



Product Portfolio

CURRENT PRODUCTS AND RIDERS, KEY FEATURES,
AND COMMONLY USED STRATEGIES

Life Insurance

- ▶ TERM ESSENTIAL®
- ▶ TERM ELITE®
- ▶ PRUTERM WORKLIFE 65SM
- ▶ PRULIFE® RETURN OF PREMIUM TERM
- ▶ PRUTERMSM ONE
- ▶ PRULIFE® UNIVERSAL PROTECTOR
- ▶ PRULIFE® UNIVERSAL PLUS
- ▶ PRULIFE® FOUNDERS PLUS UL
- ▶ PRULIFE® INDEX ADVANTAGE UL
- ▶ VUL PROTECTOR®
- ▶ PRULIFE® CUSTOM PREMIER II
- ▶ PRULIFE® SUL PROTECTOR



A Portfolio that Makes It Easier to Help Your Clients

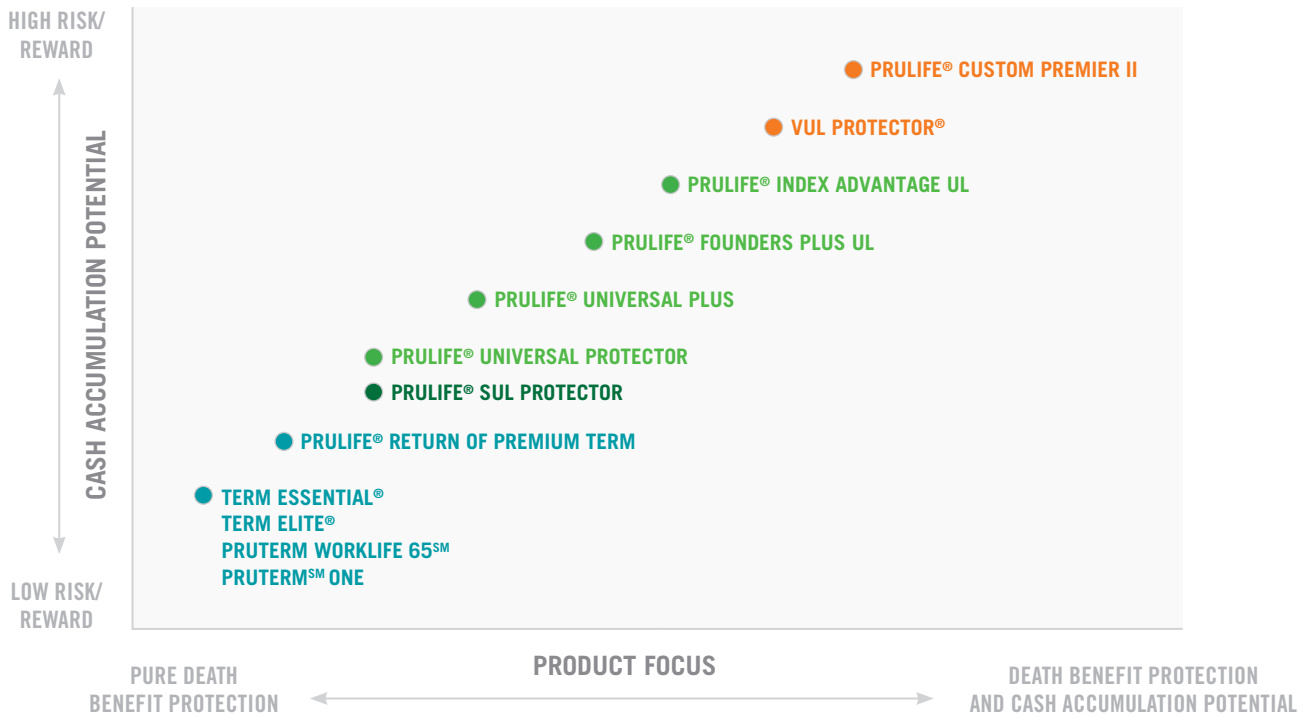
Prudential's life insurance portfolio offers policies that cover a wide variety of needs for your clients, making it easier to find a policy for them.

Our policies can help clients address challenges and pursue opportunities, such as

- Protecting their family or their business.
- Accumulating cash value.
- Providing income.
- Offering living benefits to protect their lives.
- Creating a legacy for family members or a charity.

Each policy offers features that can help with some of these goals as well as riders that can be used to expand the role the policy plays in their portfolio.

WHAT DOES YOUR CLIENT NEED?



Prudential's policies cover the entire risk and reward spectrum, so that your clients have options to meet their needs. Some policies have features and benefits that allow clients to refine the risk and reward as well.

