



## Product Portfolio

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

# Life Insurance

- ▶ TERM ESSENTIAL®
- ▶ TERM ELITE®
- ▶ PRUTERM WORKLIFE 65<sup>SM</sup>
- ▶ PRULIFE® RETURN OF PREMIUM TERM
- ▶ PRUTERM<sup>SM</sup> ONE
- ▶ PRULIFE® UNIVERSAL PROTECTOR
- ▶ PRULIFE® UNIVERSAL PLUS
- ▶ PRULIFE ESSENTIAL UL<sup>SM</sup>
- ▶ PRULIFE FOUNDERS PLUS UL®
- ▶ PRULIFE INDEX ADVANTAGE UL®
- ▶ VUL PROTECTOR®
- ▶ PRULIFE® CUSTOM PREMIER II
- ▶ PRULIFE® SUL PROTECTOR
- ▶ PRULIFE® SURVIVORSHIP INDEX UL
- ▶ PRULIFE® SVUL PROTECTOR<sup>SM</sup>





## **A FINANCIAL LEADER FOR OVER 140 YEARS**

Prudential Financial is a worldwide financial leader with a long tradition of serving the public interest. Prudential Financial has approximately 50 million customers. The well-known Rock symbol is an icon of strength, stability, expertise, and innovation that has stood the test of time.

# A Portfolio that Makes It Easier to Help Your Clients

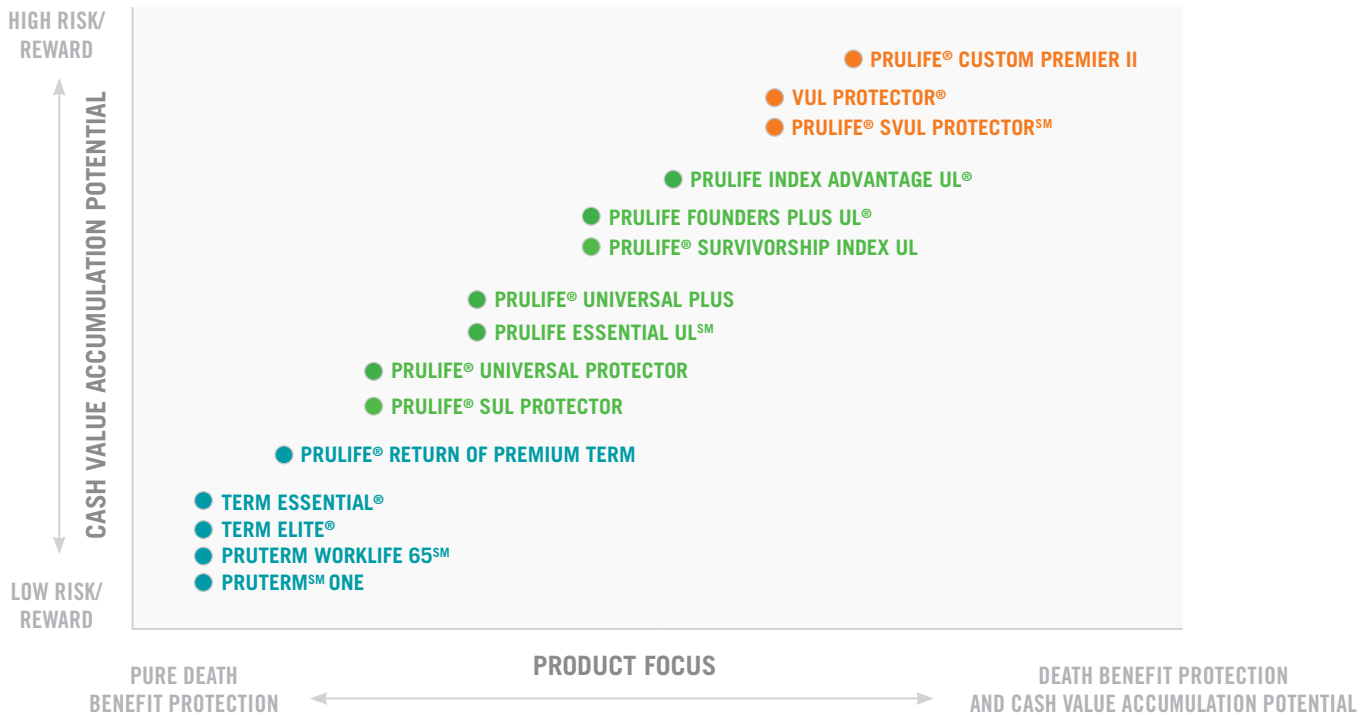
Prudential's life insurance portfolio offers policies that cover a wide variety of needs for your clients, making it easier to find a policy for them.

