



# FAST FACTS

## PruLife® Founders Plus UL

| <b>Overview</b>   | <p>PruLife Founders Plus UL (Founders Plus) is a flexible premium universal life insurance product designed to give clients cost-effective death benefit protection and the potential for cash value accumulation through two interest crediting options, the Fixed Account or Plus Account. The Plus Account offers the opportunity to earn interest credits based in part on the performance of the S&amp;P 500® Index subject to a participation rate, cap, and floor.</p> <p>Additionally, Founders Plus can be enhanced with Prudential's optional BenefitAccess Rider, which can accelerate the policy's death benefit and provide income to clients who become chronic or terminally ill and meet the other terms of the rider. BenefitAccess is available for an additional cost and additional underwriting requirements apply. Please refer to the BenefitAccess Rider Fast Facts for more information.</p> <p><i>Founders Plus is not a variable contract or an investment contract. Although the policy will be affected by changes in the S&amp;P 500® Index, the policy does not invest directly in any stock or equity investments.</i></p>  |   |   |                     |                  |                       |         |                 |  |             |  |            |                |                       |                 |            |                  |        |   |                 |                      |                     |  |                  |        |   |                 |                      |               |                     |                  |        |
|---|---|---|---|---------------------|------------------|-----------------------|---------|-----------------|--|-------------|--|------------|----------------|-----------------------|-----------------|------------|------------------|--------|---|-----------------|----------------------|---------------------|--|------------------|--------|---|-----------------|----------------------|---------------|---------------------|------------------|--------|
| <b>Target Markets</b>   | <table border="0"> <tr> <td style="vertical-align: top;"> <b>Individual Market</b><br/>                     Clients with a death benefit need, who may                     <ul style="list-style-type: none"> <li>▶ Want cost-effective protection</li> <li>▶ Have estate planning or wealth transfer needs</li> <li>▶ Want the flexibility of cash value</li> <li>▶ Be interested in benefits for chronic or terminal illness (available through optional riders)</li> </ul> </td> <td style="vertical-align: top; padding-left: 20px;"> <b>Business Market</b> <ul style="list-style-type: none"> <li>▶ Business owner clients who need funding for a key person or continuation strategy</li> <li>▶ Business owner clients with legacy equalization needs</li> </ul> </td> </tr> </table>  | <b>Individual Market</b><br>Clients with a death benefit need, who may <ul style="list-style-type: none"> <li>▶ Want cost-effective protection</li> <li>▶ Have estate planning or wealth transfer needs</li> <li>▶ Want the flexibility of cash value</li> <li>▶ Be interested in benefits for chronic or terminal illness (available through optional riders)</li> </ul> | <b>Business Market</b> <ul style="list-style-type: none"> <li>▶ Business owner clients who need funding for a key person or continuation strategy</li> <li>▶ Business owner clients with legacy equalization needs</li> </ul> |                     |                  |                       |         |                 |  |             |  |            |                |                       |                 |            |                  |        |   |                 |                      |                     |  |                  |        |   |                 |                      |               |                     |                  |        |
| <b>Individual Market</b><br>Clients with a death benefit need, who may <ul style="list-style-type: none"> <li>▶ Want cost-effective protection</li> <li>▶ Have estate planning or wealth transfer needs</li> <li>▶ Want the flexibility of cash value</li> <li>▶ Be interested in benefits for chronic or terminal illness (available through optional riders)</li> </ul> | <b>Business Market</b> <ul style="list-style-type: none"> <li>▶ Business owner clients who need funding for a key person or continuation strategy</li> <li>▶ Business owner clients with legacy equalization needs</li> </ul>   |   |   |                     |                  |                       |         |                 |  |             |  |            |                |                       |                 |            |                  |        |   |                 |                      |                     |  |                  |        |   |                 |                      |               |                     |                  |        |