Temporary Insurance Options

| | Term Essential® | Term Elite® | PruTerm WorkLife 65 SM |
|---|---|--|---|
| | INDIVIDUAL TERM | INDIVIDUAL TERM | INDIVIDUAL TERM |
| PRODUCT FOCUS | Affordable, temporary protection | Temporary protection with conversion to a permanent product within 3-4 years | Protection during the income earning years |
| DESIGN HIGHLIGHTS | <ul style="list-style-type: none"> Guaranteed 10-, 15-, 20- and 30-year level-premium periods Convertible to any permanent product. <ul style="list-style-type: none"> For issue ages 59 and younger, the conversion period ends on whichever comes first: <ol style="list-style-type: none"> The end of the level-premium paying period, or The 1st policy anniversary on or after the insured's 65th birthday. For issue ages 60-75, the conversion period ends on the 5th policy anniversary. Ability to convert 2 term policies to 1 SUL (subject to change). Age Last Birthday | <ul style="list-style-type: none"> Guaranteed 10-, 15-, 20- and 30-year level-premium periods Premium guaranteed in all years Convertible to any permanent product. <ul style="list-style-type: none"> For issue ages 59 and younger, the conversion period ends at the 1st policy anniversary on or after the insured's 65th birthday. For issue ages 60-75, the conversion period ends on the 5th policy anniversary. Ability to convert 2 term policies to 1 SUL (subject to change). Premium credit for conversion during the first five years (non-commissionable) Age Last Birthday | <ul style="list-style-type: none"> Guaranteed level-premium period to age 65 Includes built-in Insured's Waiver of Premium Benefit rider that waives premiums if: <ul style="list-style-type: none"> The insured becomes unemployed after the first contract anniversary but before age 65. We will waive one continuous year of premiums. The insured must remain unemployed for 60 days, receive state unemployment benefits, and have been continuously employed for a full year preceding the date unemployment began. The unemployment feature may only be used once. The insured becomes disabled prior to age 65. Policy premiums will be waived until he or she recovers or turns 65, whichever happens first. Convertible to any permanent product up to age 65. Ability to convert 2 term policies to 1 SUL (subject to change). The Insured's Waiver of Premium Benefit for unemployment and disability is not eligible for conversion. Age Last Birthday |
| COMMON INDIVIDUAL USES <small>(for more info see pages 9-11)</small> | <ul style="list-style-type: none"> Income Protection Mortgage Protection Loan Collateral College Funding Protection | <ul style="list-style-type: none"> Income Protection Mortgage Protection Loan Collateral College Funding Protection | <ul style="list-style-type: none"> Income Protection Mortgage Protection Loan Collateral College Funding Protection |
| COMMON BUSINESS USES <small>(for more info see page 12)</small> | <ul style="list-style-type: none"> Buy/Sell Key Person Loan Collateral | <ul style="list-style-type: none"> Buy/Sell Key Person Loan Collateral | <ul style="list-style-type: none"> Buy/Sell Key Person Loan Collateral |
| FUNDING PATTERNS | Level-Term Period | Level-Term Period | Level-Term Period (to age 65) |
| ISSUE AGES <small>(Some limits may apply*)¹</small> | <p>Non-Smokers: Most States WA</p> <p>Term Essential 10 18-75 18-70</p> <p>Term Essential 15 18-70 18-65</p> <p>Term Essential 20 18-65 18-60</p> <p>Term Essential 30 18-55 18-50</p> <p>Smokers: Most States WA</p> <p>Term Essential 10 18-75 18-70</p> <p>Term Essential 15 18-70 18-65</p> <p>Term Essential 20 18-60 18-60</p> <p>Term Essential 30 18-45 18-45</p> | <p>Non-Smokers: Most States WA</p> <p>Term Elite 10 18-75 18-70</p> <p>Term Elite 15 18-70 18-65</p> <p>Term Elite 20 18-65 18-60</p> <p>Term Elite 30 18-50 18-50</p> <p>Smokers: Most States WA</p> <p>Term Elite 10 18-75 18-70</p> <p>Term Elite 15 18-70 18-65</p> <p>Term Elite 20 18-60 18-60</p> <p>Term Elite 30 18-45 18-45</p> | <ul style="list-style-type: none"> 25-55 |
| MINIMUM FACE AMOUNT | \$100,000 | \$100,000 | \$100,000 |
| RIDERS*/FEATURES | <ul style="list-style-type: none"> Accidental Death Benefit Children's Protection Rider <i>Living Needs Benefit</i>^{SM 4} Waiver of Premium | <ul style="list-style-type: none"> Accidental Death Benefit Children's Protection Rider <i>Living Needs Benefit</i>^{SM 4} Waiver of Premium | <ul style="list-style-type: none"> Accidental Death Benefit Children's Protection Rider <i>Living Needs Benefit</i>^{SM 4} |