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 a policy plays in a client's 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 <sup>SM</sup>																																																		
	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"> <li>Guaranteed 10-, 15-, 20-, and 30-year level-premium periods</li> <li>Convertible to any permanent product                             <ul style="list-style-type: none"> <li>For issue ages 59 and younger, the conversion period ends on whichever comes first:                                     <ol style="list-style-type: none"> <li>The end of the level-premium paying period, or</li> <li>The 1st policy anniversary on or after the insured's 65th birthday.</li> </ol> </li> <li>For issue ages 60 – 75, the conversion period ends on the 5th policy anniversary.</li> <li>Ability to convert 2 term policies to 1 SUL (subject to change).</li> </ul> </li> <li>Age Last Birthday</li> </ul>	<ul style="list-style-type: none"> <li>Guaranteed 10-, 15-, 20-, and 30-year level-premium periods</li> <li>Premium guaranteed in all years</li> <li>Convertible to any permanent product                             <ul style="list-style-type: none"> <li>For issue ages 59 and younger, the conversion period ends at the 1st policy anniversary on or after the insured's 65th birthday.</li> <li>For issue ages 60 – 75, the conversion period ends on the 5th policy anniversary.</li> <li>Ability to convert 2 term policies to 1 SUL (subject to change).</li> </ul> </li> <li>Premium credit for conversion during the first five years (non-commissionable)</li> <li>Age Last Birthday</li> </ul>	<ul style="list-style-type: none"> <li>Guaranteed level-premium period to age 65</li> <li>Includes built-in Insured's Waiver of Premium Benefit rider that waives premiums if:                             <ul style="list-style-type: none"> <li>The insured becomes <b>unemployed</b> 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.</li> <li>The insured becomes <b>disabled</b> prior to age 65. Policy premiums will be waived until he or she recovers or turns 65, whichever happens first.</li> </ul> </li> <li>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.</li> <li>Age Last Birthday</li> </ul>																																																		
COMMON INDIVIDUAL USES <small>(for more info see pages 11 – 13)</small>	<ul style="list-style-type: none"> <li>Income Protection</li> <li>Mortgage Protection</li> <li>Loan Collateral</li> <li>College Funding Protection</li> </ul>	<ul style="list-style-type: none"> <li>Income Protection</li> <li>Mortgage Protection</li> <li>Loan Collateral</li> <li>College Funding Protection</li> </ul>	<ul style="list-style-type: none"> <li>Income Protection</li> <li>Mortgage Protection</li> <li>Loan Collateral</li> <li>College Funding Protection</li> </ul>																																																		
COMMON BUSINESS USES <small>(for more info see page 14)</small>	<ul style="list-style-type: none"> <li>Buy/Sell</li> <li>Key Person</li> <li>Loan Collateral</li> </ul>	<ul style="list-style-type: none"> <li>Buy/Sell</li> <li>Key Person</li> <li>Loan Collateral</li> </ul>	<ul style="list-style-type: none"> <li>Buy/Sell</li> <li>Key Person</li> <li>Loan Collateral</li> </ul>																																																		
TARGET FUNDING PATTERNS	Level-Term Period	Level-Term Period	Level-Term Period (to age 65)																																																		
ISSUE AGES <sup>1</sup> <small>(Some limits may apply)<sup>2</sup></small>	<table> <thead> <tr> <th>Non-Smokers:</th> <th>Most States</th> </tr> </thead> <tbody> <tr> <td>Term Essential 10</td> <td>18 – 75</td> </tr> <tr> <td>Term Essential 15</td> <td>18 – 70</td> </tr> <tr> <td>Term Essential 20</td> <td>18 – 65</td> </tr> <tr> <td>Term Essential 30</td> <td>18 – 55</td> </tr> </tbody> </table> <table> <thead> <tr> <th>Smokers:</th> <th>Most States</th> </tr> </thead> <tbody> <tr> <td>Term Essential 10</td> <td>18 – 75</td> </tr> <tr> <td>Term Essential 15</td> <td>18 – 70</td> </tr> <tr> <td>Term Essential 20</td> <td>18 – 60</td> </tr> <tr> <td>Term Essential 30</td> <td>18 – 45</td> </tr> </tbody> </table>	Non-Smokers:	Most States	Term Essential 10	18 – 75	Term Essential 15	18 – 70	Term Essential 20	18 – 65	Term Essential 30	18 – 55	Smokers:	Most States	Term Essential 10	18 – 75	Term Essential 15	18 – 70	Term Essential 20	18 – 60	Term Essential 30	18 – 45	<table> <thead> <tr> <th>Non-Smokers:</th> <th>Most States</th> <th>WA</th> </tr> </thead> <tbody> <tr> <td>Term Elite 10</td> <td>18 – 75</td> <td>18 – 70</td> </tr> <tr> <td>Term Elite 15</td> <td>18 – 70</td> <td>18 – 65</td> </tr> <tr> <td>Term Elite 20</td> <td>18 – 65</td> <td>18 – 60</td> </tr> <tr> <td>Term Elite 30</td> <td>18 – 50</td> <td>18 – 50</td> </tr> </tbody> </table> <table> <thead> <tr> <th>Smokers:</th> <th>Most States</th> <th>WA</th> </tr> </thead> <tbody> <tr> <td>Term Elite 10</td> <td>18 – 75</td> <td>18 – 70</td> </tr> <tr> <td>Term Elite 15</td> <td>18 – 70</td> <td>18 – 65</td> </tr> <tr> <td>Term Elite 20</td> <td>18 – 60</td> <td>18 – 60</td> </tr> <tr> <td>Term Elite 30</td> <td>18 – 45</td> <td>18 – 45</td> </tr> </tbody> </table>	Non-Smokers:	Most States	WA	Term Elite 10	18 – 75	18 – 70	Term Elite 15	18 – 70	18 – 65	Term Elite 20	18 – 65	18 – 60	Term Elite 30	18 – 50	18 – 50	Smokers:	Most States	WA	Term Elite 10	18 – 75	18 – 70	Term Elite 15	18 – 70	18 – 65	Term Elite 20	18 – 60	18 – 60	Term Elite 30	18 – 45	18 – 45	<ul style="list-style-type: none"> <li>25 – 55</li> </ul>
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RIDERS/FEATURES <sup>3</sup>	<ul style="list-style-type: none"> <li>Accidental Death Benefit</li> <li>Children's Protection Rider</li> <li>Living Needs Benefit <sup>SM 4</sup></li> <li>Waiver of Premium</li> </ul>	<ul style="list-style-type: none"> <li>Accidental Death Benefit</li> <li>Children's Protection Rider</li> <li>Living Needs Benefit <sup>SM 4</sup></li> <li>Waiver of Premium</li> </ul>	<ul style="list-style-type: none"> <li>Accidental Death Benefit</li> <li>Children's Protection Rider</li> <li>Living Needs Benefit <sup>SM 4</sup></li> </ul>																																																		

