



# FAST FACTS

# PruLife® Index Advantage UL

<b>Overview</b>	<p>PruLife Index Advantage UL is a universal life product designed to provide permanent death benefit protection and the potential to build up cash value. It offers flexible premiums, two guarantees against lapse, and death benefit types A and B.</p> <p>PruLife Index Advantage UL is a non-participating policy, which means policy dividends are not paid. It is available for conversion from individual life products and riders with active conversion privileges.</p>																														
<b>Target Markets</b>	<table border="0"> <tr> <td data-bbox="250 535 933 640"> <b>Individual Market</b>                  ▶ Mass affluent to high net worth consumers, especially those seeking a source of supplemental retirement income             </td> <td data-bbox="937 535 1521 640"> <b>Business Market</b>                  ▶ Business owners                  ▶ Executives             </td> </tr> </table>	<b>Individual Market</b> ▶ Mass affluent to high net worth consumers, especially those seeking a source of supplemental retirement income	<b>Business Market</b> ▶ Business owners ▶ Executives																												
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<b>Design Highlights</b>	<ul style="list-style-type: none"> <li>▶ Two No-Lapse Guarantee periods:                         <ul style="list-style-type: none"> <li>– Short-Term No-Lapse Guarantee: the earlier of 20 years or age 70, but at least 10 years</li> <li>– Limited No-Lapse Guarantee: the earlier of 30 years or age 80, but at least 10 years</li> </ul> </li> <li>▶ Permanent life insurance that has the potential to build cash value</li> <li>▶ Age Last Birthday</li> </ul>																														
<b>Capacity<sup>1</sup></b>	<p><b>\$65 million.</b> Capacity is reduced by amounts in force and applied for. Capacity can also be reduced by underwriting factors such as age, ratings, residence, travel, and occupation. Higher amounts will be considered on a case-by-case basis.</p>																														
<b>Underwriting Categories</b>	<p><b>We offer six underwriting categories, including four Non-Smoker and two Smoker categories.</b></p> <table border="1" data-bbox="253 947 894 1104"> <thead> <tr> <th>Non-Smoker</th> <th>Smoker</th> </tr> </thead> <tbody> <tr> <td>Preferred Best</td> <td>Preferred Smoker</td> </tr> <tr> <td>Preferred Non-Tobacco</td> <td>Smoker*</td> </tr> <tr> <td>Non-Smoker Plus</td> <td></td> </tr> <tr> <td>Non-Smoker*</td> <td></td> </tr> </tbody> </table> <p><i>*Only categories available for policies under \$100,000, for issue ages under 18, and for certain substandard ratings and extras.</i></p> <p>The chart below is a general correlation of underwriting categories and is provided as a guideline to help prepare initial illustrations. Underwriting categories are not meant to represent any specific company's rating classes.</p> <table border="1" data-bbox="253 1251 1521 1430"> <thead> <tr> <th>Companies with 3 Classes</th> <th colspan="2">Non-Smoker Plus</th> <th colspan="2">Standard Non-Smoker</th> <th colspan="2">Smoker</th> </tr> </thead> <tbody> <tr> <td>Prudential</td> <td>Preferred Best</td> <td>Preferred Non-Tobacco</td> <td>Non-Smoker Plus</td> <td>Non-Smoker</td> <td>Preferred Smoker</td> <td>Smoker</td> </tr> <tr> <th>Companies with 4 Classes</th> <td>Preferred Non-Tobacco</td> <td>Non-Smoker Plus</td> <td>Standard Non-Smoker</td> <td colspan="2">Smoker</td> </tr> </tbody> </table>	Non-Smoker	Smoker	Preferred Best	Preferred Smoker	Preferred Non-Tobacco	Smoker*	Non-Smoker Plus		Non-Smoker*		Companies with 3 Classes	Non-Smoker Plus		Standard Non-Smoker		Smoker		Prudential	Preferred Best	Preferred Non-Tobacco	Non-Smoker Plus	Non-Smoker	Preferred Smoker	Smoker	Companies with 4 Classes	Preferred Non-Tobacco	Non-Smoker Plus	Standard Non-Smoker	Smoker	
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Companies with 4 Classes	Preferred Non-Tobacco	Non-Smoker Plus	Standard Non-Smoker	Smoker																											
<b>Death Benefit Types</b>	<ul style="list-style-type: none"> <li>▶ Fixed Death Benefit (Type A)</li> <li>▶ Variable Death Benefit (Type B)</li> </ul>																														
<b>Issue Ages<sup>2</sup></b>	<ul style="list-style-type: none"> <li>▶ 0 – 85</li> </ul>																														
<b>Minimum Face Amounts</b>	<table border="0"> <tr> <td><b>Issue Age of Insured</b></td> <td><b>Minimum Face Amount</b></td> </tr> <tr> <td>0 – 80</td> <td>\$100,000</td> </tr> <tr> <td>81 – 85</td> <td>\$250,000<sup>3</sup></td> </tr> </table>	<b>Issue Age of Insured</b>	<b>Minimum Face Amount</b>	0 – 80	\$100,000	81 – 85	\$250,000 <sup>3</sup>																								
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<sup>1</sup> The capacity, or maximum face amount, may be subject to availability of reinsurance.