Temporary Insurance Options

| | PruLife® Return of Premium Term | PruTerm SM One |
|---|--|---|
| | INDIVIDUAL TERM | INDIVIDUAL TERM |
| PRODUCT FOCUS | Temporary protection that returns all premiums, less any contract debt, if all premiums have been paid and the insured is alive at the end of the level premium paying period | Short-term protection for 1-5 years |
| DESIGN HIGHLIGHTS | <ul style="list-style-type: none"> • Guaranteed 15-, 20- and 30-year level premium periods • Premium guaranteed in all years • Convertible to any permanent product. <ul style="list-style-type: none"> - For issue ages 59 and younger, the conversion period ends on whichever comes first: <ol style="list-style-type: none"> 1. The end of the level premium paying period, or 2. The 1st policy anniversary on or after the insured's 65th birthday. - For issue ages 60-65, the conversion period ends on the 5th policy anniversary. - Ability to convert 2 term policies to 1 SUL (subject to change). - Contractual conversion will be limited to the face amount less the cash value at the time of conversion. Any conversion for less than the full convertible amount will result in the cancellation of the balance of coverage. • Rider to Provide an Intermediate Endowment Benefit returns all premiums paid, less any contract debt, if all premiums have been paid and the insured is still alive at the end of the level-premium paying period. All premiums will not be returned if the policy was surrendered before the end of the level-premium period. • Age Last Birthday | <ul style="list-style-type: none"> • Annual renewable term insurance. • Premiums guaranteed for 1 year. After 1st year, premiums increase annually and are not guaranteed. • Annual premium payment mode only • Convertible to any permanent product. <ul style="list-style-type: none"> - The conversion period ends on the 5th policy anniversary. - Ability to convert 2 term policies to 1 SUL (subject to change). • Age Last Birthday |
| COMMON INDIVIDUAL USES (for more info see pages 9-11) | <ul style="list-style-type: none"> • Income Protection • Mortgage Protection • Loan Collateral • College Funding Protection • Court-Mandated Life Insurance | <ul style="list-style-type: none"> • Short-Term Income Protection • Short-Term Mortgage Protection • Short-Term Loan Collateral |
| COMMON BUSINESS USES (for more info see page 12) | <ul style="list-style-type: none"> • Buy/Sell • Key Person • Loan Collateral | <ul style="list-style-type: none"> • Short-Term Buy/Sell • Short-Term Key Person • Short-Term Loan Collateral |
| FUNDING PATTERNS | Level-Term Period | Renew annually |
| ISSUE AGES (Some limits may apply*) ¹ | <p>Non-Smokers: Most States</p> <p>ROP Term 15 18-65 ROP Term 20 18-60 ROP Term 30 18-50</p> <p>Smokers: Most States</p> <p>ROP Term 15 18-55 ROP Term 20 18-55 ROP Term 30 18-45</p> | <ul style="list-style-type: none"> • 18-75 |
| MINIMUM FACE AMOUNT | \$100,000 | \$50,000 |
| RIDERS*/FEATURES | <ul style="list-style-type: none"> • <i>Living Needs Benefit</i>^{SM 4} | <ul style="list-style-type: none"> • <i>Living Needs Benefit</i>^{SM 4} |

Non-Variable Permanent Insurance Options

| | PruLife® Universal Protector | PruLife® Universal Plus | | | | | | | | | | | | |
|---|---|--|----------|-------|-----------|-------|------------------------|--|------|-----------------------|-------|-----------|-------|------------------------|
| | INDIVIDUAL UL | INDIVIDUAL UL | | | | | | | | | | | | |
| PRODUCT FOCUS | Lifetime death benefit guarantees | Cash value accumulation potential based on fixed interest with a meaningful no-lapse guarantee. Low face amounts and older issue ages | | | | | | | | | | | | |
| DESIGN HIGHLIGHTS | <ul style="list-style-type: none"> • Flexible premium, permanent life insurance with a focus on death benefit protection and long-term, up-to-lifetime, No-Lapse Guarantees. • Adjustable No-Lapse Guarantee period up to lifetime. • Age Last Birthday • Death Benefit Options: A only | <ul style="list-style-type: none"> • Flexible premium, permanent life insurance that offers death benefit protection and is designed for cash value accumulation potential based on traditional, fixed-interest crediting rates declared by Prudential. • 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 to age 75, but at least 10 years. • Lower minimum face amounts • Older issue ages • Age Last Birthday • Death Benefit Options: A, B, and C | | | | | | | | | | | | |
| COMMON INDIVIDUAL USES (for more info see pages 9-11) | <ul style="list-style-type: none"> • Asset Repositioning/Leveraging • Legacy Planning • Income Protection • Chronic or Terminal Illness Protection Needs | <ul style="list-style-type: none"> • Final Expenses • Options to Purchase Additional Insurance (OPAI) | | | | | | | | | | | | |
| COMMON BUSINESS USES (for more info see page 12) | <ul style="list-style-type: none"> • Buy/Sell • Estate Equalization • Key Person | <ul style="list-style-type: none"> • Buy/Sell • Key Person | | | | | | | | | | | | |
| AGE RANGE FOCUS | 40–75 | 50–90 | | | | | | | | | | | | |
| CLIENT RISK TOLERANCE | Conservative | Conservative | | | | | | | | | | | | |
| INVESTMENT OBJECTIVE | <ul style="list-style-type: none"> • Prefers low risk and low volatility | <ul style="list-style-type: none"> • Prefers low risk and low volatility • Wants to minimize exposure of principal to loss or fluctuation | | | | | | | | | | | | |
| FUNDING PATTERNS | Lifetime No-Lapse Guarantee | Solve for Premium | | | | | | | | | | | | |
| ISSUE AGES (Some limits may apply*) ¹ | <ul style="list-style-type: none"> • 0–85¹ | <ul style="list-style-type: none"> • 0–90¹ • 0–75 (Type C) | | | | | | | | | | | | |
| MINIMUM FACE AMOUNT | <table border="0"> <tr> <td>0–75</td> <td>\$50,000</td> </tr> <tr> <td>76–80</td> <td>\$100,000</td> </tr> <tr> <td>81–85</td> <td>\$250,000²</td> </tr> </table> | 0–75 | \$50,000 | 76–80 | \$100,000 | 81–85 | \$250,000 ² | <table border="0"> <tr> <td>0–75</td> <td>\$25,000³</td> </tr> <tr> <td>76–80</td> <td>\$100,000</td> </tr> <tr> <td>81–90</td> <td>\$250,000²</td> </tr> </table> | 0–75 | \$25,000 ³ | 76–80 | \$100,000 | 81–90 | \$250,000 ² |
| 0–75 | \$50,000 | | | | | | | | | | | | | |
| 76–80 | \$100,000 | | | | | | | | | | | | | |
| 81–85 | \$250,000 ² | | | | | | | | | | | | | |
| 0–75 | \$25,000 ³ | | | | | | | | | | | | | |
| 76–80 | \$100,000 | | | | | | | | | | | | | |
| 81–90 | \$250,000 ² | | | | | | | | | | | | | |
| SURRENDER CHARGE PERIOD | 20 years | 10 years | | | | | | | | | | | | |
| RIDERS*/FEATURES | <ul style="list-style-type: none"> • Accidental Death Benefit • BenefitAccess Rider⁵ • Children Level Term Rider • Enhanced Disability Benefit • <i>Living Needs Benefit</i>^{SM 4} | <ul style="list-style-type: none"> • Accidental Death Benefit • Children Level Term Rider • Enhanced Cash Value Rider⁹ • Enhanced Disability Benefit • <i>Living Needs Benefit</i>^{SM 4} • MyNeeds BenefitSM • Overloan Protection Rider¹⁰ | | | | | | | | | | | | |