# Temporary Insurance Options

	PruLife® Return of Premium Term	PruTerm <sup>SM</sup> 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"> <li>• Guaranteed 15-, 20-, and 30-year level-premium periods.</li> <li>• Premium guaranteed in all years.</li> <li>• Convertible to any permanent product.               <ul style="list-style-type: none"> <li>– For issue ages 59 and younger, the conversion period ends on whichever comes first:                   <ol style="list-style-type: none"> <li>1. The end of the level-premium paying period, or</li> <li>2. The 1st policy anniversary on or after the insured's 65th birthday.</li> </ol> </li> <li>– For issue ages 60 – 65, the conversion period ends on the 5th policy anniversary.</li> <li>– Ability to convert 2 term policies to 1 SUL (subject to change).</li> <li>– 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.</li> </ul> </li> <li>• 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.</li> <li>• Age Last Birthday</li> </ul>	<ul style="list-style-type: none"> <li>• Annual renewable term insurance.</li> <li>• Premiums guaranteed for 1 year. After 1st year, premiums increase annually and are not guaranteed.</li> <li>• Annual premium payment mode only.</li> <li>• Convertible to any permanent product.               <ul style="list-style-type: none"> <li>– The conversion period ends on the 5th policy anniversary.</li> <li>– Ability to convert 2 term policies to 1 SUL (subject to change).</li> </ul> </li> <li>• Age Last Birthday</li> </ul>
COMMON INDIVIDUAL USES (for more info see pages 11 – 13)	<ul style="list-style-type: none"> <li>• Income Protection</li> <li>• Mortgage Protection</li> <li>• Loan Collateral</li> <li>• College Funding Protection</li> <li>• Court-Mandated Life Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Short-Term Income Protection</li> <li>• Short-Term Mortgage Protection</li> <li>• Short-Term Loan Collateral</li> </ul>
COMMON BUSINESS USES (for more info see page 14)	<ul style="list-style-type: none"> <li>• Buy/Sell</li> <li>• Key Person</li> <li>• Loan Collateral</li> </ul>	<ul style="list-style-type: none"> <li>• Short-Term Buy/Sell</li> <li>• Short-Term Key Person</li> <li>• Short-Term Loan Collateral</li> </ul>
TARGET FUNDING PATTERNS	Level-Term Period	Renew annually
ISSUE AGES <sup>1</sup> (Some limits may apply) <sup>2</sup>	<p><b>Non-Smokers: Most States</b></p> <p>ROP Term 15 18 – 65            ROP Term 20 18 – 60            ROP Term 30 18 – 50</p> <p><b>Smokers: Most States</b></p> <p>ROP Term 15 18 – 55            ROP Term 20 18 – 55            ROP Term 30 18 – 45</p>	<ul style="list-style-type: none"> <li>• 18 – 85</li> </ul>
MINIMUM FACE AMOUNT	\$100,000	\$50,000
RIDERS/FEATURES <sup>3</sup>	<ul style="list-style-type: none"> <li>• Living Needs Benefit <sup>SM</sup> 4</li> </ul>	<ul style="list-style-type: none"> <li>• Living Needs Benefit <sup>SM</sup> 4</li> </ul>

# Non-Variable Permanent Insurance Options

	PruLife® Universal Protector	PruLife® Universal Plus	PruLife Essential UL <sup>SM</sup>
	INDIVIDUAL UL	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.	Cost-effective no-lapse guarantees along with the ability to accumulate cash value through fixed interest crediting
DESIGN HIGHLIGHTS	<ul style="list-style-type: none"> <li>• Flexible premium, permanent life insurance with a focus on death benefit protection and long-term, up-to-lifetime, No-Lapse Guarantees</li> <li>• Adjustable No-Lapse Guarantee period up to lifetime.</li> <li>• Age Last Birthday</li> <li>• Death Benefit Options: A only</li> <li>• 1st Year Flexibility</li> </ul>	<ul style="list-style-type: none"> <li>• 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</li> <li>• Two No-Lapse Guarantee periods: <ul style="list-style-type: none"> <li>– Short-term No-Lapse Guarantee: 10 years for all ages</li> <li>– Limited No-Lapse Guarantee: the lesser of 25 years or to age 75, but at least 10 years</li> </ul> </li> <li>• Lower minimum face amounts</li> <li>• Older issue ages</li> <li>• Age Last Birthday</li> <li>• Death Benefit Options: A, B, and C</li> </ul>	<ul style="list-style-type: none"> <li>• Cost-effective permanent life insurance</li> <li>• Ability to add the BenefitAccess Rider for chronic or terminal illness concerns</li> <li>• Extended No-Lapse Guarantee (NLG), with the ability to customize the NLG duration depending on premium amount</li> <li>• Death Benefit Options A, B, and C</li> <li>• Potential cash value accumulation</li> <li>• Age Last Birthday</li> <li>• 1st Year Flexibility</li> </ul>
COMMON INDIVIDUAL USES (for more info see pages 11 – 13)	<ul style="list-style-type: none"> <li>• Asset Repositioning/Leveraging</li> <li>• Legacy Planning</li> <li>• Income Protection</li> <li>• Chronic or Terminal Illness Protection Needs</li> </ul>	<ul style="list-style-type: none"> <li>• Final Expenses</li> <li>• Options to Purchase Additional Insurance (OPAI)</li> </ul>	<ul style="list-style-type: none"> <li>• Wealth Transfer</li> <li>• Income Protection</li> <li>• Asset Repositioning/Leveraging</li> <li>• Chronic or Terminal Illness Protection Needs</li> </ul>
COMMON BUSINESS USES (for more info see page 14)	<ul style="list-style-type: none"> <li>• Buy/Sell</li> <li>• Estate Equalization</li> <li>• Key Person</li> </ul>	<ul style="list-style-type: none"> <li>• Buy/Sell</li> <li>• Key Person</li> </ul>	<ul style="list-style-type: none"> <li>• Buy/Sell</li> <li>• Key Person</li> <li>• Estate Equalization</li> </ul>
AGE RANGE FOCUS	40 – 75	50 – 90	50 – 75
CLIENT RISK TOLERANCE	Conservative	Conservative	Conservative
INVESTMENT OBJECTIVE	<ul style="list-style-type: none"> <li>• Prefers low risk and low volatility</li> </ul>	<ul style="list-style-type: none"> <li>• Prefers low risk and low volatility</li> <li>• Wants to minimize exposure of principal to loss or fluctuation</li> </ul>	<ul style="list-style-type: none"> <li>• Prefers low risk and low volatility</li> <li>• Wants to minimize exposure of principal to loss or fluctuation</li> </ul>
TARGET FUNDING PATTERNS	Lifetime No-Lapse Guarantee	Solve for Premium	Solve for Premium
ISSUE AGES <sup>1</sup> (Some limits may apply) <sup>2</sup>	• 0 – 85	<ul style="list-style-type: none"> <li>• 0 – 90</li> <li>• 0 – 75 (Type C)</li> </ul>	<ul style="list-style-type: none"> <li>• 0 – 85</li> <li>• 0 – 70 (Type C)</li> </ul>
MINIMUM FACE AMOUNT	0 – 75 \$50,000 76 – 80 \$100,000 81 – 85 \$250,000 <sup>5</sup>	0 – 75 \$25,000 <sup>6</sup> 76 – 80 \$100,000 81 – 90 \$250,000 <sup>5</sup>	0 – 80 \$100,000 81 – 85 \$250,000
SURRENDER CHARGE PERIOD	20 years	10 years	14 years
RIDERS/FEATURES <sup>3</sup>	<ul style="list-style-type: none"> <li>• Accidental Death Benefit</li> <li>• BenefitAccess Rider<sup>7</sup></li> <li>• Children Level Term Rider</li> <li>• Enhanced Disability Benefit</li> <li>• Living Needs Benefit<sup>SM 4</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Accidental Death Benefit</li> <li>• Children Level Term Rider</li> <li>• Enhanced Cash Value Rider*</li> <li>• Enhanced Disability Benefit</li> <li>• Living Needs Benefit<sup>SM 4</sup></li> <li>• MyNeeds Benefit<sup>SM</sup></li> <li>• Overloan Protection Rider<sup>8</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Accidental Death Benefit</li> <li>• BenefitAccess Rider<sup>7</sup></li> <li>• Children Level Term Rider</li> <li>• Enhanced Cash Value Rider*</li> <li>• Enhanced Disability Benefit</li> <li>• Living Needs Benefit<sup>SM 4</sup></li> <li>• Overloan Protection Rider<sup>8</sup></li> </ul>

