



FAST FACTS

PruLife® Universal Plus

<p>Overview</p>	<p>PruLife Universal Plus is a universal life product that in addition to death benefit protection can accumulate cash value. It offers flexible premiums, two guarantees against lapse, and death benefit types A, B, and C.</p> <p>PruLife Universal Plus is available for:</p> <ul style="list-style-type: none"> ▶ conversion from individual policies (including spouse and child riders). ▶ conversion from PruTector policies. ▶ exercise of OPAI options. ▶ conversion from a Children Level Term Rider. ▶ an exchange option from the joint and survivor policy (no longer available for sale). ▶ an exchange option from a Divorce and Tax Law Rider or the Policy Split Rider. ▶ new business applications (as outlined below). 											
<p>Target Markets</p>	<p>Individual Market</p> <ul style="list-style-type: none"> ▶ Mass affluent to high net worth consumers ▶ Foreign nationals 	<p>Business Market</p> <ul style="list-style-type: none"> ▶ Business owners ▶ Executives 										
<p>Design Highlights</p>	<ul style="list-style-type: none"> ▶ Two No-Lapse Guarantee periods: <ul style="list-style-type: none"> – Short-Term No-Lapse Guarantee: 10 years for all ages – Limited No-Lapse Guarantee: The lesser of 25 years or age 75, but not less than the Short-Term No-Lapse Guarantee period ▶ Cash value accumulation potential ▶ Age Last Birthday 											
<p>Maximum Automatic Capacity</p>	<p>\$65 million.</p> <p>“Capacity” refers to the maximum policy face amount that an individual can purchase. “Maximum Automatic Capacity” refers to the maximum policy face amount that Prudential can issue on an individual under automatic reinsurance. Capacity is reduced by amounts in force and applied for and can also be reduced by factors such as age, ratings, residence, travel, and occupation. Higher Capacity amounts will be considered on a case-by-case basis and may be subject to availability of reinsurance.</p>											
<p>Underwriting Categories</p>	<p>We offer six underwriting categories, including four Non-Smoker and two Smoker categories.</p> <table border="1" data-bbox="703 1566 1484 1755"> <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>		Non-Smoker	Smoker	Preferred Best	Preferred Smoker	Preferred Non-Tobacco	Smoker*	Non-Smoker Plus		Non-Smoker*	
Non-Smoker	Smoker											
Preferred Best	Preferred Smoker											
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Bring Your Challenges®