Non-Variable Permanent Insurance Options

| | PruLife® Founders Plus UL | PruLife® Index Advantage UL |
|---|--|--|
| | INDIVIDUAL UL | INDIVIDUAL UL |
| PRODUCT FOCUS | Cost-effective, permanent death benefit protection, with a meaningful no-lapse guarantee and the potential for cash value accumulation | Cash value accumulation potential through basic and indexed interest options. Permanent death benefit protection with a no-lapse guarantee during accumulation period. |
| DESIGN HIGHLIGHTS | <ul style="list-style-type: none"> • Flexible premium, permanent life insurance with a focus on death benefit protection with the added flexibility of cash value accumulation potential and access. • Cash value accumulation potential with downside protection is based on a choice between one of two distinct account options: <ul style="list-style-type: none"> – The Fixed Account offers traditional fixed-interest crediting that is declared by Prudential with a compelling minimum rate. – The Plus Account offers a combination of reduced, Basic Interest credits PLUS potential for additional interest credits based, in part, on the performance of the S&P 500 Index^{6, 7}, excluding dividends (subject to a 50% participation rate, a current cap, and a floor of 0%)⁸ • Adjustable No-Lapse Guarantee period based on the number, amount, and timing of premium payments. • Age Last Birthday • Death Benefit Options: A, B, and C | <ul style="list-style-type: none"> • Flexible premium, permanent life insurance that offers death benefit protection and is designed for greater cash value accumulation potential. • Cash value accumulation potential with downside protection through two distinct account options: <ul style="list-style-type: none"> – The Basic Interest Account offers traditional interest crediting that is declared by Prudential. – The Indexed Account offers Index interest potential based, on the performance of the S&P 500 Index^{6, 7}, excluding dividends (subject to a 100% participation rate, a current cap, and a floor of 0%)⁸ • Two No-Lapse Guarantee periods: <ul style="list-style-type: none"> – Short-term No-Lapse Guarantee: the earlier of 20 years or age 70, but at least 10 years. – Limited No-Lapse Guarantee: the earlier of 30 years or to age 80, but at least 10 years. • Age Last Birthday • Death Benefit Options: A and B only |
| COMMON INDIVIDUAL USES (for more info see pages 9-11) | <ul style="list-style-type: none"> • Wealth Transfer • Income Protection • Chronic or Terminal Illness Protection Needs | <ul style="list-style-type: none"> • Cash Accumulation Potential • Supplementing retirement income |
| COMMON BUSINESS USES (for more info see page 12) | <ul style="list-style-type: none"> • Buy/Sell • Key Person • Loan Collateral | <ul style="list-style-type: none"> • Buy/Sell • Deferred Compensation • Executive Bonus • Key Person |
| AGE RANGE FOCUS | 50–75 | 35–55 |
| CLIENT RISK TOLERANCE | Conservative/Moderate | Moderate |
| INVESTMENT OBJECTIVE | • Willing to assume a little/moderate amount of market risk and volatility in the pursuit of modest/moderate returns | • Willing to assume a moderate amount of market risk and volatility in the pursuit of moderate returns |
| FUNDING PATTERNS | Solve for Premium | Over Funded up to Max Level Funding |
| ISSUE AGES (Some limits may apply*) ¹ | <ul style="list-style-type: none"> • 0–85¹ • 0–70 (Type C) | <ul style="list-style-type: none"> • 0–85 |
| MINIMUM FACE AMOUNT | 0–80 \$100,000 ³ 81–85 \$250,000 ² | 0–80 \$100,000 81–85 \$250,000 ² |
| SURRENDER CHARGE PERIOD | 14 years | 15 years |
| RIDERS*/FEATURES | <ul style="list-style-type: none"> • Accidental Death Benefit • BenefitAccess Rider⁵ • Children Level Term Rider • Enhanced Cash Value Rider⁹ • Enhanced Disability Benefit • <i>Living Needs Benefit</i>^{SM 4} • Overloan Protection Rider¹⁰ | <ul style="list-style-type: none"> • Accidental Death Benefit • Children Level Term Rider • Enhanced Cash Value Rider⁹ • Enhanced Disability Benefit • <i>Living Needs Benefit</i>^{SM 4} • MyNeeds BenefitSM • Overloan Protection Rider¹⁰ |