| <b>Design Highlights</b>  | <ul style="list-style-type: none"> <li>▶ Permanent life insurance that has the potential to provide cash value accumulation</li> <li>▶ Extended No-Lapse guarantee</li> <li>▶ Cash value flexibility</li> <li>▶ Choice between two interest crediting options</li> <li>▶ Ability to add the BenefitAccess Rider for chronic or terminal illness concerns</li> <li>▶ Age Last Birthday</li> </ul>  |   |   |                     |                  |                       |         |                 |  |             |  |            |                |                       |                 |            |                  |        |   |                 |                      |                     |  |                  |        |   |                 |                      |               |                     |                  |        |
| <b>Capacity<sup>1</sup></b>   | <p><b>\$65 million.</b> Capacity is reduced by amounts in force and applied for. Capacity can also be reduced by underwriting factors such as age, ratings, residence, travel, and occupation. Higher amounts will be considered on a case-by-case basis.</p>   |   |   |                     |                  |                       |         |                 |  |             |  |            |                |                       |                 |            |                  |        |   |                 |                      |                     |  |                  |        |   |                 |                      |               |                     |                  |        |
| <b>Underwriting Categories</b>  | <p><b>We offer six (four Non-Smoker and two Smoker) underwriting categories.</b></p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr style="background-color: #2c4e64; color: white;"> <th style="width: 50%;">Non-Smoker</th> <th style="width: 50%;">Smoker</th> </tr> </thead> <tbody> <tr> <td>Preferred Best</td> <td>Preferred Smoker</td> </tr> <tr> <td>Preferred Non-Tobacco</td> <td>Smoker*</td> </tr> <tr> <td>Non-Smoker Plus</td> <td></td> </tr> <tr> <td>Non-Smoker*</td> <td></td> </tr> </tbody> </table> <p><i>*Only categories available for policies under \$100,000, for issue ages under 18, and for certain substandard ratings and extras.</i></p> <p>The chart below is a general correlation of underwriting categories and is provided as a guideline to help prepare initial illustrations. Underwriting categories are not meant to represent any specific company's rating classes, and the names of the underwriting categories may vary between companies.</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr style="background-color: #d9e1f2;"> <th style="width: 25%;">Prudential</th> <th style="width: 12.5%;">Preferred Best</th> <th style="width: 12.5%;">Preferred Non-Tobacco</th> <th style="width: 12.5%;">Non-Smoker Plus</th> <th style="width: 12.5%;">Non-Smoker</th> <th style="width: 12.5%;">Preferred Smoker</th> <th style="width: 12.5%;">Smoker</th> </tr> </thead> <tbody> <tr> <td style="background-color: #d9e1f2;"><b>Companies with 3 Non-Smoking classes</b></td> <td>Super Preferred</td> <td>Preferred Non-Smoker</td> <td colspan="2">Standard Non-Smoker</td> <td>Preferred Smoker</td> <td>Smoker</td> </tr> <tr> <td style="background-color: #d9e1f2;"><b>Companies with 4 Non-Smoking classes</b></td> <td>Super Preferred</td> <td>Preferred Non-Smoker</td> <td>Standard Plus</td> <td>Standard Non-Smoker</td> <td>Preferred Smoker</td> <td>Smoker</td> </tr> </tbody> </table> | Non-Smoker  | Smoker  | Preferred Best      | Preferred Smoker | Preferred Non-Tobacco | Smoker* | Non-Smoker Plus |  | Non-Smoker* |  | Prudential | Preferred Best | Preferred Non-Tobacco | Non-Smoker Plus | Non-Smoker | Preferred Smoker | Smoker | <b>Companies with 3 Non-Smoking classes</b> | Super Preferred | Preferred Non-Smoker | Standard Non-Smoker |  | Preferred Smoker | Smoker | <b>Companies with 4 Non-Smoking classes</b> | Super Preferred | Preferred Non-Smoker | Standard Plus | Standard Non-Smoker | Preferred Smoker | Smoker |
| Non-Smoker  | Smoker  |   |   |                     |                  |                       |         |                 |  |             |  |            |                |                       |                 |            |                  |        |   |                 |                      |                     |  |                  |        |   |                 |                      |               |                     |                  |        |