<p>Underwriting Categories (continued)</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="435 384 1503 552"> <thead> <tr> <th data-bbox="435 384 678 436">Prudential</th> <th data-bbox="678 384 854 436">Preferred Best</th> <th data-bbox="854 384 1003 436">Preferred Non-Tobacco</th> <th data-bbox="1003 384 1136 436">Non-Smoker Plus</th> <th data-bbox="1136 384 1269 436">Non-Smoker</th> <th data-bbox="1269 384 1386 436">Preferred Smoker</th> <th data-bbox="1386 384 1503 436">Smoker</th> </tr> </thead> <tbody> <tr> <td data-bbox="435 436 678 499">Companies with 3 Non-Smoking classes</td> <td data-bbox="678 436 854 499">Super Preferred</td> <td data-bbox="854 436 1003 499">Preferred Non-Smoker</td> <td colspan="2" data-bbox="1003 436 1269 499">Standard Non-Smoker</td> <td data-bbox="1269 436 1386 499">Preferred Smoker</td> <td data-bbox="1386 436 1503 499">Smoker</td> </tr> <tr> <td data-bbox="435 499 678 552">Companies with 4 Non-Smoking classes</td> <td data-bbox="678 499 854 552">Super Preferred</td> <td data-bbox="854 499 1003 552">Preferred Non-Smoker</td> <td data-bbox="1003 499 1136 552">Standard Plus</td> <td data-bbox="1136 499 1269 552">Standard Non-Smoker</td> <td data-bbox="1269 499 1386 552">Preferred Smoker</td> <td data-bbox="1386 499 1503 552">Smoker</td> </tr> </tbody> </table>	Prudential	Preferred Best	Preferred Non-Tobacco	Non-Smoker Plus	Non-Smoker	Preferred Smoker	Smoker	Companies with 3 Non-Smoking classes	Super Preferred	Preferred Non-Smoker	Standard Non-Smoker		Preferred Smoker	Smoker	Companies with 4 Non-Smoking classes	Super Preferred	Preferred Non-Smoker	Standard Plus	Standard Non-Smoker	Preferred Smoker	Smoker		
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Companies with 4 Non-Smoking classes	Super Preferred	Preferred Non-Smoker	Standard Plus	Standard Non-Smoker	Preferred Smoker	Smoker																	
<p>Death Benefit Types</p>	<ul style="list-style-type: none"> ▶ Fixed Death Benefit (Type A) ▶ Variable Death Benefit (Type B) ▶ Return of Premium Plus Interest (Type C)—Interest rates range from 0 – 8% in 0.50% increments 																						
<p>Issue Ages¹</p>	<p>0 – 90 0 – 75 for policies issued with Death Benefit Type C</p>																						
<p>Minimum Face Amounts</p>	<table border="1" data-bbox="703 951 1242 1087"> <thead> <tr> <th data-bbox="703 951 971 982">Issue Age of Insured</th> <th data-bbox="971 951 1242 982">Minimum Face Amount</th> </tr> </thead> <tbody> <tr> <td data-bbox="703 982 971 1014">0 – 75</td> <td data-bbox="971 982 1242 1014">\$25,000</td> </tr> <tr> <td data-bbox="703 1014 971 1045">76 – 80</td> <td data-bbox="971 1014 1242 1045">\$100,000</td> </tr> <tr> <td data-bbox="703 1045 971 1087">81 – 90</td> <td data-bbox="971 1045 1242 1087">\$250,000²</td> </tr> </tbody> </table> <p>Note: Minimum face amount for UL policies with Death Benefit Type C is \$250,000 of total coverage regardless of age.</p>		Issue Age of Insured	Minimum Face Amount	0 – 75	\$25,000	76 – 80	\$100,000	81 – 90	\$250,000 ²													
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<p>[Tiered Commission Target Premium</p>	<p>The Tiered Commission Target Premium (TCTP) is a second commission target premium that increases first year CTP by 10 – 20% for large up-front premium cases (i.e., Maximum 7-Pay Non-MEC cases).</p> <p>When eligible first year premiums equal or exceed a specified premium amount, known as the Tiered Commission Threshold, your CTP is then increased by 10 – 20%. This increase is compensated at first year commission levels. Meeting or exceeding the Tiered Commission Threshold must occur within the policy's first 12 months (i.e., approximately the 7-Pay Maximum Non-MEC).</p> <p>Eligible first year premiums exclude premiums received from non-commission conversion credits and internal rollovers from any Prudential policy.]</p>																						

¹ There are no extended or exception issue ages.

² 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.