Variable Permanent Insurance Options

| | VUL Protector® | PruLife® Custom Premier II |
|---|---|--|
| | INDIVIDUAL VUL | INDIVIDUAL VUL |
| PRODUCT FOCUS | Permanent death benefit protection with a meaningful no-lapse guarantee (up to lifetime) utilizing balanced underlying investment options | Cash value accumulation potential through a variety of underlying investment options from well-known fund companies. Permanent death benefit protection with a no-lapse guarantee during accumulation period. |
| DESIGN HIGHLIGHTS | <ul style="list-style-type: none"> • Flexible premium, permanent life insurance that has the potential to provide cash value accumulation • Adjustable No-Lapse Guarantee period up to lifetime (based on the number, amount, and timing of premium payments) • Offers more than 20 underlying investments options fully invested in equities, asset allocation strategies, and blended portfolios from which to allocate assets and a Fixed Account • Lapse Protection Enhancement feature that has the potential to extend the No-Lapse Guarantee period, allow the premium payments to be lowered, or both, based on the actual policy performance • Age Last Birthday • Death Benefit Options: A and B only | <ul style="list-style-type: none"> • Flexible premium, permanent life insurance designed for greater cash value accumulation potential • 20th-year cash value accumulation potential • Supplemental retirement income • Two No-Lapse Guarantee periods (Short-term - 8 years and Limited - age 75) designed to provide early protection from lapse while the policy is just starting out and may not have sufficient value to withstand market volatility • Over 60 underlying investment options covering a broad range of asset classes and styles from well known fund companies • Age Last Birthday • Death Benefit Options: A, B and C |
| COMMON INDIVIDUAL USES (for more info see pages 9-11) | <ul style="list-style-type: none"> • Wealth Transfer • Income Protection • Chronic or Terminal Illness Protection Needs | <ul style="list-style-type: none"> • Cash Accumulation Potential • Supplementing Retirement Income • Chronic or Terminal Illness Protection Needs |
| COMMON BUSINESS USES (for more info see page 12) | <ul style="list-style-type: none"> • Deferred Compensation • Executive Bonus • Key Person • Split Dollar • Buy/Sell | <ul style="list-style-type: none"> • Deferred Compensation • Executive Bonus • Key Person • Split Dollar |
| AGE RANGE FOCUS | 35–55 | 30–55 |
| CLIENT RISK TOLERANCE | Moderate | Aggressive |
| INVESTMENT OBJECTIVE | • Willing to assume a moderate amount of market risk and volatility in the pursuit of moderate returns | • Willing to assume a high level of risk and volatility in pursuit of higher returns |
| FUNDING PATTERNS | Solve for Premium or No-Lapse Guarantee | Over Funded up to Max Level Funding |
| ISSUE AGES (Some limits may apply*) ¹ | • 0–85 | • 0–85 ¹ • 0–70 (Type C) |
| MINIMUM FACE AMOUNT | 0–17 \$50,000 18–75 \$75,000 76–80 \$100,000 81–85 \$250,000 ² | 0–17 \$50,000 ³ 18–75 \$75,000 ³ 76–80 \$100,000 81–85 \$250,000 ² |
| SURRENDER CHARGE PERIOD | 14 years | 10 years |
| RIDERS*/FEATURES | <ul style="list-style-type: none"> • Accidental Death Benefit • BenefitAccess Rider⁵ • Children Level Term Rider • Enhanced Cash Value Rider⁹ • Enhanced Disability Benefit • <i>Living Needs Benefit</i>^{SM 4} • Overloan Protection Rider¹⁰ | <ul style="list-style-type: none"> • Accidental Death Benefit • BenefitAccess Rider⁵ • Children Level Term Rider • Enhanced Disability Benefit • <i>Living Needs Benefit</i>^{SM 4} • Overloan Protection Rider¹⁰ |

Second-to-Die Permanent Insurance

| | PruLife® SUL Protector |
|---|---|
| | INDIVIDUAL UL |
| PRODUCT FOCUS | Lifetime death benefit guarantees paying on the death of the second person |
| DESIGN HIGHLIGHTS | <ul style="list-style-type: none"> • Flexible premium, permanent life insurance with a focus on death benefit protection covering two lives, with long-term, up-to-lifetime, No-Lapse Guarantees. The death benefit is paid upon the death of the second insured. • Adjustable No-Lapse Guarantee period based on the number, amount, and timing of premium payments. • Age Last Birthday • Death Benefit Options: A only |
| COMMON INDIVIDUAL USES (for more info see pages 9-11) | <ul style="list-style-type: none"> • Estate Planning • Trusts • Wealth Transfer |
| COMMON BUSINESS USES (for more info see page 12) | <ul style="list-style-type: none"> • Estate Equalization |
| AGE RANGE FOCUS | 40–75 |
| CLIENT RISK TOLERANCE | Conservative |
| INVESTMENT OBJECTIVE | <ul style="list-style-type: none"> • Prefers low risk and low volatility |
| FUNDING PATTERNS | Lifetime No-Lapse Guarantee |
| ISSUE AGES (Some limits may apply*) ¹ | <ul style="list-style-type: none"> • 18–85¹ • Maximum age difference between the insureds is 25 years. |
| MINIMUM FACE AMOUNT | \$250,000 |
| SURRENDER CHARGE PERIOD | 19 years |
| RIDERS*/FEATURES | <ul style="list-style-type: none"> • Estate Protection Rider • Guaranteed Policy Split Rider |

Product Riders

Visit PruXpress for individual highlighters on many of these Product Riders. Some riders may not be available in all states, and some are available at an additional cost.