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

# Non-Variable Permanent Insurance Options

	PruLife Founders Plus UL®				
	INDIVIDUAL UL				
<b>PRODUCT FOCUS</b>	Cost-effective, permanent death benefit protection, with a meaningful No-Lapse Guarantee and the potential for cash value accumulation				
<b>DESIGN HIGHLIGHTS</b>	<ul style="list-style-type: none"> <li>• Flexible premium, permanent life insurance with a focus on death benefit protection with the added flexibility of cash value accumulation potential and access</li> <li>• Cash value accumulation potential with downside protection is based on a choice between two interest crediting options (Fixed Account and Plus 100 Account) with the option to allocate to both for a blended approach.               <ul style="list-style-type: none"> <li>– The Fixed Account offers traditional fixed-interest crediting that is declared by Prudential with a compelling minimum rate.</li> <li>– The Plus 100 Account offers the opportunity to earn index interest based on the performance of the S&amp;P 500 Index,<sup>9</sup> excluding dividends (subject to a participation rate of 100%, a current cap, and a floor of 0%).<sup>10</sup></li> </ul> </li> <li>• <b>Designated Transfer (DT)</b> This feature provides clients with the ability to create multiple Plus Account segments with one premium, allowing diversification of index interest earnings by having more segments tracking against the S&amp;P 500 throughout the year.</li> <li>• Adjustable No-Lapse Guarantee period based on the number, amount, and timing of premium payments.</li> <li>• Age Last Birthday</li> <li>• Death Benefit Options: A, B, and C</li> <li>• 1st Year Flexibility</li> </ul>				
<b>COMMON INDIVIDUAL USES</b> (for more info see pages 11 – 13)	<ul style="list-style-type: none"> <li>• Wealth Transfer</li> <li>• Income Protection</li> <li>• Chronic or Terminal Illness Protection Needs</li> </ul>				
<b>COMMON BUSINESS USES</b> (for more info see page 14)	<ul style="list-style-type: none"> <li>• Buy/Sell</li> <li>• Key Person</li> <li>• Loan Collateral</li> </ul>				
<b>AGE RANGE FOCUS</b>	45 – 75				
<b>CLIENT RISK TOLERANCE</b>	Conservative/Moderate				
<b>INVESTMENT OBJECTIVE</b>	• Willing to assume a little/moderate amount of market risk and volatility in the pursuit of modest/moderate returns				
<b>TARGET FUNDING PATTERNS</b>	Solve for Premium				
<b>ISSUE AGES<sup>1</sup></b> (Some limits may apply) <sup>2</sup>	<ul style="list-style-type: none"> <li>• 0 – 85</li> <li>• 0 – 75 (Type C)</li> </ul>				
<b>MINIMUM FACE AMOUNT</b>	<table style="width: 100%; border: none;"> <tr> <td style="width: 30px;">0 – 80</td> <td style="width: 30px;">\$100,000</td> </tr> <tr> <td>81 – 85</td> <td>\$250,000<sup>5</sup></td> </tr> </table>	0 – 80	\$100,000	81 – 85	\$250,000 <sup>5</sup>
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81 – 85	\$250,000 <sup>5</sup>				
<b>SURRENDER CHARGE PERIOD</b>	14 years				
<b>RIDERS/FEATURES<sup>3</sup></b>	<ul style="list-style-type: none"> <li>• Accidental Death Benefit</li> <li>• BenefitAccess Rider<sup>7</sup></li> <li>• Children Level Term Rider</li> <li>• Enhanced Cash Value Rider*</li> <li>• Enhanced Disability Benefit</li> <li>• Living Needs Benefit<sup>SM 4</sup></li> <li>• Overloan Protection Rider<sup>8</sup></li> </ul>				

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# Non-Variable Permanent Insurance Options