<p>Enhanced Cash Value Rider (ECV)</p>	<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"> ▶ There is a \$250,000 minimum face amount. ▶ While short-term cash values may be higher, the long-term cash values may be lower. ▶ ECV enhances the policy's cash surrender value; however, it does not enhance the policy's contract fund value. ▶ ECV does not enhance the policy's loan value. ▶ 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. ▶ 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. ▶ Policies surrendered as part of an exchange under Section 1035 of the IRS Code will not receive the higher values. 												
<p>Interest-Crediting Rate</p>	<ul style="list-style-type: none"> ▶ There is a 2% guaranteed minimum effective annual interest rate. ▶ Additional interest may be credited. ▶ A bonus interest rate of up to 0.50% may also apply beginning in the 11th policy year. 												
<p>No-Lapse Guarantee</p>	<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.</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="704 1423 1464 1751"> <thead> <tr> <th colspan="2">Short Term No-Lapse Guarantee Provision</th> </tr> </thead> <tbody> <tr> <td>Duration (Issue ages 0-59)</td> <td>10 years</td> </tr> <tr> <td>Duration (Issue ages 60 and up)</td> <td>10 years</td> </tr> <tr> <td>Premium/Withdrawal Accumulation Rate</td> <td>3.00%</td> </tr> <tr> <th colspan="2">Limited No-Lapse Guarantee Provision</th> </tr> <tr> <td>Duration (All ages)</td> <td>Lesser of 25 years or attained age 75 (but not less than the Short Term)</td> </tr> </tbody> </table>	Short Term No-Lapse Guarantee Provision		Duration (Issue ages 0-59)	10 years	Duration (Issue ages 60 and up)	10 years	Premium/Withdrawal Accumulation Rate	3.00%	Limited No-Lapse Guarantee Provision		Duration (All ages)	Lesser of 25 years or attained age 75 (but not less than the Short Term)
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Available Benefits and Riders³	<ul style="list-style-type: none"> ▶ Accidental Death Benefit (ADB)⁴ ▶ Enhanced Cash Value Rider (ECV)⁴ ▶ <i>Living Needs Benefit (LNB)</i>⁵ ▶ MyNeeds Benefit Rider ▶ Children Level Term Rider (CLT)⁴ ▶ Enhanced Disability Benefit (EDB)⁴ ▶ Overloan Protection Rider⁴ 																		
Face Amount Bands	<table border="1"> <thead> <tr> <th>Band</th> <th>Minimum Face Amount</th> <th>Maximum Face Amount</th> </tr> </thead> <tbody> <tr> <td>1*</td> <td>\$1</td> <td>\$24,999</td> </tr> <tr> <td>2</td> <td>\$25,000</td> <td>\$99,999</td> </tr> <tr> <td>3</td> <td>\$100,000</td> <td>\$249,999</td> </tr> <tr> <td>4</td> <td>\$250,000</td> <td>\$999,999</td> </tr> <tr> <td>5</td> <td>\$1 million and up</td> <td></td> </tr> </tbody> </table> <p>* Band 1 is available for individual life contractual conversions only.</p>	Band	Minimum Face Amount	Maximum Face Amount	1*	\$1	\$24,999	2	\$25,000	\$99,999	3	\$100,000	\$249,999	4	\$250,000	\$999,999	5	\$1 million and up	
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5	\$1 million and up																		
Premiums	Premiums can be paid to attained age 121.																		
Billing Modes	<ul style="list-style-type: none"> ▶ Annual ▶ Quarterly ▶ Semi-Annual ▶ Monthly (Electronic Funds Transfer only) <p>Note: Payment modes other than annual may result in higher aggregate premiums.</p>																		
Face Amount Increases	<ul style="list-style-type: none"> ▶ Minimum increase: \$25,000 for base coverage (\$50,000 in NY for base coverage). ▶ Face amount increases are available after the first policy anniversary. ▶ Each increase results in a new surrender charge period and is subject to evidence of insurability for the increased portion of coverage. 																		
Face Amount Decreases	<ul style="list-style-type: none"> ▶ Minimum decrease: \$5,000 for base coverage. ▶ 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. 																		
Death Benefit Option Changes	<ul style="list-style-type: none"> ▶ Changes from Option A or C to B and B or C to A are allowed. ▶ Option C can be changed to A or B but cannot be changed back to C. 																		

³ All riders, supplemental benefits, and product features may not be available in all states. Additional limitations may apply based on age and underwriting.

⁴ Available for an additional cost.

⁵ 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.