| BENEFIT TYPE | RIDER | DESCRIPTION | TERM ESSENTIAL | TERM ELITE | WORKLIFE 65 | ROP TERM | PRUTERM ONE | UL PROTECTOR | UL PLUS | FOUNDERS PLUS UL | INDEX ADVANTAGE UL | VUL PROTECTOR | CUSTOM PREMIER II | SUL PROTECTOR |
|-------------------|--------------------------------------|---|----------------|------------|-------------|----------|-------------|--------------|---------|------------------|--------------------|---------------|-------------------|---------------|
| LIVING BENEFITS | BenefitAccess Rider (BAR) | Provides the ability to accelerate the death benefit to use however the client wishes if he/she is diagnosed with a chronic or terminal illness. | | | | | | • | | • | | • | • | |
| | Living Needs Benefit (LNB) | Provides the ability to accelerate the death benefit if the insured has been confined to an eligible nursing home for six months and is expected to remain there for the remainder of his or her life or has been diagnosed with a terminal illness. | • | • | • | • | • | • | • | • | • | • | • | |
| | MyNeeds Benefit (MNB) | Waives the surrender or withdrawal charges if a client is in a nursing home. | | | | | | | • | | • | | | |
| WAIVER OF PREMIUM | Waiver of Premium | Pays policy premiums if a client becomes disabled so that their valuable life insurance coverage remains intact. | • | • | • | | | | | | | | | |
| | Enhanced Disability Benefit (EDB) | Pays the greater of the amounts shown under the contract's Schedule of Disability Benefits (9% of the annual Limited No-Lapse premium) and monthly charges if a client becomes disabled so that their valuable life insurance coverage can remain intact. | | | | | | • | • | • | • | • | • | |
| CHILDREN'S RIDER | Children's Protection Rider | Option to provide life insurance on a client's children while they are young. It can be converted to a permanent policy at a later time. | • | • | • | | | | | | | | | |
| | Children's Level Term Rider (CLT) | Option to provide life insurance on a client's children while they are young. It can be converted to a permanent policy at a later time. | | | | | | • | • | • | • | • | • | |
| ACCIDENTAL DEATH | Accidental Death Benefit Rider (ADB) | Pays additional amount of death benefit if death is the direct result of an accident. | • | • | • | | | • | • | • | • | • | • | |
| OTHER | Overloan Protection Rider | A benefit that, for a one-time charge when exercised, may keep a client's policy from lapsing if they have an outstanding loan. | | | | | | | • | • | • | • | • | |
| | Enhanced Cash Value Rider (ECV) | Helps policy gain higher cash value in the early years of the policy in case of surrender, usually in business situations. | | | | | | | • | • | • | • | • | |
| | Guaranteed Policy Split Rider (GPSR) | Allows a survivorship policy to be split into two individual policies in the event of divorce. | | | | | | | | | | | | • |
| | Estate Protection Rider (EPR) | Increases the death benefit by up to 100% if both insureds die before the policy's 4th anniversary. | | | | | | | | | | | | • |

Common Strategies

These strategies include the most common uses of life insurance.

| STRATEGY | SUMMARY | POLICIES COMMONLY USED |
|---|---|---|
| INCOME PROTECTION | Purchasing life insurance to replace lost income due to premature death. | <ul style="list-style-type: none"> • Term Essential • WorkLife 65 • UL Protector • VUL Protector • Founders Plus |
| DEBT/LOAN PROTECTION | Purchasing life insurance to offset debts (i.e., mortgage, college loans) owed due to premature death. | <ul style="list-style-type: none"> • Term Essential • WorkLife 65 • UL Protector • VUL Protector • Founders Plus |
| COLLEGE FUNDING PROTECTION | Purchasing life insurance to replace lost college funding due to premature death. | <ul style="list-style-type: none"> • Term Essential • Return of Premium Term |
| LIFE INSURANCE IN RETIREMENT PLANNING (LIRP) | Placing the maximum amount of premium into a cash accumulation policy without creating a Modified Endowment Contract (MEC) and potentially utilizing withdrawals and/or loans from the policy to supplement income during retirement.* | <ul style="list-style-type: none"> • Custom Premier II • Index Advantage UL |
| CHRONIC/TERMINAL ILLNESS PROTECTION NEEDS | There are clients who have concerns about becoming chronically or terminally ill when they get older. They may be concerned about who will take care of them, where they will live, how they will afford the care they need, etc. This strategy provides permanent life insurance protection with a chronic or terminal illness rider that allows them to accelerate their death benefit to pay for expenses they may encounter while suffering from a chronic or terminal illness. | <ul style="list-style-type: none"> • UL Protector • Founders Plus • VUL Protector • Custom Premier II |

*Loans are charged interest; they are usually not taxable. Withdrawals are generally taxable to the extent they exceed basis in the policy. Loans that remain unpaid when the policy lapses or is surrendered while the insured is alive will be taxed immediately to the extent of gain in the policy. For policies that are Modified Endowment Contracts (MECs), distributions (including loans) are taxable to the extent of income in the policy; an additional 10% federal income-tax penalty may apply. Consult your tax advisor for advice about your own situation.