<sup>2</sup> There are no extended or exception issue ages.

<sup>3</sup> Consideration will be given for face amounts as low as \$200,000. You should submit an inquiry to Underwriting before submitting an insurance request on an individual over age 80 for guidance on whether the risk may be considered. If the case can be submitted, requests between \$200,000 and \$249,000 must be submitted using the paper application.

Availability is subject to state approval. Not for use with the public.



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**PRULIFE® INDEX ADVANTAGE UL**

<b>Index Segment Information</b>	<ul style="list-style-type: none"> <li>▶ Floor 0%; may vary in selected states.</li> <li>▶ Minimum Index Growth Cap Never less than 3%. Current Index Growth Cap can be found on <a href="http://www.prudential.com">www.prudential.com</a>. The Index Growth Cap can change at any time.</li> <li>▶ Participation Rate 100%</li> </ul> <p>Each month, the policy allows cash value to be transferred to the indexed account, creating a segment.</p>									
<b>Indexed Account Crediting<sup>4</sup></b>	<p>Interest on index segments will be credited upon segment maturity, 12 months after creation of the individual segment. Interest will be based on the performance of the S&amp;P 500® Index and will be calculated using a Point-to-Point Method over the 1 year period of each index segment and will not include dividends. The interest calculated for each index segment will never be less than 0% and will be capped at a maximum rate that will never be less than 3%. Each year, after an Index segment matures, if the client elects to allocate funds to the Indexed Account, a new index segment will be created and the 12 month maturity cycle will begin again. Note that allocating money into the Index Account is not a direct investment in the S&amp;P 500®.</p>									
<b>Basic Interest Account (BIA) Crediting Rate</b>	<ul style="list-style-type: none"> <li>▶ 1% guaranteed minimum effective annual interest rate.</li> <li>▶ Additional interest may be credited.</li> </ul>									
<b>Minimum Contract Fund</b>	<p>The Minimum Contract Fund is an alternative way to calculate the insurance benefit and the cash surrender value. It will be calculated to reflect premiums paid and current charges deducted (excluding the Asset Based Charge) and credited with 1% annual interest. If this value, less surrender charges and outstanding policy debt, is greater than zero, it will keep the policy from lapsing should the Contract Fund, less surrender charges and outstanding policy debt, fall below zero. If the Contract Fund is ever less than the Minimum Contract Fund and the policy is being fully surrendered, the Minimum Contract Fund will be used to calculate the full surrender value instead of the Contract Fund. The Minimum Contract Fund may also impact the amount available for a loan.</p>									