	PruLife Index Advantage UL®
	INDIVIDUAL UL
<b>PRODUCT FOCUS</b>	Permanent death benefit protection with cash value accumulation potential through basic (fixed) and indexed interest options
<b>DESIGN HIGHLIGHTS</b>	<ul style="list-style-type: none"> <li>• Flexible premium, permanent life insurance that offers death benefit protection and is designed for greater cash value accumulation potential</li> <li>• Cash value accumulation potential with downside protection through four distinct account options: <ul style="list-style-type: none"> <li>– The Fixed Interest Account offers traditional fixed interest crediting that is declared by Prudential.</li> <li>– The Indexed Account offers index interest potential based on the performance of the S&amp;P 500 Index,<sup>9</sup> excluding dividends (based on a 100% participation rate, a current cap, and a 0% floor).<sup>10</sup> Clients may wish to consider this account when anticipating usual growth market conditions. (This account is subject to a participation rate, cap, and floor that are subject to change.)</li> <li>– The Indexed Account with Multiplier offers index interest potential based on the performance of the S&amp;P 500,<sup>9</sup> excluding dividends, in excess of what is offered on the 100% participation rate index strategy, but is limited by a lower cap.<sup>10</sup> Clients may wish to consider this account when anticipating modest growth market conditions. (This account is subject to a participation rate, floor, cap, and multiplier that are subject to change.)</li> <li>– Uncapped Indexed Account offers index interest potential based on the performance of the S&amp;P 500,<sup>9</sup> excluding dividends, with the safety of a floor, no cap, but limited by the account spread that is deducted from the interest earned.<sup>10</sup> Clients may wish to consider this account when anticipating high growth market conditions. (This account is subject to a participation rate, floor, and spread that are subject to change.)</li> <li>– If sufficient premiums have been paid by the end of the 10th policy year, index segments created in policy years 11 – 40, which mature in policy years 12 – 41, will receive a 20% bonus of any index interest earned.</li> </ul> </li> <li>• <b>Designated Transfer (DT):</b> This feature provides clients the ability to create multiple Indexed Account segments when allocating their premium payment to the fixed interest account, allowing diversification of index interest earnings by having more segments tracking against the S&amp;P 500 throughout the year.</li> <li>• Limited No-Lapse Guarantee protects the policy from lapse during key accumulation years (earlier of 20 years or age 70, but at least 10 years).</li> <li>• Age Last Birthday</li> <li>• Death Benefit Options: A, B, and C</li> </ul>
<b>COMMON INDIVIDUAL USES</b> (for more info see pages 11 – 13)	<ul style="list-style-type: none"> <li>• Cash Value Accumulation Potential</li> <li>• Supplementing Retirement Income</li> <li>• Chronic or Terminal Illness Protection Needs</li> </ul>
<b>COMMON BUSINESS USES</b> (for more info see page 14)	<ul style="list-style-type: none"> <li>• Buy/Sell</li> <li>• Deferred Compensation</li> <li>• Executive Bonus</li> <li>• Key Person</li> </ul>
<b>AGE RANGE FOCUS</b>	35 – 60
<b>CLIENT RISK TOLERANCE</b>	Moderate
<b>INVESTMENT OBJECTIVE</b>	• Willing to assume a moderate amount of market risk and volatility in the pursuit of moderate returns
<b>TARGET FUNDING PATTERNS</b>	Over Funded up to Max Level Funding
<b>ISSUE AGES<sup>1</sup></b> (Some limits may apply) <sup>2</sup>	<ul style="list-style-type: none"> <li>• 0 – 85</li> <li>• 0 – 75 (Type C)</li> </ul>
<b>MINIMUM FACE AMOUNT</b>	0 – 80    \$100,000 81 – 85    \$250,000 <sup>5</sup>
<b>SURRENDER CHARGE PERIOD</b>	15 years
<b>RIDERS/FEATURES<sup>3</sup></b>	<ul style="list-style-type: none"> <li>• Accidental Death Benefit</li> <li>• BenefitAccess Rider<sup>7</sup></li> <li>• Children Level Term Rider</li> <li>• Enhanced Cash Value Rider*</li> <li>• Enhanced Disability Benefit</li> <li>• Living Needs Benefit<sup>SM 4</sup></li> <li>• Overloan Protection Rider<sup>8</sup></li> </ul>

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

Indexed accounts are subject to a cap, floor, multiplier, and spread as applicable that are non-guaranteed and subject to change. These can change based on market conditions and other factors. To see what the current rates are at any given time, see [www.prudential.com/universallife](http://www.prudential.com/universallife).

Once an index segment is created, its Participation Rate, Index Growth Floor, Index Growth Cap, Index Multiplier, and Index Spread will not change.



# Second-to-Die Permanent Insurance Options

	PruLife® SUL Protector	PruLife® Survivorship Index UL
	SURVIVORSHIP UL	SURVIVORSHIP UL
PRODUCT FOCUS	Lifetime death benefit guarantees paying on the death of the second person	Cost-effective, permanent death benefit protection for two lives, with a meaningful No-Lapse Guarantee and the potential for cash value accumulation
DESIGN HIGHLIGHTS	<ul style="list-style-type: none"> <li>• 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.</li> <li>• Adjustable No-Lapse Guarantee period based on the number, amount, and timing of premium payments.</li> <li>• Age Last Birthday</li> <li>• Death Benefit Options: A only</li> </ul>	<ul style="list-style-type: none"> <li>• Flexible premium, permanent life insurance with a focus on death benefit protection covering two lives, with solid No-Lapse Guarantees (90+), and the flexibility of cash value accumulation potential and access</li> <li>• Cash value accumulation potential with downside protection based on a choice of account options – Fixed Account or Indexed Account: <ul style="list-style-type: none"> <li>– The Fixed Account offers traditional fixed-interest crediting that is declared by Prudential (guaranteed to never be less than 2%).</li> <li>– The Indexed Account offers Indexed interest potential based on the performance of the S&amp;P 500® Index, subject to a cap and floor of 0%. The Indexed Account also offers clients the option of having a combination of Indexed Interest and Fixed Interest credited to the same Index Segment.<sup>9, 10</sup></li> <li>– <b>Designated Transfer (DT)</b> This feature provides clients the ability to create multiple Indexed Account segments with one premium, allowing diversification of index interest earnings by having more segments tracking against the S&amp;P 500 throughout the year.</li> </ul> </li> <li>• Adjustable No-Lapse Guarantee period based on the number, amount, and timing of premium payments.</li> <li>• Age Last Birthday</li> <li>• Death Benefit Options: A, B, and C</li> </ul>
COMMON INDIVIDUAL USES <small>(for more info see pages 11 – 13)</small>	<ul style="list-style-type: none"> <li>• Estate Planning</li> <li>• Trusts</li> <li>• Wealth Transfer</li> </ul>	<ul style="list-style-type: none"> <li>• Estate Planning</li> <li>• Trusts</li> <li>• Wealth Transfer</li> </ul>
COMMON BUSINESS USES <small>(for more info see page 14)</small>	<ul style="list-style-type: none"> <li>• Estate Equalization</li> </ul>	<ul style="list-style-type: none"> <li>• Estate Equalization</li> </ul>
AGE RANGE FOCUS	40 – 75	45 – 75
CLIENT RISK TOLERANCE	Conservative	Conservative/Moderate
INVESTMENT OBJECTIVE	<ul style="list-style-type: none"> <li>• Prefers low risk and low volatility</li> </ul>	<ul style="list-style-type: none"> <li>• Willing to assume a little/moderate amount of market risk and volatility in the pursuit of modest/moderate returns</li> </ul>
TARGET FUNDING PATTERNS	Lifetime No-Lapse Guarantee	No-Lapse Guarantee
ISSUE AGES <sup>1</sup> <small>(Some limits may apply)<sup>2</sup></small>	<ul style="list-style-type: none"> <li>• 18 – 85</li> <li>• Maximum age difference between the insureds is 25 years.</li> </ul>	<ul style="list-style-type: none"> <li>• 18 – 85</li> </ul>
MINIMUM FACE AMOUNT	\$250,000	0 – 80 \$200,000 81 – 85 \$250,000 <sup>5</sup>
SURRENDER CHARGE PERIOD	19 years	14 years
RIDERS/FEATURES <sup>3</sup>	<ul style="list-style-type: none"> <li>• Estate Protection Rider</li> <li>• Guaranteed Policy Split Rider</li> </ul>	<ul style="list-style-type: none"> <li>• Enhanced Cash Value Rider*</li> <li>• Estate Protection Rider</li> <li>• Guaranteed Policy Split Rider</li> </ul>

