



FAST FACTS

PruLife® Founders Plus UL

Overview	<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 three interest crediting options, the Fixed Account or one of two Plus Accounts. The Plus Accounts offer the opportunity to earn interest credits based in part on the performance of the S&P 500® Index (subject to a participation rate, cap, and floor). Founders Plus also provides an extended No-Lapse Guarantee. On many moderately funded scenarios, the No-Lapse Guarantee can go to age 90 or beyond.</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 chronically 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&P 500® Index, the policy does not invest directly in any stock or equity investments.</i></p>																																
Target Markets	<p>Individual Market</p> <p>Clients with a death benefit need, who may</p> <ul style="list-style-type: none"> ▶ Want cost-effective protection ▶ Be interested in benefits for chronic or terminal illness (available through optional riders) ▶ Have estate planning or wealth transfer needs ▶ Want the flexibility of cash value 	<p>Business Market</p> <ul style="list-style-type: none"> ▶ Business owner clients who need funding for a key person or continuation strategy ▶ Business owner clients with legacy equalization needs 																															
Design Highlights	<ul style="list-style-type: none"> ▶ Cost-effective permanent life insurance ▶ Ability to add the BenefitAccess Rider for chronic or terminal illness concerns ▶ Extended No-Lapse Guarantee (NLG), with the ability to customize the NLG duration depending on premium amount ▶ Potential cash value accumulation ▶ Age Last Birthday ▶ 1st Year Flexibility ▶ Choice between three interest crediting options 																																
Auto Issue/ Jumbo Limits¹	<p>\$75 million/\$100 million. "Auto-issue" refers to the maximum face amount that can be applied for on any one policy. "Jumbo" refers to the maximum total line that can be considered without review by Prudential's reinsurance partners (applied for + inforce coverage). Both limits can be reduced by amounts in force and applied for and can also be reduced by factors such as age, ratings, residence, travel, and occupation. Higher capacity amounts will be considered on a case-by-case basis and may be subject to the availability of reinsurance.</p>																																
Underwriting Categories	<p>We offer six (four Non-Smoker and two Smoker) underwriting categories.</p> <table border="1" data-bbox="251 1228 1088 1428"> <thead> <tr> <th>Non-Smoker</th> <th>Smoker</th> </tr> </thead> <tbody> <tr> <td>Preferred Best</td> <td>Preferred Smoker</td> </tr> <tr> <td>Preferred Non-Tobacco</td> <td>Smoker</td> </tr> <tr> <td>Non-Smoker Plus</td> <td></td> </tr> <tr> <td>Non-Smoker</td> <td></td> </tr> </tbody> </table> <p>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" data-bbox="251 1512 1494 1690"> <thead> <tr> <th>Prudential</th> <th>Preferred Best</th> <th>Preferred Non-Tobacco</th> <th>Non-Smoker Plus</th> <th>Non-Smoker</th> <th>Preferred Smoker</th> <th>Smoker</th> </tr> </thead> <tbody> <tr> <td>Companies with 3 Non-Smoking classes</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>Companies with 4 Non-Smoking classes</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	Companies with 3 Non-Smoking classes	Super Preferred	Preferred Non-Smoker	Standard Non-Smoker		Preferred Smoker	Smoker	Companies with 4 Non-Smoking classes	Super Preferred	Preferred Non-Smoker	Standard Plus	Standard Non-Smoker	Preferred Smoker	Smoker
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Issue Ages²	<ul style="list-style-type: none"> ▶ 0 – 85 ▶ 0 – 70 (Type C) 																																
Death Benefit Types	<ul style="list-style-type: none"> ▶ Fixed Death Benefit (Type A) ▶ Variable Death Benefit (Type B) ▶ Return of Premium Death Benefit (Type C) 																																

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

² There are no extended or exception issue ages.