<b>No-Lapse Guarantee</b>	<p>The No-Lapse Guarantee provides a death benefit protection period, assuming required premiums are received on or before the due date and no loans or withdrawals are taken. If premiums are not paid when due or loans are taken, the guarantee could no longer be in effect.</p> <p>To guarantee the death benefit, a certain level of premiums must be received. As long as premiums paid into the policy at 3% minus withdrawals accumulated at 3% are equal to or greater than the amount shown in the Table of No-Lapse Guarantee Values in the contract, and the policy has no excess policy debt, the guarantee will remain in effect.</p> <table border="1" data-bbox="261 1035 1287 1136"> <thead> <tr> <th>No-Lapse Guarantee</th> <th>Issue Ages</th> <th>Guarantee Period</th> </tr> </thead> <tbody> <tr> <td>Short-Term No-Lapse Guarantee</td> <td>All ages</td> <td>Earlier of 20 years or age 70, but at least 10 years</td> </tr> <tr> <td>Limited No-Lapse Guarantee</td> <td>All ages</td> <td>Earlier of 30 years or age 80, but at least 10 years</td> </tr> </tbody> </table>	No-Lapse Guarantee	Issue Ages	Guarantee Period	Short-Term No-Lapse Guarantee	All ages	Earlier of 20 years or age 70, but at least 10 years	Limited No-Lapse Guarantee	All ages	Earlier of 30 years or age 80, but at least 10 years
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<b>Available Benefits and Riders<sup>5</sup></b>	<ul style="list-style-type: none"> <li>▶ Accidental Death Benefit (ADB)</li> <li>▶ Enhanced Cash Value Rider (ECV)</li> <li>▶ <i>Living Needs Benefit</i> (LNB)<sup>6</sup></li> <li>▶ MyNeeds Benefit Rider</li> <li>▶ Children Level Term Rider (CLT)</li> <li>▶ Enhanced Disability Benefit (EDB)</li> <li>▶ Overloan Protection Rider</li> </ul>									
<b>Enhanced Cash Value Rider (ECV)</b>	<p>The Enhanced Cash Value (ECV) Rider is an optional rider that, during the early years, provides an additional amount to the cash surrender value of the policy. ECV is suitable primarily for business-owned or premium-financed insurance.</p> <p>It may be added to a policy only at issue and cannot be removed after the New Business Change Period. When adding ECV to the policy, it is important to consider the following:</p> <ul style="list-style-type: none"> <li>▶ There is a \$250,000 minimum face amount.</li> <li>▶ While short-term cash values may be higher, the long-term cash values may be lower.</li> <li>▶ ECV enhances the policy's cash surrender value; however, it does not enhance the policy's Contract Fund value.</li> <li>▶ ECV does not enhance the policy's loan value.</li> <li>▶ There will be a one-time charge of \$0.75 per thousand of coverage amount for ECV. The charge will be deducted from the first monthly deduction on the policy.</li> <li>▶ Compensation rates and structure differ on policies with ECV. A portion of first year compensation is earned and payable in policy year 1. Provided the policy remains in force, contingent future commission is payable in policy years 2 – 6.</li> <li>▶ Policies surrendered as part of an exchange under Sec. 1035 of the IRS Code will not receive the higher values.</li> </ul> <p>Not available in NY.</p>									

<sup>4</sup> The Index Growth Cap for PruLife® Index Advantage UL is subject to change at our discretion, both up and down, but the Minimum Index Growth Cap is guaranteed to never be less than 3.00%. Index Growth Caps and Floors may be different in selected states. Changes to the Index Growth Cap are not tied to the performance of the underlying index.

<sup>5</sup> All riders, supplemental benefits, and product features may not be available in all states. Additional limitations may apply based on age and underwriting.