Asset Repositioning/Leveraging

All of these strategies involve the repositioning of assets that are not needed for retirement and that are not being used for day-to-day living expenses.

| STRATEGY | SUMMARY | POLICIES COMMONLY USED |
|-------------------------------|--|---|
| ACTIVATE YOUR ASSETS | Involves the idea of repositioning certificates of deposit. Such monies could be repositioned to life insurance to create, enhance, or leave a legacy. | <ul style="list-style-type: none"> • Founders Plus • VUL Protector |
| ASSET PROTECTION+ | Involves the idea of repositioning assets which may be tax inefficient from a wealth transfer perspective (e.g., IRAs and annuities). IRAs and annuities are subject to income taxes at death, which may make them inefficient from a wealth transfer perspective. Such assets (after taxes and/or surrender charges) or a portion of the income from such assets may be repositioned to life insurance to create, enhance, or leave a legacy. | <ul style="list-style-type: none"> • UL Protector • VUL Protector • SUL Protector • Founders Plus |
| BRINGING STOCK TO LIFE | Involves the idea of repositioning a portion of a concentrated stock portfolio. This concept does not discuss any particular stock or security. Rather, it focuses conceptually on repositioning a portion of monies generated by diversification strategies to a life insurance policy to reduce the amount of market volatility for assets earmarked for a client's legacy planning. | <ul style="list-style-type: none"> • UL Protector • VUL Protector • SUL Protector • Founders Plus |
| CHARITABLE PLANNING | In the asset repositioning/leveraging context, charitable planning typically involves using life insurance in a variety of ways primarily to enhance or leverage the amount of money ultimately passing to charity. Where traditional measures of economic loss may not be present in the facts and where the case may not fit Prudential's traditional underwriting guidelines, the charitable planning case may be considered a leveraged gifting type of case and may be considered under the asset repositioning/leveraging underwriting guidelines. Therefore, it is included in this list of concepts. | <ul style="list-style-type: none"> • UL Protector • SUL Protector |
| COMPLETE THE DREAM | Involves the idea of repositioning a portion of assets (after taxes and/or surrender charges) with the goal of reducing the amount of market volatility for assets earmarked for a client's legacy planning. | <ul style="list-style-type: none"> • UL Protector |

If the asset or income being repositioned becomes fully exhausted, premiums may have to be paid using other assets or income to keep the life insurance policy in force.

Legacy Planning

These strategies are focused on efficiently transferring wealth to a spouse or children, though it could also be to a charity.

| STRATEGY | SUMMARY | POLICIES COMMONLY USED |
|--|--|---|
| ACCESS TRUSTS | Irrevocable trust with provisions permitting distributions to non-grantor spouse. | <ul style="list-style-type: none"> • Custom Premier II • VUL Protector • Founders Plus |
| CHARITABLE REMAINDER TRUST (CRT) WITH WEALTH REPLACEMENT | Customers will make gifts of highly appreciated property (e.g., stock) to a charitable remainder trust. They receive income from the CRT for a term of year or for life. The remainder passes to charity. To replace the wealth gifted away, the customer will sometimes establish an irrevocable trust, which will purchase life insurance. | <ul style="list-style-type: none"> • UL Protector |
| ESTATE PLANNING | Purchasing life insurance to offset estate tax liabilities. | <ul style="list-style-type: none"> • UL Protector • VUL Protector • SUL Protector • Founders Plus |
| INCOME IN RESPECT OF DECEDENT TAX | Purchasing life insurance to offset income taxes due to IRD assets (IRAs, etc.). | <ul style="list-style-type: none"> • UL Protector • VUL Protector • SUL Protector • Founders Plus |
| ROTH IRA PLANNING | Involves general discussions of (1) the benefits of Roth IRAs, (2) comparisons of conversion options regarding traditional IRAs to Roth IRAs, (3) modeling the general tax impacts that may be involved on the conversion, and (4) discussing how life insurance can be integrated into overall planning and can be used to provide an enhanced legacy to heirs. | <ul style="list-style-type: none"> • UL Protector • VUL Protector • SUL Protector • Founders Plus |
| SPECIAL NEEDS | Irrevocable trust designed to supplement governmental benefits, usually holding life insurance as a funding vehicle. | <ul style="list-style-type: none"> • UL Protector • SUL Protector |

Business Strategies

These strategies involve using an individual life insurance policy to protect or strengthen a business.

| STRATEGY | SUMMARY | POLICIES COMMONLY USED |
|---|---|---|
| BUY/SELL | Purchase of life insurance to fund obligation created by agreement to purchase a business interest. | <ul style="list-style-type: none"> • Term Essential • PruTerm One (for short term) • UL Protector |
| ESTATE EQUALIZATION | Purchasing life insurance for children who will not inherit the business or farm. | <ul style="list-style-type: none"> • UL Protector • VUL Protector • SUL Protector • Founders Plus |
| EXECUTIVE BONUS/ RESTRICTIVE EXECUTIVE BONUS | Business provides bonuses to executive who, in turn, purchases a life insurance policy. | <ul style="list-style-type: none"> • Custom Premier II • Index Advantage UL • VUL Protector |
| KEY PERSON | Business purchases life insurance to protect against the loss due to premature death of a key person. | <ul style="list-style-type: none"> • Term Essential • PruTerm One (for short term) • UL Protector • VUL Protector • Custom Premier II • Founders Plus |
| SPLIT DOLLAR** | Premium-sharing arrangement used by employers to finance insurance purchase. | <ul style="list-style-type: none"> • UL Protector • VUL Protector • Custom Premier II • Founders Plus |

**The Sarbanes-Oxley Act makes it a crime for publicly-traded companies to, directly or indirectly, enter into a loan with certain directors and officers. It is unclear whether the Act applies to split dollar arrangements. Clients should contact their tax or legal advisors for the most recent developments.