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Death Benefit Option Changes³	<ul style="list-style-type: none"> ▶ Changes from option A and C to B and B and C to A are allowed. ▶ Changes from option A and B to C are not allowed. ▶ Option C can be changed to A or B but cannot be changed back to C. 												
Definition of Life Insurance Test	Choice of Cash Value Accumulation Test (CVAT) or Guideline Premium Test (GPT)												
Face Amount Bands	<table border="1"> <thead> <tr> <th>Band</th> <th>Minimum Face Amount</th> <th>Maximum Face Amount</th> </tr> </thead> <tbody> <tr> <td>Band 1</td> <td>\$100,000</td> <td>\$249,999</td> </tr> <tr> <td>Band 2</td> <td>\$250,000</td> <td>\$999,999</td> </tr> <tr> <td>Band 3</td> <td>\$1 million and up</td> <td></td> </tr> </tbody> </table>	Band	Minimum Face Amount	Maximum Face Amount	Band 1	\$100,000	\$249,999	Band 2	\$250,000	\$999,999	Band 3	\$1 million and up	
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Minimum Face Amounts	<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>\$250,000⁴</td> </tr> </tbody> </table>	Issue Age of Insured	Minimum Face Amount	0 – 80	\$100,000	81 – 85	\$250,000 ⁴						
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Face Amount Decreases³	<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.</p> <ul style="list-style-type: none"> ▶ Minimum decrease: \$5,000 for base coverage 												
Premiums⁵	<ul style="list-style-type: none"> ▶ Premiums can be paid to attained age 121. 												
Billing Modes	<ul style="list-style-type: none"> ▶ Annual ▶ Semi-Annual ▶ Quarterly ▶ Monthly (Electronic Funds Transfer only) <p><i>Note: Payment modes other than Annual may result in higher aggregate premiums.</i></p>												
Minimum Initial Premium	<ul style="list-style-type: none"> ▶ 8.6% of the Limited No-Lapse Guarantee Premium 												
Target Premium	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.												
No-Lapse Guarantee	<p>The product makes use of two lapse protection features, a premium-based Limited No-Lapse Guarantee during the first 10 years of the policy before switching to the shadow account guarantee. The Limited No-Lapse Guarantee protects against lapse provided a certain level of premiums are received. As long as premiums paid into the policy, minus withdrawals, 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 changes, policy loans or withdrawals, death benefit type changes). If the policy lapses, the No-Lapse Guarantee can be reinstated.</p>												
Coverage Beyond Age 121⁵	<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>												
1st Year Flexibility	<p>Important information regarding premiums received in the first policy year.</p> <ul style="list-style-type: none"> ▶ 1st Year Flexibility: The No-Lapse Guarantee (Shadow Account) structure allows for increased flexibility around the timing of premium payments received in the first policy year. As long as premiums illustrated within the first year are actually received within that year, the No-Lapse Guarantee period will not be reduced. This is very beneficial for 1035 exchanges and backdated policies where there is uncertainty regarding the timing of premium payments. This flexibility only applies during the first policy year. In subsequent years (year 2+) premiums must be received within the month in which they are due in order to maintain the No-Lapse Guarantee period. ▶ Sufficient premiums are still required throughout year 1 to maintain the Limited No-Lapse Guarantee and prevent the policy from lapsing. ▶ Late premium payments in any year will always impact policy cash values. 												

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

⁴ 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 below \$250,000 must be submitted using the paper application.

⁵ The contract may not qualify as life insurance under federal tax law after the insured has attained age 100 and may be subject to adverse tax consequences. A tax advisor should be consulted before choosing to continue the contract after the insured reaches age 100.

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<p>Interest Crediting Account Options</p>	<p>Overview</p> <ul style="list-style-type: none"> ▶ Policy offers choice between either the Fixed Account or one of two Plus Accounts, Plus 50 or Plus 100. ▶ Client must select one account and cannot split among them (Choice of account can be changed after issue). ▶ Account option selected determines interest crediting methodology applied to Contract Fund. <p>Fixed Account Option</p> <ul style="list-style-type: none"> ▶ 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. <p>Plus Account Options*</p> <ul style="list-style-type: none"> ▶ If a Plus Account option is chosen, Net Premium and loan repayments are first allocated to the Fixed Account and earn Fixed Account interest credits. Then, unless a designated transfer amount is elected, the entire Fixed Account is transferred into a new Plus Account Segment based on the policyholder's most recent account selection on the next available Transfer Date (Transfer Dates are on the 15th of the month). ▶ Plus Accounts offer the possibility of both Basic Interest and Index Interest. <ul style="list-style-type: none"> ▶ Basic Interest: For the Plus 50 Account, the Basic Interest Rate is the amount by which the Fixed Account Rate exceeds 2.5%. For the Plus 100 Account, the Basic Interest Rate is the amount by which the Fixed Account Rate exceeds 5%. The guaranteed minimum Basic Interest Rate is 0%. ▶ Index Interest: Credited at segment maturity based on Average Daily Segment Value and S&P 500® Index Values (excluding dividends). The Index Interest Rate is also based on each Account's Participation Rate, Index Growth Cap, and Index Growth Floor. <p>Designated Transfer Amount (DTA)</p> <ul style="list-style-type: none"> ▶ With the DTA, policyowners can designate the amount that will be transferred from the Fixed Account to either the Plus 50 or Plus 100 Account on a monthly basis, creating a unique Plus Segment with each transfer. ▶ Policyowners can use the DTA, for example, to create multiple Plus Account Segments with each premium. ▶ If the Fixed Account balance is less than the designated amount, the full, remaining balance will be transferred. <p>Index Segment Information</p> <ul style="list-style-type: none"> ▶ Index Growth Floor 0% in all states ▶ Index Growth Cap Never less than 3%. Current Index Growth Cap for each Plus Account can be found on www.prudential.com/universal-life. The Index Growth Cap for each Plus Account may be raised or lowered at the company's discretion. Once a Plus Account segment is created, its Index Growth Cap will not change. The current cap for the Plus 100 Account will generally be higher than the Plus 50 Account, providing higher index interest potential. ▶ Participation Rate 50% for the Plus 50 Account; 100% for the Plus 100 Account ▶ Segment Duration One year <p><i>*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.</i></p>
<p>Changing Account Selection After Issue</p>	<p>Changing to a Plus Account</p> <ul style="list-style-type: none"> ▶ Amounts in the Fixed Account are allocated to the selected account on the next available Transfer date, subject to the designated transfer amount, if applicable. ▶ Funds in active Plus Account segments will transfer to the account selected upon reaching their segment maturity date. <p>Changing from a Plus Account to the Fixed Account</p> <ul style="list-style-type: none"> ▶ All future premiums and loan repayments are allocated to the Fixed Account. ▶ Funds in active Plus Account segments will transfer to the Fixed Account upon reaching their segment maturity date.
<p>Alternate Contract Fund</p>	<p>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 deductions can deplete it.</p>
<p>Minimum Withdrawal Amount⁶</p>	<p>\$250</p>