\*The Enhanced Cash Value Rider is only available at face amounts of \$250,000 and above. Both insureds must be 70 or younger. Not available in New York.

# Second-to-Die Permanent Insurance Options

	PruLife SVUL Protector
	SURVIVORSHIP VUL
<b>PRODUCT FOCUS</b>	Cost-effective, permanent death benefit protection for two lives, with a meaningful No Lapse Guarantee and the potential for cash value accumulation utilizing a variety of underlying investment options from well-known fund companies
<b>DESIGN HIGHLIGHTS</b>	<ul style="list-style-type: none"> <li>• Flexible premium, permanent life insurance with a focus on death benefit protection covering two lives, with the potential to provide cash value accumulation, with the ability to access it</li> <li>• Adjustable No-Lapse Guarantee period (based on the number, amount, and timing of premium payments)</li> <li>• Over 50 underlying investment options covering a broad range of asset classes and styles from well-known fund companies</li> <li>• Age Last Birthday</li> <li>• Death Benefit Options: A, B, and C</li> </ul>
<b>COMMON INDIVIDUAL USES</b> (for more info see pages 11 – 13)	<ul style="list-style-type: none"> <li>• Estate Planning</li> <li>• Wealth Transfer</li> <li>• Trusts</li> </ul>
<b>COMMON BUSINESS USES</b> (for more info see page 14)	<ul style="list-style-type: none"> <li>• Estate Equalization</li> </ul>
<b>AGE RANGE FOCUS</b>	45 – 65
<b>CLIENT RISK TOLERANCE</b>	Moderate
<b>INVESTMENT OBJECTIVE</b>	<ul style="list-style-type: none"> <li>• Willing to assume market risk and volatility in the pursuit of modest/moderate returns depending on the underlying investment options chosen</li> </ul>
<b>TARGET FUNDING PATTERNS</b>	<ul style="list-style-type: none"> <li>• Solve for premium</li> <li>• No-Lapse Guarantee</li> </ul>
<b>ISSUE AGES<sup>1</sup></b> (Some limits may apply) <sup>2</sup>	<ul style="list-style-type: none"> <li>• 18 – 85</li> </ul>
<b>MINIMUM FACE AMOUNT</b>	18 – 80    \$200,000 <sup>6</sup> 81 – 85    \$250,000 <sup>5</sup>
<b>SURRENDER CHARGE PERIOD</b>	14 years
<b>RIDERS/FEATURES<sup>3</sup></b>	<ul style="list-style-type: none"> <li>• Enhanced Cash Value Rider*</li> <li>• Estate Protection Rider</li> <li>• Guaranteed Policy Split Rider</li> <li>• Overloan Protection Rider</li> </ul>

\*The Enhanced Cash Value Rider is only available at face amounts of \$250,000 and above. Both insureds must be 70 or younger. Not available in New York.