<sup>6</sup> The *Living Needs Benefit* is an accelerated death benefit and is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for insurance of these types. There is no charge for this rider but, when a claim is paid under this rider, the death benefit is reduced for early payment and a \$150 processing fee (\$100 in Florida) is deducted. If more than one policy is used for the claim, each policy will have a processing fee of up to \$150 (\$100 in Florida) deducted. Portions of the *Living Needs Benefit* payment may be taxable, and receiving an accelerated death benefit may affect eligibility for public assistance programs. The federal income tax treatment of payments made under this rider depends upon whether the insured is the recipient of the benefit and is considered "terminally ill" or "chronically ill." We suggest that clients seek assistance from a personal tax advisor regarding the implications of receiving *Living Needs Benefit* payments. This rider is not available in Minnesota to new purchasers over age 65 until the policy has been in force for one year, and the nursing home option is not available in Connecticut, Florida, Massachusetts, New York or the District of Columbia. **This rider is not available in Washington state.** In Oregon, term policies must include the waiver of premium benefit to be eligible for this rider.

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<b>Face Amount Bands</b>	<table border="1"> <thead> <tr> <th>Band</th> <th>Minimum Face Amount</th> <th>Maximum Face Amount</th> </tr> </thead> <tbody> <tr> <td>Band 2</td> <td>\$100,000</td> <td>\$249,999</td> </tr> <tr> <td>Band 3</td> <td>\$250,000</td> <td>\$999,999</td> </tr> <tr> <td>Band 4</td> <td>\$1 million and up</td> <td></td> </tr> </tbody> </table>	Band	Minimum Face Amount	Maximum Face Amount	Band 2	\$100,000	\$249,999	Band 3	\$250,000	\$999,999	Band 4	\$1 million and up	
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<b>Premiums</b>	▶ Premiums can be paid to attained age 121.												
<b>Billing Modes</b>	▶ Annual    ▶ Semi-Annual    ▶ Quarterly    ▶ Monthly (Electronic Funds Transfer only) Note: Payment modes other than Annual may result in higher aggregate premiums.												
<b>Face Amount Decreases</b>	Face amount decreases are permitted at any time after policy issue, upon request, provided the total coverage, after the decrease, is not below the company's minimum requirement. Surrender charges may apply to the decreased amount. ▶ Minimum decrease: \$5,000 for base coverage												
<b>Death Benefit Option Changes</b>	▶ Changes from Option A to B and B to A are allowed.												
<b>Definition of Life Insurance Test</b>	Choice of Cash Value Accumulation Test (CVAT) or Guideline Premium Test (GPT)												
<b>Withdrawals<sup>6,7</sup></b>	Minimum amounts of \$250												
<b>Loans<sup>7</sup> (Standard &amp; Preferred)</b>	<p>Loans are available at any time provided loan value exists and the policy is not in default.</p> <table border="1"> <thead> <tr> <th>Loan Types</th> <th>Maximum Amount</th> <th>Crediting Rate Applied</th> <th>Interest Rate Charged</th> </tr> </thead> <tbody> <tr> <td><b>Standard</b> <i>(available any time loan value exists)</i></td> <td>100% of cash value</td> <td>3%</td> <td>4%</td> </tr> <tr> <td><b>Preferred</b> <i>(available on or after the 10th policy anniversary)</i></td> <td>100% of cash value</td> <td>3%</td> <td>3.05%</td> </tr> </tbody> </table> <p><i>Note:</i> When preferred loans become available, existing standard loans will be automatically converted to preferred loans. The interest rate credited to the Minimum Contract Fund is 1%, not 3%.</p>	Loan Types	Maximum Amount	Crediting Rate Applied	Interest Rate Charged	<b>Standard</b> <i>(available any time loan value exists)</i>	100% of cash value	3%	4%	<b>Preferred</b> <i>(available on or after the 10th policy anniversary)</i>	100% of cash value	3%	3.05%
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<b>Preferred</b> <i>(available on or after the 10th policy anniversary)</i>	100% of cash value	3%	3.05%										
<b>Coverage Beyond Age 121</b>	Basic Insurance Amount coverage continues beyond the insured's attained age 121 provided the policy is in effect at the time (subject to state approval). If coverage is extended beyond age 121, the policy will continue to be credited with interest. However, premiums will no longer be accepted and charges, other than interest on any outstanding policy loans, will no longer be deducted.												
<b>Minimum Initial Premium</b>	▶ 9% of the Short-Term Premium												
<b>Target Premium</b>	During the first 24 months, first year commissions will be paid until the Commission Target Premium is reached. This does not apply to policies issued in NY.												