| Preferred Best  | Preferred Smoker  |   |   |                     |                  |                       |         |                 |  |             |  |            |                |                       |                 |            |                  |        |   |                 |                      |                     |  |                  |        |   |                 |                      |               |                     |                  |        |
| Preferred Non-Tobacco   | Smoker*   |   |   |                     |                  |                       |         |                 |  |             |  |            |                |                       |                 |            |                  |        |   |                 |                      |                     |  |                  |        |   |                 |                      |               |                     |                  |        |
| Non-Smoker Plus   |   |   |   |                     |                  |                       |         |                 |  |             |  |            |                |                       |                 |            |                  |        |   |                 |                      |                     |  |                  |        |   |                 |                      |               |                     |                  |        |
| Non-Smoker*   |   |   |   |                     |                  |                       |         |                 |  |             |  |            |                |                       |                 |            |                  |        |   |                 |                      |                     |  |                  |        |   |                 |                      |               |                     |                  |        |
| Prudential  | Preferred Best  | Preferred Non-Tobacco   | Non-Smoker Plus   | Non-Smoker          | Preferred Smoker | Smoker                |         |                 |  |             |  |            |                |                       |                 |            |                  |        |   |                 |                      |                     |  |                  |        |   |                 |                      |               |                     |                  |        |
| <b>Companies with 3 Non-Smoking classes</b>   | Super Preferred   | Preferred Non-Smoker  | Standard Non-Smoker   |                     | Preferred Smoker | Smoker                |         |                 |  |             |  |            |                |                       |                 |            |                  |        |   |                 |                      |                     |  |                  |        |   |                 |                      |               |                     |                  |        |
| <b>Companies with 4 Non-Smoking classes</b>   | Super Preferred   | Preferred Non-Smoker  | Standard Plus   | Standard Non-Smoker | Preferred Smoker | Smoker                |         |                 |  |             |  |            |                |                       |                 |            |                  |        |   |                 |                      |                     |  |                  |        |   |                 |                      |               |                     |                  |        |
| <b>Issue Ages<sup>2</sup></b>   | <ul style="list-style-type: none"> <li>▶ 0 – 85</li> <li>▶ 0 – 70 (Type C)</li> </ul>   |   |   |                     |                  |                       |         |                 |  |             |  |            |                |                       |                 |            |                  |        |   |                 |                      |                     |  |                  |        |   |                 |                      |               |                     |                  |        |
| <b>Death Benefit Types</b>  | <ul style="list-style-type: none"> <li>▶ Fixed Death Benefit (Type A)</li> <li>▶ Variable Death Benefit (Type B)</li> <li>▶ Return of Premium Death Benefit (Type C)</li> </ul>   |   |   |                     |                  |                       |         |                 |  |             |  |            |                |                       |                 |            |                  |        |   |                 |                      |                     |  |                  |        |   |                 |                      |               |                     |                  |        |