# Variable Permanent Insurance Options

	VUL Protector®	PruLife® Custom Premier II
	INDIVIDUAL VUL	INDIVIDUAL VUL
<b>PRODUCT FOCUS</b>	Permanent death benefit protection with a meaningful No-Lapse Guarantee (up to lifetime) utilizing a variety of underlying investment options from well-known fund companies	Permanent death benefit protection with cash value accumulation potential through a variety of underlying investment options from well-known fund companies
<b>DESIGN HIGHLIGHTS</b>	<ul style="list-style-type: none"> <li>• Flexible premium, permanent life insurance that has the potential to provide cash value accumulation</li> <li>• Adjustable No-Lapse Guarantee period up to lifetime (based on the number, amount, and timing of premium payments)</li> <li>• Over 60 underlying investment options covering a broad range of asset classes and styles from well-known fund companies</li> <li>• 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 (not in NY)</li> <li>• Age Last Birthday</li> <li>• Death Benefit Options: A and B only</li> </ul>	<ul style="list-style-type: none"> <li>• Flexible premium, permanent life insurance designed for greater cash value accumulation potential</li> <li>• 20th-year cash value accumulation potential</li> <li>• Two No-Lapse Guarantee Periods: 1. <i>Short Term</i> (Ages 0 – 59: 8 years and Ages 60+: 6 years); 2. <i>Limited</i> (All ages: greater of 10 years or 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</li> <li>• Over 60 underlying investment options covering a broad range of asset classes and styles from well-known fund companies</li> <li>• Age Last Birthday</li> <li>• Death Benefit Options: A, B, and C</li> </ul>
<b>COMMON INDIVIDUAL USES</b> (for more info see pages 11 – 13)	<ul style="list-style-type: none"> <li>• Wealth Transfer</li> <li>• Income Protection</li> <li>• Chronic or Terminal Illness Protection Needs</li> </ul>	<ul style="list-style-type: none"> <li>• Cash Value Accumulation Potential</li> <li>• Supplementing Retirement Income</li> <li>• Chronic or Terminal Illness Protection Needs</li> </ul>
<b>COMMON BUSINESS USES</b> (for more info see page 14)	<ul style="list-style-type: none"> <li>• Deferred Compensation</li> <li>• Executive Bonus</li> <li>• Key Person</li> <li>• Split Dollar</li> <li>• Buy/Sell</li> </ul>	<ul style="list-style-type: none"> <li>• Deferred Compensation</li> <li>• Executive Bonus</li> <li>• Key Person</li> <li>• Split Dollar</li> <li>• Buy/Sell</li> </ul>
<b>AGE RANGE FOCUS</b>	35 – 55	30 – 55
<b>CLIENT RISK TOLERANCE</b>	Moderate	Aggressive
<b>INVESTMENT OBJECTIVE</b>	• 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
<b>TARGET FUNDING PATTERNS</b>	Solve for Premium or No-Lapse Guarantee	Over Funded up to Max Level Funding
<b>ISSUE AGES<sup>1</sup></b> (Some limits may apply) <sup>2</sup>	• 0 – 85	• 0 – 85 • 0 – 70 (Type C)
<b>MINIMUM FACE AMOUNT</b>	0 – 17    \$50,000 18 – 75    \$75,000 76 – 80    \$100,000 81 – 85    \$250,000 <sup>5</sup>	0 – 17    \$50,000 <sup>6</sup> 18 – 75    \$75,000 <sup>6</sup> 76 – 80    \$100,000 81 – 85    \$250,000 <sup>5</sup>
<b>SURRENDER CHARGE PERIOD</b>	14 years	10 years
<b>RIDERS/FEATURES<sup>3</sup></b>	<ul style="list-style-type: none"> <li>• Accidental Death Benefit</li> <li>• BenefitAccess Rider<sup>7</sup></li> <li>• Children Level Term Rider</li> <li>• Enhanced Cash Value Rider*</li> <li>• Enhanced Disability Benefit</li> <li>• Living Needs Benefit<sup>SM 4</sup></li> <li>• Overloan Protection Rider<sup>8</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Accidental Death Benefit</li> <li>• BenefitAccess Rider<sup>7</sup></li> <li>• Children Level Term Rider</li> <li>• Enhanced Cash Value Rider*</li> <li>• Enhanced Disability Benefit</li> <li>• Living Needs Benefit<sup>SM 4</sup></li> <li>• Overloan Protection Rider<sup>8</sup></li> </ul>

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

# 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	ESSENTIAL UL	FOUNDERS PLUS UL	INDEX ADVANTAGE UL	SUL PROTECTOR	SURVIVORSHIP INDEX UL	SVUL PROTECTOR	VUL PROTECTOR	CUSTOM PREMIER II
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 is diagnosed with a terminal illness or is permanently confined to a nursing home.	•	•	•	•	•	•	•	•	•	•				•	•
	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. Provides paid-up protection on the death of the primary insured.						•	•	•	•	•				•	•
ACCIDENTAL DEATH	Accidental Death Benefit Rider (ADB)	Pays additional amount of death benefit if death is the direct result of an accident. Not available in Massachusetts.	•	•	•			•	•	•	•	•				•	•
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)	Provides higher cash surrender values in the early years of the policy, usually used in business situations. Not available in New York.							•	•	•	•		•	•	•	•
	Guaranteed Policy Split Rider (GPSR)	Allows a survivorship policy to be split into two individual policies in the event of divorce or a repeal of the unlimited material deduction.											•	•	•		
	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
<b>INCOME PROTECTION</b>	Purchasing life insurance to replace lost income due to premature death. Settlement options are available for those looking for guaranteed income.	<ul style="list-style-type: none"> <li>• Term Essential</li> <li>• WorkLife 65</li> <li>• UL Protector</li> <li>• Essential UL</li> <li>• Founders Plus</li> <li>• VUL Protector</li> </ul>
<b>DEBT/LOAN PROTECTION</b>	Purchasing life insurance to offset debts (e.g., mortgage, college loans) owed due to premature death.	<ul style="list-style-type: none"> <li>• Term Essential</li> <li>• WorkLife 65</li> <li>• UL Protector</li> <li>• Essential UL</li> <li>• Founders Plus</li> <li>• VUL Protector</li> </ul>
<b>COLLEGE FUNDING PROTECTION</b>	Purchasing life insurance to replace lost college funding due to premature death.	<ul style="list-style-type: none"> <li>• Term Essential</li> <li>• Return of Premium Term</li> </ul>
<b>LIFE INSURANCE IN RETIREMENT PLANNING (LIRP)</b>	Placing the maximum amount of premium into a cash value 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"> <li>• Index Advantage UL</li> <li>• Custom Premier II</li> </ul>
<b>CHRONIC/TERMINAL ILLNESS PROTECTION NEEDS</b>	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 help out financially once the claim is approved.	<ul style="list-style-type: none"> <li>• UL Protector</li> <li>• Essential UL</li> <li>• Founders Plus</li> <li>• Index Advantage UL</li> <li>• VUL Protector</li> <li>• Custom Premier II</li> </ul>

\*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. Your clients should consult their tax advisor for advice about their own situations.

# 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
<b>ACTIVATE YOUR ASSETS</b>	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"> <li>• Essential UL</li> <li>• Founders Plus</li> <li>• VUL Protector</li> <li>• SIUL</li> </ul>
<b>ASSET PROTECTION+</b>	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"> <li>• UL Protector</li> <li>• Essential UL</li> <li>• Founders Plus</li> <li>• VUL Protector</li> <li>• SUL Protector</li> <li>• SIUL</li> </ul>
<b>BRINGING STOCK TO LIFE</b>	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"> <li>• UL Protector</li> <li>• Essential UL</li> <li>• Founders Plus</li> <li>• VUL Protector</li> <li>• SUL Protector</li> <li>• SIUL</li> <li>• SVUL Protector</li> </ul>
<b>CHARITABLE PLANNING</b>	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"> <li>• UL Protector</li> <li>• Essential UL</li> <li>• SUL Protector</li> <li>• SIUL</li> <li>• SVUL Protector</li> </ul>
<b>COMPLETE THE DREAM</b>	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"> <li>• UL Protector</li> <li>• Essential UL</li> </ul>