<sup>7</sup> Life insurance cash values are accessed through loans and withdrawals, which will reduce cash values and death benefits and may have tax consequences.

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**CHARGES** Various charges are deducted monthly and therefore reduce the net value of premium payments or the Contract Fund.

CONTRACT CHARGES DEDUCTED FROM PREMIUM PAYMENTS		
	Current	Guaranteed
<b>Premium-Based Administrative Charges (Taxes)</b>	▶ 3.75%	▶ 3.75%
<b>Charges for Sales Expenses (on all premiums)</b>	Non-NY ▶ Policy Years 1 – 2: 4.25% ▶ Policy Years 3 – 4: 3.5% ▶ Policy Years 5 – 7: 3.0% ▶ Policy Years 8 – 10: 2.5% ▶ Policy Years 11+ 0.5% NY: Load is 3.25% for the first 20 years and 0 thereafter.	Non-NY: 8% for all years. NY: 8% for the first 20 years.
CHARGES DEDUCTED MONTHLY FROM THE CONTRACT FUND		
	Current	Maximum
<b>Administrative Charges</b>	▶ All years: \$11 per month	▶ All years: \$20 per month
<b>Monthly per \$1,000 Charge</b>	▶ 5 years per \$1,000 charge Varies by sex, issue age, duration, premium class, and rating class	▶ All years per \$1,000 charge (except in NY: 5 years per \$1,000 charge.) Varies by sex, issue age, duration, premium class and rating class
<b>Asset-Based Charge</b>	▶ Non-NY: Years 1 to 9 .75% (0.0623% monthly) ▶ NY: All years .20% (0.0167% monthly)	▶ All states: All years .75% (0.0623% monthly)
<b>Cost of Insurance Charge</b>	Varies by sex, issue age, duration, band, and premium class	Varies by sex, issue age, duration, and premium class
<b>Charges for Riders and/or Supplementary Benefits</b>	Based on riders and/or supplementary benefits selected	Same as current
TRANSACTION CHARGES DEDUCTED FROM THE CONTRACT FUND		
<b>Surrender Charge</b>	Based on client's age, face amount, and underwriting category. Declines annually after issue. See schedule of maximum surrender charges in the contract data pages for more detail.	Same as current
<b>Withdrawal Charge</b>	Lesser of \$25 or 2% of withdrawal amount	Same as current
<b>Living Needs Benefit<sup>SM</sup> Rider<sup>6</sup> Charge</b>	Up to \$150 processing fee each time a claim is paid	Same as current
<b>Overloan Protection Rider Charge</b>	3.5% of the contract fund amount	Same as current
<b>Administrative Charge for Any Change in Basic Insurance Amount</b>	None	\$25 per decrease in Basic Insurance Amount

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

PruLife® Index Advantage UL is issued by Pruco Life Insurance Company in all states except New York where, if available, it is issued by Pruco Life Insurance Company of New Jersey. Both are Prudential Financial companies located in Newark, NJ. Each is solely responsible for its own financial condition and contractual obligations. The policy form number is IUL-2013. Product availability varies by state.

This information does not supersede contractual provisions. Not all products, features, and guarantees are available in all states.

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0220133-00006-00 Ed. 08/2013 Exp. 02/28/2015



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