⁶ 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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Fixed Loans⁶ (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
	Standard <i>(available in years 1 – 10)</i>	100% of cash value	3%	4%
	Preferred <i>(available on or after the 10th policy anniversary)</i>	100% of cash value	3%	3.05%
<i>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.</i>				

CHARGES

CONTRACT CHARGES DEDUCTED FROM PREMIUM PAYMENTS

	Current (non-guaranteed)	Maximum
Premium-Based Administrative Charges (Taxes)	▶ 2.50%	▶ 2.50%
Charges for Sales Expenses (on all premiums)	▶ 3.44%	▶ 3.44%

CHARGES DEDUCTED MONTHLY FROM THE CONTRACT FUND

	Current (non-guaranteed)	Maximum
Administrative Charges	▶ All years: \$7.50 per month	▶ All years: \$10.00 per month
Monthly per \$1,000 Charge	▶ 7 years per \$1,000 charge Varies by sex, issue age, duration, premium class, and rating class	▶ All years per \$1,000 charge (except in NY: 7 years per \$1,000 charge). Varies by sex, issue age, duration, premium class, and rating class
Asset-Based Charge	▶ All years 0.50% (0.0416% per month)	▶ All years 0.50% (0.0416% per month)
Cost of Insurance Charge	Varies by such factors as sex, issue age, premium class, 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, attained age, smoker status, and rating class
Charges for Riders and/or Supplementary Benefits	Based on riders and/or supplementary benefits selected	Same as current

TRANSACTION CHARGES DEDUCTED FROM THE CONTRACT FUND

	Current (non-guaranteed)	Maximum
Surrender Charge	During the first 14 years, surrender charges are deducted from the Contract Fund if the policy is surrendered or the face amount is decreased. Charges are based on client's sex, age, premium class, rating class, face amount, issuing company, and duration (declining annually after issue). See schedule of maximum surrender charges in the contract data pages for more detail.	Same as current
Withdrawal Charge	\$0	\$25
Charges for Riders and/or Supplementary Benefits	Based on riders and/or supplementary benefits selected	Same as current
Administrative Charge for Any Change in Basic Insurance Amount	None	\$25 per decrease in Basic Insurance Amount

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<p>Available Benefits and Riders⁷</p>	<ul style="list-style-type: none"> ▶ Accidental Death Benefit (ADB)* ▶ Children Level Term Rider (CLT)* ▶ Enhanced Cash Value Rider (ECV)* ▶ Overloan Protection Rider¹⁰ ▶ BenefitAccess Rider⁸, * ▶ Enhanced Disability Benefit (EDB)* ▶ Living Needs BenefitSM (LNB)⁹ <p>*Available for an additional cost.</p>
<p>Enhanced Cash Value Rider (ECV)</p>	<p>The Enhanced Cash Value (ECV) Rider is an optional rider that, during the early years, provides an additional amount to the cash surrender value of the policy. ECV is suitable primarily for business-owned or premium-financed¹¹ insurance.</p> <p>It may be added to a policy only at issue and cannot be removed after the New Business Change Period. When adding ECV to the policy, it is important to consider the following:</p> <ul style="list-style-type: none"> ▶ There is a \$250,000 minimum face amount. ▶ While short-term cash values may be higher, the long-term cash values may be lower. ▶ ECV enhances the policy's cash surrender value; however, it does not enhance the policy's Contract Fund value. ▶ ECV does not enhance the policy's loan value. ▶ There will be a one-time charge of \$0.75 per thousand of coverage amount for ECV. The charge will be deducted as part of the first monthly deduction. ▶ Compensation rates and structure differ on policies with ECV. A portion of first year compensation is earned and payable in policy year 1. Provided the policy remains in force, contingent future commission is payable in policy years 2 – 6. ▶ Policies surrendered as part of an exchange under Sec. 1035 of the IRS Code will not receive the higher values (except in FL). <p>Not available in NY.</p>