<sup>1</sup> The capacity, or maximum face amount, may be subject to availability of reinsurance.

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

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



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| <b>Death Benefit Option Changes<sup>3</sup></b> | <ul style="list-style-type: none"> <li>▶ Changes from option A and C to B and B and C to A are allowed.</li> <li>▶ Changes from option A and B to C are not allowed.</li> <li>▶ Option C can be changed to A or B but cannot be changed back to C.</li> </ul>  |                      |                     |                     |           |           |                        |        |           |           |        |                    |  |
|---|--|----------------------|---------------------|---------------------|-----------|-----------|------------------------|--------|-----------|-----------|--------|--------------------|--|
| <b>Definition of Life Insurance Test</b>        | Choice of Cash Value Accumulation Test (CVAT) or Guideline Premium Test (GPT)  |                      |                     |                     |           |           |                        |        |           |           |        |                    |  |
| <b>Face Amount Bands</b>                        | <table border="1"> <thead> <tr> <th>Band</th> <th>Minimum Face Amount</th> <th>Maximum Face Amount</th> </tr> </thead> <tbody> <tr> <td>Band 2</td> <td>\$100,000</td> <td>\$249,999</td> </tr> <tr> <td>Band 3</td> <td>\$250,000</td> <td>\$999,999</td> </tr> <tr> <td>Band 4</td> <td>\$1 million and up</td> <td></td> </tr> </tbody> </table>  | Band                 | Minimum Face Amount | Maximum Face Amount | Band 2    | \$100,000 | \$249,999              | Band 3 | \$250,000 | \$999,999 | Band 4 | \$1 million and up |  |
| Band  | Minimum Face Amount  | Maximum Face Amount  |                     |                     |           |           |                        |        |           |           |        |                    |  |
| Band 2  | \$100,000  | \$249,999            |                     |                     |           |           |                        |        |           |           |        |                    |  |
| Band 3  | \$250,000  | \$999,999            |                     |                     |           |           |                        |        |           |           |        |                    |  |
| Band 4  | \$1 million and up   |                      |                     |                     |           |           |                        |        |           |           |        |                    |  |
| <b>Minimum Face Amounts</b>                     | <table border="1"> <thead> <tr> <th>Issue Age of Insured</th> <th>Minimum Face Amount</th> </tr> </thead> <tbody> <tr> <td>0 – 80</td> <td>\$100,000</td> </tr> <tr> <td>81 – 85</td> <td>\$250,000<sup>4</sup></td> </tr> </tbody> </table>   | Issue Age of Insured | Minimum Face Amount | 0 – 80              | \$100,000 | 81 – 85   | \$250,000 <sup>4</sup> |        |           |           |        |                    |  |
| Issue Age of Insured                            | Minimum Face Amount  |                      |                     |                     |           |           |                        |        |           |           |        |                    |  |
| 0 – 80  | \$100,000  |                      |                     |                     |           |           |                        |        |           |           |        |                    |  |
| 81 – 85   | \$250,000 <sup>4</sup>   |                      |                     |                     |           |           |                        |        |           |           |        |                    |  |
| <b>Face Amount Decreases<sup>3</sup></b>        | <p>Face amount decreases are permitted at any time after policy issue, upon request, provided the total coverage, after the decrease, is not below the company's minimum requirement. Surrender charges may apply to the decreased amount.</p> <ul style="list-style-type: none"> <li>▶ Minimum decrease: \$5,000 for base coverage</li> </ul>   |                      |                     |                     |           |           |                        |        |           |           |        |                    |  |
| <b>Premiums</b>                                 | ▶ Premiums can be paid to attained age 121.  |                      |                     |                     |           |           |                        |        |           |           |        |                    |  |
| <b>Billing Modes</b>                            | <p>▶ Annual      ▶ Semi-Annual      ▶ Quarterly      ▶ Monthly (Electronic Funds Transfer only)</p> <p><i>Note: Payment modes other than Annual may result in higher aggregate premiums.</i></p>   |                      |                     |                     |           |           |                        |        |           |           |        |                    |  |
| <b>Minimum Initial Premium</b>                  | ▶ 8.6% of the Limited No-Lapse Guarantee Premium   |                      |                     |                     |           |           |                        |        |           |           |        |                    |  |
| <b>Target Premium</b>                           | During the first 24 months, first year commissions will be paid until the Commission Target Premium is reached. This does not apply to policies issued in NY.  |                      |                     |                     |           |           |                        |        |           |           |        |                    |  |
| <b>No-Lapse Guarantee</b>                       | <p>The product makes use of two lapse protection features, a premium-based Limited No-Lapse Guarantee during the first 5 years of the policy before switching to the shadow account guarantee similar to PruLife® Universal Protector (UL Protector). The Limited No-Lapse Guarantee protects against lapse provided a certain level of premiums are received. As long as premiums paid into the policy at 3% minus withdrawals accumulated at 3% are equal to or greater than the amounts shown in the Table of No-Lapse Guarantee Values in the contract, and the policy has no excess contract debt, the policy will not lapse.</p> <p>During the early years of the policy, the shadow account's No Lapse Guarantee Value accrues, but does not provide lapse protection. Once the Limited No-Lapse Guarantee expires, a positive No Lapse Guarantee Value provides a guarantee against lapse, assuming there is no excess contract debt. The length of this guarantee is "dialable" based on the desired level of funding and may be used to guarantee lifetime coverage. Generally, the more premiums paid, the longer the guarantee will last. However, any alteration of the contract or premium payments has the potential to shorten the No-Lapse Guarantee period (e.g., timing and amount of premium payments, face amount decreases, policy loans or withdrawals, death benefit type changes). Unlike UL Protector, if the policy lapses, the No-Lapse Guarantee can be reinstated.</p> |                      |                     |                     |           |           |                        |        |           |           |        |                    |  |
| <b>Coverage Beyond Age 121</b>                  | <p>Basic Insurance Amount coverage continues beyond the insured's attained age 121, provided the policy is in effect at the time (subject to state approval).</p> <p>If coverage is extended beyond age 121, the policy will continue to be credited with interest. However, premiums will no longer be accepted and charges, other than interest on any outstanding policy loans, will no longer be deducted.</p>   |                      |                     |                     |           |           |                        |        |           |           |        |                    |  |

<sup>3</sup> Decreasing the face amount or changing the death benefit option could cause the policy to become a Modified Endowment Contract (MEC).