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¹There are no extended or exception issue ages.

²Consideration 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 \$249,999 must be submitted using the paper application.

³PruLife Universal Plus, PruLife Founders Plus UL and PruLife Custom Premier II policies using Death Benefit C require a minimum face amount of \$250,000.

⁴The *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 (\$100 in Florida) processing fee is deducted. If more than one policy is used for the claim, each policy will have a processing fee of up to \$150 deducted (\$100 in Florida). Portions of the *Living Needs Benefit* payment may be taxable, and receiving an accelerated death benefit may affect your client's 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 your 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.

⁵The BenefitAccess Rider is available for an extra premium. Additional underwriting requirements and limits may also apply. Obtaining benefits under the terms of the rider will reduce and may eliminate the death benefit.

Benefits paid under the BenefitAccess Rider are intended to be treated for federal tax purposes as accelerated life insurance death benefits under IRC §101(g)(1)(B). Tax laws related to the receipt of accelerated death benefits are complex and benefits may be taxable in certain circumstances. Receipt of benefits may affect eligibility for public assistance programs such as Medicaid. Accelerated benefits paid under the terms of the Terminal Illness portion of the rider are subject to a \$150 processing fee (\$100 in Florida). Clients should consult tax and legal advisors prior to initiating any claim.

A licensed health care practitioner must certify that the insured is chronically or terminally ill to qualify for benefits. Chronic illness claims will require recertification by a licensed health care practitioner. Other terms and conditions may apply. This rider is not Long-Term Care (LTC) insurance and it is not intended to replace LTC. The rider may not cover all of the costs associated with chronic or terminal illness. The rider is a life insurance accelerated death benefit product, is generally not subject to health insurance requirements, and may not be available in all states.

⁶The S&P 500[®] Index is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by The Prudential Insurance Company of America for itself and affiliates including Pruco Life Insurance Company and Pruco Life Insurance Company of New Jersey (collectively "Pruco Life"). Standard & Poor's[®], S&P[®], and S&P 500[®] are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Pruco Life. Pruco Life's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates; and none of such parties make any representation regarding the advisability of purchasing such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500[®] Index. S&P 500[®] index values are exclusive of dividends.

⁷The potential to build cash value in the Indexed Account or Plus Account is based on the performance of the S&P 500[®] Index (using an index growth cap and floor) on an annual point-to-point basis based on a 100% participation rate for Advantage UL and a 50% participation rate for Founders Plus UL (subject to change). Money that is placed in the Indexed Account or Plus Account is not a direct investment in the S&P 500[®] Index. If amounts in the Indexed Account of Advantage UL are withdrawn prior to the end of the one-year term, no interest will be credited.

⁸The Index Growth Cap is generally stated as a percentage, which is the maximum rate of interest that will be credited at the end of the one year Index Segment Duration, regardless of changes to the designated index. The Index Growth Cap is declared for each Index Segment in advance of each Segment Start Date. The Index Growth Cap is subject to change at our discretion, both up and down, but is guaranteed to never be less than 3.00%. Changes are not tied to the performance of the underlying index and may be based on interest rates, market volatility, and other factors. Index Growth Caps and Floors may be different in selected states.

⁹The Enhanced Cash Value Rider is only available at face amounts of \$250,000 and above. Not available in New York.

¹⁰The Overloan Protection Rider is available only on policies with GPT.

*Product and rate availability can vary by state. Minimum age may vary by face amount. **All benefits, riders, and product features may not be available in all states. Additional limitations may apply based on age and underwriting. Some riders are available at an additional cost.**

VUL Protector, PruLife Custom Premier II, PruLife Founders Plus UL, PruLife Universal Plus, PruLife Universal Protector, PruLife Index Advantage UL, PruLife SUL Protector, PruTerm One, Term Essential, Term Elite, and PruTerm WorkLife 65 are issued by Pruco Life Insurance Company except in New York, where, if available, they are issued by Pruco Life Insurance Company of New Jersey. PruLife Return of Premium Term is issued by Pruco Life Insurance Company in all states except New Jersey and New York, where it is issued by Pruco Life Insurance Company of New Jersey. Both Pruco Life companies are located at 213 Washington Street, Newark, NJ 07102-2992. Each is solely responsible for its own financial condition and contractual obligations. Variable life policies are offered through Pruco Securities, LLC. All are Prudential Financial companies, located in Newark, NJ.

These comparisons highlight some of the many features and benefits of our products. Your clients should carefully consider all of the features and benefits of a product before purchasing.

Overfunding may cause a policy to become a Modified Endowment Contract, and there may be tax consequences.

A policy's cash value may not be guaranteed and can change. Life insurance policy values are accessed through loans and withdrawals. Loans and withdrawals will reduce the policy's cash value and death benefit and may have tax consequences. Face amounts are subject to our retention limits. Face amounts in excess of our retention limits will be considered on a case-by-case basis, subject to the availability of reinsurance.

All guarantees are based on the claims-paying ability of the issuing company and do not apply to the underlying investment options.

Investors should consider the investment objectives, risks, and charges and expenses carefully before investing in the contract, and/or underlying portfolios. The prospectus, and, if available, the summary prospectus, contain this information as well as other important information. A copy of the prospectus(es) may be obtained from prudential.com. Your clients should read the prospectus(es) carefully before investing.

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