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"> <li>• Essential UL</li> <li>• Founders Plus</li> <li>• Index Advantage UL</li> <li>• VUL Protector</li> <li>• Custom Premier II</li> <li>• SIUL</li> <li>• SVUL Protector</li> </ul>
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 years 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"> <li>• UL Protector</li> <li>• Essential UL</li> </ul>
ESTATE PLANNING	Purchasing life insurance to offset estate tax liabilities.	<ul style="list-style-type: none"> <li>• UL Protector</li> <li>• Essential UL</li> <li>• Founders Plus</li> <li>• VUL Protector</li> <li>• SUL Protector</li> <li>• SIUL</li> <li>• SVUL Protector</li> </ul>
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 in 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"> <li>• UL Protector</li> <li>• Essential UL</li> <li>• Founders Plus</li> <li>• VUL Protector</li> <li>• SUL Protector</li> <li>• SIUL</li> <li>• SVUL Protector</li> </ul>
SPECIAL NEEDS	Irrevocable trust designed to supplement governmental benefits, usually holding life insurance as a funding vehicle.	<ul style="list-style-type: none"> <li>• UL Protector</li> <li>• Essential UL</li> <li>• SUL Protector</li> <li>• SVUL Protector</li> </ul>

# Business Strategies

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

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

\*\*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.



<sup>1</sup> There are no extended or exception issue ages.

<sup>2</sup> Product and rate availability can vary by state. Minimum age may vary by face amount.

<sup>3</sup> 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.

<sup>4</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 (\$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 considered "terminally ill" or "chronically ill" and, if the policy is business related, whether the insured is receiving the benefits. 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 California, 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.

<sup>5</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 \$249,999 must be submitted using the paper application.

<sup>6</sup> PruLife Universal Plus and PruLife Custom Premier II policies using Death Benefit Option C require a minimum face amount of \$250,000.

<sup>7</sup> The BenefitAccess Rider is an optional rider that accelerates the life insurance death benefit when the insured is terminally ill or is chronically ill and otherwise meets the terms of the rider. It is not Long-Term Care (LTC) insurance. Benefits received under the rider will reduce and may deplete the death benefit. Electing this rider results in an additional charge and underwriting requirements. Some benefit payments may be subject to a fee. Other terms and conditions apply and can vary by state. Clients should consult their tax and legal advisors.

For New York contracts: Please also note the rider is not subject to the minimum requirements of New York law, does not qualify for the New York State Long-Term Partnership Program, and is not a Medicare supplement policy. In addition, receiving accelerated death benefits may affect clients' eligibility for public assistance programs and such benefits may be taxable. Benefit payments may be made only if the payments are subject to favorable federal tax treatment. When determining whether the benefit payments will receive favorable tax treatment, the payment of benefits from all insurance policies must be considered. Benefit payments may be reduced or unavailable if they are expected to exceed the maximum amount eligible under Internal Revenue Code Section 101(g)(1) and all other applicable sections of federal law.

For most Connecticut contracts: To be eligible for chronic illness benefits, your client must also have been confined in a home or institution for at least 6 months previously. This confinement must have been illness related. It also must be expected to continue for life.

<sup>8</sup> The Overloan Protection Rider is available only on policies with GPT. Please note that the Internal Revenue Service (IRS) has not ruled on the tax consequences associated with exercising the rider or whether loans in excess of cash value may be treated as taxable distributions.

<sup>9</sup> The S&P 500<sup>®</sup> 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<sup>®</sup>, S&P<sup>®</sup>, and S&P 500<sup>®</sup> are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones<sup>®</sup> 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<sup>®</sup> Index. S&P 500<sup>®</sup> Index values are exclusive of dividends.

<sup>10</sup> The potential to build cash value in the Indexed Accounts and Plus 100 Account is based on the performance of the S&P 500<sup>®</sup> Index (using an Index Growth Cap, Multiplier, and Spread as applicable, and Floor) on an annual point-to-point basis based on a 100% participation rate (subject to change). Money that is placed in the Indexed Accounts is not a direct investment in the S&P 500<sup>®</sup> Index. The Index Growth Cap and Spread are generally stated as a percentage. The Growth Cap is the maximum rate of interest that may be credited at the end of the one-year Index Segment Duration, regardless of changes to the S&P 500<sup>®</sup> Index for the Indexed Account and the Plus 100 Account. The Multiplier is the amount that the earned rate on the Indexed Account with Multiplier will be multiplied by after applying the Cap for the Indexed Account with Multiplier. The Spread is the percentage that will be deducted from the earned rate on the Uncapped Indexed Account subject to the Floor.

The Index Growth Cap, Multiplier, and Spread are declared for each Index Segment and Indexed Account option as applicable in advance of each Index Segment Duration. The Index Growth Cap, Multiplier, and Spread are subject to change at our discretion, both up and down, but are guaranteed never to be less than 3.00% for the Cap on the Indexed Account, 3.00% for the Cap on the Plus 100 Account, 2.75% for the Cap on the Indexed Account with Multiplier, and 1.15 for the Multiplier, or more than 30% for the Spread. Changes to the Index Growth Cap, Multiplier, and Spread could result in different values. Changes are not tied to the performance of the S&P 500<sup>®</sup> Index and may be based on interest rates, market volatility, and other factors. Once an Index Segment is created, its Index Growth Cap, Multiplier, and/or Spread will not change. Index Growth Caps, Multiplier, Spreads, and Floors may be different in certain states. If amounts in an index segment are withdrawn during the segment duration, they can still earn index interest at segment maturity, pro-rated based on the amount of time they were in the segment.

PruLife SVUL Protector, PruLife Essential UL, 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, PruTerm WorkLife 65, and PruLife Survivorship Index UL 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. Variable life policies are offered through Pruco Securities, LLC (member SIPC). 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.

Some sub-accounts or underlying investment options may not be available through all broker-dealers. Please contact your financial professional for more information.

**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.**

**Remind clients that it is possible to lose money by investing in securities.**

**NOT FOR CONSUMER USE.  
CONTRACTUAL PROVISIONS SUPERSEDE THIS OVERVIEW.**