<sup>4</sup> Consideration will be given for face amounts as low as \$200,000. You should submit an inquiry to Underwriting before submitting an insurance request on an individual over age 80 for guidance on whether the risk may be considered. If the case can be submitted, requests between \$200,000 and \$249,000 must be submitted using the paper application.

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**Interest Crediting Account Options**

**Overview**

- ▶ Policy offers choice between Fixed Account or Plus Account.
- ▶ Clients must select one or the other and cannot split between the two (may be changed after issue).
- ▶ Account option selected determines interest crediting methodology applied to Account Value.

**Fixed Account Option**

- ▶ If the Fixed Account option is chosen, Net Premium and loan repayments are allocated to the Fixed Account.
- ▶ Amounts allocated to the Fixed Account earn interest credits daily, at a rate guaranteed to be no less than 2.50% annually.

**Plus Account Option\***

- ▶ If the Plus Account option is chosen, Net Premium and loan repayments are first allocated to the Fixed Account and earn Fixed Account interest credits. Then, the entire Fixed Account is transferred into a new Plus Account Segment on the next available Transfer Date (Transfer Dates are on the 15th of the month).
- ▶ Plus Account offers the possibility of both Basic Interest and Index Interest.
  - ▶ Basic Interest: Credited daily at a rate equivalent to the annual rate that would have been credited if these amounts had been in the Fixed Account, less 2.50%. The guaranteed minimum basic interest rate is 0.0%.
  - ▶ Index Interest: Credited at segment maturity based on S&P 500® Index Values, excluding dividends, Participation Rate, Index Growth Cap, Index Growth Floor, and Average Daily Segment Value.

**Index Segment Information**

- ▶ Index Growth Floor            0% in all states
- ▶ Index Growth Cap            Never less than 3%. Current Index Growth Cap can be found on [www.prudential.com](http://www.prudential.com). The Index Growth Cap may be raised or lowered at the company's discretion. Once a Plus account segment is created, its Index Growth Cap will not change.
- ▶ Participation Rate            50%
- ▶ Segment Duration            One year

*\*Founders Plus is not a variable contract or an investment contract. Although the policy will be affected by changes in the S&P 500® Index, the policy does not invest directly in any stock or equity investments.*

**Changing Account Selection After Issue**

**Fixed to the Plus Account**

- ▶ Amounts in the Fixed Account are allocated to a new Plus Account Segment on the next available Transfer Date.
- ▶ Future premiums and loan repayments are allocated to the Plus Account as described above.

**Plus to the Fixed Account**

- ▶ All future premiums and loan repayments are allocated to the Fixed Account.
- ▶ Amounts in maturing Segments are re-allocated to the Fixed Account at each Segment maturity date.

**Alternate Contract Fund**

The Alternate Contract Fund (ACF) is an alternative way to calculate the insurance benefit and the cash surrender value. Regardless of Indexed Account performance, the ACF will guarantee a cumulative return of 1% annually on net premiums, deducting the same withdrawals and charges as the Contract Fund (other than the asset-based administrative fee). When the ACF is more than the Contract Fund, the ACF will be used in its place for most policy provisions, including the calculation of surrender value, available loan amount, amount at risk, and death benefits. The ACF also provides protection against lapse. If the ACF, net of any outstanding loans, is sufficient to cover monthly charges as they come due, the policy will not enter default. There is no guarantee that the ACF will be a positive value as charges and other reductions can deplete it.

