule of Disability Benefits, and (b) the total of all charges deducted on each monthly date. For policies with a Lapse Protection Rider (UL Protector), EDB will also apply payments to the No-Lapse Guarantee Contract Fund equal to the current monthly deduction from that account.</p> <p>Note that the amounts being applied under this benefit may be less than the premiums paid prior to disability. Policy and No-Lapse Guarantee values may therefore be less following disability than they would have been had premiums continued at the original level.</p> <p>Once the policy has been removed from disability status, the client should request an inforce illustration to determine the premium that may be required to get the policy back on course. An inforce illustration will show the premium required to reinstate the desired length of the No-Lapse Guarantee. Also, the insured has the right to continue making premium payments while under disability.</p>

¹EDB might not be available in all states.

²The cost of this benefit is not considered premiums paid for a life insurance policy and does not increase the cost basis in the policy. Premium payments made by the company under this benefit do not increase the policyholder’s cost basis in the policy.

NOT FOR CONSUMER USE.



<p>When are Premiums or Monthly Charges Paid?</p>	<p>Premiums or monthly charges eligible to be paid by the company are those paid after the insured has been totally disabled, as defined in the contract, for at least six continuous months. If there is insufficient money in the contract fund to keep the policy in force during the waiting period, the policyholder may be required to pay premiums out of pocket until a claim is approved.</p> <p>Premiums that are paid by the policyholder during the waiting period (before a claim is approved) will be applied to the contract fund after a claim is approved. Premiums will not be refunded to the policyowner. The No-Lapse Guarantee contract fund will be credited with an amount equal to the No-Lapse Guarantee monthly deductions on that monthly date.</p> <p>Premiums or monthly charges are not eligible for payment if the insured becomes disabled:</p> <ul style="list-style-type: none"> ▶ before the policy goes into effect. ▶ after the end of the last day of the grace period for premiums due. ▶ after the date the contract is surrendered for its net cash value. ▶ after the date the contract ends for any other reason. ▶ as of the first contract anniversary on or after the insured's 60th birthday. ▶ before the first contract anniversary on or after the insured's 5th birthday.
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<p>Taxation of Benefits</p>	<p>Premiums or monthly charges paid by the company are not taxable to the policyowner. However, premiums or monthly charges paid by the company do not increase the policyowner's cost basis. If the policyowner has a taxable transaction on the policy (i.e., withdrawal, surrender, loan), the taxable amount will be greater than if the policyowner had paid the premiums.</p>
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DISABILITY

<p>Total Disability Defined</p>	<p>The EDB rider, for all but California policies, defines total disability as: (1) during the first two years of total disability, the insured is unable, due to sickness or injury, to perform any of the duties of his or her regular occupation; (2) after the first two years of total disability, the insured is unable, due to sickness or injury, to perform any gainful work for which he or she is reasonably fitted by education, training, or experience.</p> <p>An insured will be regarded as disabled, even if doing gainful work, if he or she incurs one of the following conditions during a period when the greater of premiums or monthly charges are eligible to be paid:</p> <ul style="list-style-type: none"> ▶ Permanent and complete blindness of both eyes ▶ Physical severance of both hands at or above the wrist ▶ Physical severance of both feet at or above the ankle ▶ Physical severance of one hand at or above the wrist and one foot at or above the ankle <p>Benefits for disability will not apply if the insured becomes totally disabled from:</p> <p>(1) an injury the insured causes to himself or herself on purpose; or (2) sickness or injury due to service on or after the date of this rider in the armed forces of any country(ies) at war. The word "war" encompasses both declared and undeclared wars and includes resistance to armed aggression.</p>
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<p>Minimum and Maximum Disability Ages</p>	<p>If the insured becomes disabled on or after the first policy anniversary on or after the insured's 5th birthday and:</p> <div style="display: flex; flex-direction: column; align-items: center;"> <div style="display: flex; justify-content: space-between; width: 80%; margin-bottom: 10px;"> <div style="text-align: center; width: 45%;"> <p>Prior to the first policy anniversary on or following the insured's 60th birthday, then ...</p> </div> <div style="font-size: 2em;">➔</div> <div style="text-align: center; width: 45%;"> <p>The greater of the amounts shown under the contract's Schedule of Disability Benefits or monthly charges is paid during the entire duration of disability.</p> </div> </div> <div style="display: flex; justify-content: space-between; width: 80%;"> <div style="text-align: center; width: 45%;"> <p>On or after the first contract anniversary on or after the insured's 60th birthday, then ...</p> </div> <div style="font-size: 2em;">➔</div> <div style="text-align: center; width: 45%;"> <p>No premiums or monthly charges are paid.</p> </div> </div> </div>
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SUBMITTING A CLAIM

What to Do if the Insured Becomes Disabled	After the insured has been disabled for six months, the claim should be initiated by contacting the Customer Service Office at (800) 496-1035. A claim package will be sent to the policy owner that includes a disability claim form (COMB 7110). The insured must complete the first two pages of the form and his or her attending physician must complete the third and fourth pages of the form as proof of total disability. Benefits begin when satisfactory proof of total disability has been received and all other conditions have been met.
Continuance of Disability	Once a disability is approved, a Continuance of Disability form will be sent to the insured at periodic intervals for proof that the insured is still disabled. Proof of continued disability may also include having the insured examined, at the company's expense, by doctors of the company's choice. After the disability has lasted at least two years, proof of continued disability will not be requested more than once a year. If the insured has reached the first policy anniversary following his or her 65th birthday and has been continuously disabled for five or more years, no further proof of disability is required.
When Premiums Will Stop Being Paid	The company will stop paying the greater of premiums or monthly charges if: <ul style="list-style-type: none"> ▶ The disability ends. ▶ Proof of the insured's disability is requested and is not provided. ▶ A medical examination is required and is not performed. ▶ The disability is no longer covered under the terms of the benefit.
If the Insured Recovers from a Disability	Once the insured recovers from a disability, the company must be notified of the recovery and the policyowner must resume paying premiums. The company will no longer pay the premiums or monthly charges starting on the monthly date on or following the date the insured recovered from the disability.
If the Disability Recurs	If the insured becomes totally disabled again after recovery, a claim may be submitted for EDB. A new disability claim form (COMB 7110) must be submitted and premiums needed to keep the policy in force must be paid until the claim is approved. There will be no six-month waiting period unless: (1) the insured was gainfully employed for six months or more in an occupation for which he or she was reasonably fitted between the periods of disability; or (2) the second disability was from an entirely different cause. The time period when the insured is not disabled does not count toward the two-year requirement in the definition of total disability. Keep in mind if the reoccurrence is from an entirely different cause or it is after the insured is gainfully employed for at least six months, then the total disability age and payment restrictions are applicable.

PruLife Custom Premier II, PruLife Index Advantage UL, PruLife Founders Plus UL, PruLife Universal Protector, PruLife Universal Plus, and VUL Protector are issued by Pruco Life Insurance Company in all states except New York where, if available, they are issued by Pruco Life Insurance Company of New Jersey. All variable products are offered through Pruco Securities, LLC. All are Prudential Financial companies located in Newark, NJ, and each is solely responsible for its own financial condition and contractual obligations.

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