Definition of Life Insurance Test	Choice of Cash Value Accumulation Test (CVAT) or Guideline Premium Test (GPT)														
Withdrawals⁶	Minimum amounts of \$250														
Loans (Standard & Preferred)	<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>Standard (available any time loan value exists)</td> <td>100% of cash value</td> <td>3%</td> <td>4%</td> </tr> <tr> <td>Preferred (available on or after the 10th policy anniversary)</td> <td>Equal to the total loan value minus the total premiums paid less withdrawals</td> <td>3%</td> <td>3.05%</td> </tr> </tbody> </table> <p><i>Note: If Preferred Loans become available, existing Standard Loans will be automatically converted to Preferred Loans.</i></p>	Loan Types	Maximum Amount	Crediting Rate Applied	Interest Rate Charged	Standard (available any time loan value exists)	100% of cash value	3%	4%	Preferred (available on or after the 10th policy anniversary)	Equal to the total loan value minus the total premiums paid less withdrawals	3%	3.05%		
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Coverage Beyond Age 121	<p>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).</p> <p>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.</p>														
Minimum Initial Premium	9% of the Short-Term Premium														
Underwriting Categories for Conversions	<p>The underwriting categories available for all PruLife Universal Plus policies issued as a result of:</p> <p>Conversions from PruTector ▶ Standard</p> <p>Exercising the Option to Purchase Additional Insurance (OPAI) ▶ Non-Smoker ▶ Smoker</p> <p>Conversions from any individual term policy or selected term rider <i>The underwriting categories available will vary based on the policy face amount.</i></p> <table border="0"> <tr> <td><i>Conversion to face amounts of \$1 - \$99,999:</i></td> <td><i>Conversion to face amounts of \$100,000 and more:</i></td> </tr> <tr> <td>▶ Non-Smoker</td> <td>▶ Preferred Best</td> </tr> <tr> <td>▶ Smoker—only available at ages 15 or greater</td> <td>▶ Preferred Non-Tobacco</td> </tr> <tr> <td></td> <td>▶ Non-Smoker Plus</td> </tr> <tr> <td></td> <td>▶ Non-Smoker</td> </tr> <tr> <td></td> <td>▶ Preferred Smoker</td> </tr> <tr> <td></td> <td>▶ Smoker</td> </tr> </table> <p>The new PruLife Universal Plus policy will be in the same rating or equivalent classification as the plan being converted.</p> <p>Please note that only the Smoker and Non-Smoker categories are available for:</p> <ul style="list-style-type: none"> – Policies under \$100,000 – Issue ages under 18 – Substandard table ratings A – H, permanent flat extras (occupational ratings), aviation extras, or temporary extra premiums apply. <p>Permanent flat extras, applied only for hazardous avocations or foreign travel, are also available in the Non-Smoker Plus category.</p> <p>Preferred categories are only available for policies with minimum face amounts of \$100,000.</p>	<i>Conversion to face amounts of \$1 - \$99,999:</i>	<i>Conversion to face amounts of \$100,000 and more:</i>	▶ Non-Smoker	▶ Preferred Best	▶ Smoker—only available at ages 15 or greater	▶ Preferred Non-Tobacco		▶ Non-Smoker Plus		▶ Non-Smoker		▶ Preferred Smoker		▶ Smoker
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⁶ Life insurance cash values are accessed through loans and withdrawals, which will reduce cash values and death benefits and may have tax consequences.

CHARGES		
Contract Charges Deducted From Premium Payments		
	Current	Maximum
Premium-Based Administrative Charges (Taxes)	3.75%	7.5%
Charges for Sales Expenses (on all premiums)	Policy Year 1 —4.50% Policy Year 2 —3.75% Policy Years 3-10 —3.00% Policy Year 11+ —1.00% <i>(In NY: 3.00% on all premiums)</i>	All Years —8% on all premiums paid
Charges Deducted Monthly From The Contract Fund		
Administrative Charges	Policy Years 1-2 —\$20 per month Policy Years 3+ —\$10 per month <i>(In NY: \$15.00 per month in all years)</i>	All Years —\$20 per month
Monthly per \$1,000 Charge	5 years per \$1,000 charge Varies by sex, issue age, duration, premium class, and rating class	All years per \$1,000 charge <i>(except in NY: 5 years per \$1,000 charge)</i> Varies by sex, issue age, duration, premium class and rating class
Cost of Insurance Charges	Varies by sex, issue age, duration, band, and premium class	Varies by sex, issue age, duration, and premium class
Charges for Riders and/or Supplemental Benefits	Based on riders and/or supplementary benefits selected	Same as current
Transaction Charges Deducted From The Contract Fund		
Surrender Charge	Based on client's age, face amount, and underwriting category. Declines annually after issue or increase in coverage. See schedule of maximum surrender charges in the contract data pages for more detail.	Same as current
Withdrawal Charge	None	\$25
<i>Living Needs Benefit</i> SM Rider ⁵ Charge	Up to \$150 processing fee each time a claim is paid	Same as current
Overloan Protection Rider Charge	3.5% of the contract fund amount	Same as current
Administrative Charge for Any Change in Basic Insurance Amount	None	\$25 per increase or decrease in Basic Insurance Amount

This highlighter includes an expiration date. The use of this highlighter must be discontinued as of the expiration date.

Prulife® Universal Plus is issued by Pruco Life Insurance Company in all states except New York, where it is issued by Pruco Life Insurance Company of New Jersey. Both are Prudential Financial companies located in Newark, NJ. Each is solely responsible for its own financial condition and contractual obligations. The policy form number is UL-2010. Product availability varies by state.

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

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

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