**Minimum Withdrawal Amount<sup>5</sup>**

\$250

**Loans<sup>5</sup> (Standard & Preferred)**

Loans are available at any time provided loan value exists and the policy is not in default.

| Loan Types   | Maximum Amount     | Crediting Rate Applied | Interest Rate Charged |
|--|--------------------|------------------------|-----------------------|
| <b>Standard</b><br><i>(available any time loan value exists)</i>               | 100% of cash value | 3%                     | 4%                    |
| <b>Preferred</b><br><i>(available on or after the 10th policy anniversary)</i> | 100% of cash value | 3%                     | 3.05%                 |

*Note: After 10 years, all new and existing loans will be considered preferred loans and be charged the preferred loan rate. Loaned funds earn 1% toward the Alternate Contract Fund value.*

<sup>5</sup> Life insurance cash values are accessed through loans and withdrawals, which will reduce cash values and death benefits and may have tax consequences. The Internal Revenue Service may take the position that the preferred loan should be treated as a distribution for tax purposes because of the relatively low differential between the loan interest rate and the contract's crediting rate. Distributions are subject to income tax. Were the Internal Revenue Service to take this position, Pruco Life would take reasonable steps to attempt to avoid this result, including modifying the contract's loan provisions, but cannot guarantee that such efforts would be successful.

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

| <b>CONTRACT CHARGES DEDUCTED FROM PREMIUM PAYMENTS</b>                |   |  |
|---|---|--|
|   | <b>Current</b>  | <b>Guaranteed</b>  |
| <b>Premium-Based Administrative Charges (Taxes)</b>                   | ▶ 2.50%   | ▶ 2.50%  |
| <b>Charges for Sales Expenses (on all premiums)</b>                   | ▶ 3.43%   | ▶ 3.43%  |
| <b>CHARGES DEDUCTED MONTHLY FROM THE CONTRACT FUND</b>                |   |  |
|   | <b>Current</b>  | <b>Maximum</b>   |
| <b>Administrative Charges</b>   | ▶ All years: \$7.50 per month   | ▶ All years: \$10.00 per month   |
| <b>Monthly per \$1,000 Charge</b>                                     | ▶ 7 years per \$1,000 charge<br>Varies by sex, issue age, duration, premium class, and rating class   | ▶ All years per \$1,000 charge (except in NY: 7 years per \$1,000 charge).<br>Varies by sex, issue age, duration, premium class and rating class |
| <b>Asset-Based Charge</b>   | ▶ 0.0%  | ▶ All years 0.50% (0.0416% per month)  |
| <b>Cost of Insurance Charge</b>                                       | Varies by sex, issue age, rating class, duration, and face amount band and tier (where tier is a classification for portions of the total Net Amount at Risk (NAR) on a policy, based on the relationship of the NAR to the face amount).   | Varies by sex, issue age, duration, and premium class  |
| <b>Charges for Riders and/or Supplementary Benefits</b>               | Based on riders and/or supplementary benefits selected  | Same as current  |
| <b>TRANSACTION CHARGES DEDUCTED FROM THE CONTRACT FUND</b>            |   |  |
| <b>Surrender Charge</b>   | During the first 14 years, surrender charges are deducted from the Account Value if the policy is surrendered. Charges are based on client's age, face amount, and underwriting category, and decline annually after issue. See schedule of maximum surrender charges in the contract data pages for more detail. | Same as current  |
| <b>Withdrawal Charge</b>  | Lesser of \$25 or 2% of withdrawal amount   | Same as current  |
| <b>Charges for Riders and/or Supplementary Benefits</b>               | Based on riders and/or supplementary benefits selected  | Same as current  |
| <b>Administrative Charge for Any Change in Basic Insurance Amount</b> | None  | \$25 per decrease in Basic Insurance Amount  |

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|   |  |
|---|--|
| <p><b>Available Benefits and Riders<sup>6</sup></b></p> | <ul style="list-style-type: none"> <li>▶ Accidental Death Benefit (ADB)*</li> <li>▶ Children Level Term Rider (CLT)*</li> <li>▶ Enhanced Cash Value Rider (ECV)*</li> <li>▶ Overloan Protection Rider<sup>9</sup></li> <li>▶ BenefitAccess Rider<sup>7, *</sup></li> <li>▶ Enhanced Disability Benefit (EDB)*</li> <li>▶ <i>Living Needs Benefit</i> (LNB)<sup>8</sup></li> </ul> <p>*Available for an additional cost.</p>  |
| <p><b>Enhanced Cash Value Rider (ECV)</b></p>           | <p>The Enhanced Cash Value (ECV) Rider is an optional rider that, during the early years, provides an additional amount to the cash surrender value of the policy. ECV is suitable primarily for business-owned or premium-financed<sup>10</sup> insurance.</p> <p>It may be added to a policy only at issue and cannot be removed after the New Business Change Period. When adding ECV to the policy, it is important to consider the following:</p> <ul style="list-style-type: none"> <li>▶ There is a \$250,000 minimum face amount.</li> <li>▶ While short-term cash values may be higher, the long-term cash values may be lower.</li> <li>▶ ECV enhances the policy's cash surrender value; however, it does not enhance the policy's Contract Fund value.</li> <li>▶ ECV does not enhance the policy's loan value.</li> <li>▶ There will be a one-time charge of \$0.75 per thousand of coverage amount for ECV. The charge will be deducted from the first monthly deduction on the policy.</li> <li>▶ Compensation rates and structure differ on policies with ECV. A portion of first year compensation is earned and payable in policy year 1. Provided the policy remains in force, contingent future commission is payable in policy years 2 – 6.</li> <li>▶ Policies surrendered as part of an exchange under Sec. 1035 of the IRS Code will not receive the higher values.</li> </ul> <p>Not available in NY.</p> |

<sup>6</sup> All riders, supplemental benefits, and product features may not be available in all states. Additional limitations may also apply based on age and underwriting.

- BenefitAccess Rider may not be added to the same policy as Enhanced Disability Benefit and Living Needs Benefit
- Living Needs Benefit may not be added to the same policy as BenefitAccess Rider
- Enhanced Disability Benefit may not be added to the same policy as BenefitAccess Rider

<sup>7</sup> The 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 proceeds 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 (\$100 in Florida) processing fee. You should consult your tax and legal advisors prior to initiating any claim. A licensed health care practitioner must certify the chronic or terminal illness to qualify for the 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 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.

<sup>8</sup> The *Living Needs Benefit* is an accelerated death benefit and is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for insurance of these types. There is no charge for this rider but, when a claim is paid under this rider, the death benefit is reduced for early payment and a \$150 processing fee (\$100 in Florida) is deducted. If more than one policy is used for the claim, each policy will have a processing fee of up to \$150 (\$100 in Florida) deducted. Portions of the *Living Needs Benefit* payment may be taxable, and receiving an accelerated death benefit may affect eligibility for public assistance programs. The federal income tax treatment of payments made under this rider depends upon whether the insured is the recipient of the benefit and is considered "terminally ill" or "chronically ill." We suggest that clients seek assistance from a personal tax advisor regarding the implications of receiving *Living Needs Benefit* payments. This rider is not available in Minnesota to new purchasers over age 65 until the policy has been in force for one year, and the nursing home option is not available in Connecticut, Florida, Massachusetts, New York or the District of Columbia. **This rider is not available in Washington state.** In Oregon, term policies must include the waiver of premium benefit to be eligible for this rider.

<sup>9</sup> Only available when using the Guideline Premium Test (GPT).

<sup>10</sup> Prudential's sole role with regard to any premium finance arrangement is that of a product provider. Prudential is neither endorsing the use of the premium finance strategy nor the use of any premium finance concept sponsor.

## FAST FACTS

## PRULIFE® FOUNDERS PLUS UL



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The potential to build cash value in the Plus Account is based in part 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 50% participation rate (subject to change). Money that is placed in the Plus Account is not a direct investment in the S&P 500® Index.

The Index Growth Cap is generally stated as a percentage, which is the maximum rate of index interest that will be credited at the end of the one year Plus Account Segment, regardless of changes to the designated index. The Index Growth Cap is declared for each Plus Account Segment in advance of each Plus Account Segment start date. The Index Growth Cap may be raised or lowered at our discretion before the segment is created, but will not be lower than the guaranteed minimum index growth cap stated in the policy (3% in all states). Once a Plus Account Segment is created, its Index Growth Cap will not change. Changes to the Index Growth Cap could result in different values than shown here. 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.

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