⁷ 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 BenefitSM.
- Living Needs BenefitSM 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.
- Overloan Protection may not be added on the same policy as Accidental Death Benefit.

⁸ The BenefitAccess Rider is an optional rider for chronic or terminal illness that accelerates the life insurance death benefit. It is not Long-Term Care (LTC) insurance. Benefits received under the rider will reduce and may deplete the death benefit. Electing the BenefitAccess Rider results in an additional charge and underwriting requirements. Some benefit payments may be subject to a fee. Other terms and conditions apply. 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.

⁹ The Living Needs BenefitSM 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 deducted (\$100 in Florida). Portions of the Living Needs BenefitSM 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 considered "terminally ill" or "chronically ill" and, if the policy is business related, whether the insured is receiving the benefits. We suggest that clients seek assistance from a personal tax advisor regarding the implications of receiving Living Needs BenefitSM 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.

¹⁰ Only available when using the Guideline Premium Test (GPT).

¹¹ Prudential's sole role with regard to any premium finance arrangement is that of a product provider. Prudential is endorsing neither the use of the premium finance strategy nor the use of any premium finance concept sponsor.

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Settlement Options

A Settlement Option is an arrangement that allows the death benefit proceeds to be payable to beneficiary as a stream of payments over time instead of paid as a lump sum benefit.

A Settlement Option can be elected by the policyowner at the time of policy issue, at any time the policy is in force, or by the beneficiary at the time of death claim. When elected by the policyowner, the policyowner can specify (from options available) how the proceeds will be paid to their beneficiary(ies) and can also determine whether or not they want their beneficiary to have the option to change the arrangement. The owner may specify that their beneficiary have a “right to withdraw” in which case the beneficiary receiving payments would have an option of taking an early lump sum (in lieu of receiving payments over time) at any time while benefits are being paid. Or, the owner may elect that their beneficiary have “no right to withdraw” in which case the beneficiary would be unable to arrange alternative distributions and would not have an option of taking an early lump sum.

There are five Settlement Options available:

Option 1 (Payments for a Fixed Period): Under this option, Prudential will make payments based on a fixed period of time elected (from 1 to 25 years). The payments will include interest, which may be more, but will never be less than that guaranteed in the policy. This option can be illustrated in Prudential’s illustration system, by choosing the “Benefit Payout Option” and inputting an income scenario to solve for the death benefit.

Option 2 (Life Income): Under this option, Prudential will make monthly payments for as long as the beneficiary lives. The owner or beneficiary selects a certain (guaranteed) period of 5, 10, 15, or 20 years, or Installment Refund, which is until the sum of payments equals the amount of proceeds payable to that beneficiary. If the beneficiary dies within this period, Prudential will pay the present value of remaining benefits to a contingent beneficiary, or if none has been named, to the beneficiary’s estate. If the beneficiary lives past this period, he or she will continue to receive payments for the rest of his or her life, but nothing would be payable upon his or her death. Prudential must have proof of the date of birth of the person on whose life the settlement is based.

Option 3 (Interest Payments): Under this option, if the proceeds for any one beneficiary are \$1,000 or more, Prudential will hold the proceeds and pay beneficiaries an interest amount on those proceeds. The interest may be more, but will never be less than that guaranteed in the policy. Payments will be made based on a frequency elected by the policyowner or beneficiary (annually, semiannually, quarterly, or monthly).

Option 4 (Installments of a Fixed Amount): Under this option, Prudential will make equal, fixed payments for as long as proceeds are available.

Option 5 (Non-participating Income): Prudential will make payments like those of any annuity we then regularly issue that: (1) is based on United States currency; (2) is bought by a single sum; (3) does not provide for dividends; and (4) does not normally provide for deferral of the first payment. Each payment will be at least equal to what we would pay under that kind of annuity with its first payment due on its contract date. Option 5 cannot be chosen more than 30 days before the due date of the first payment.

Important Considerations: While the lump sum distribution of the death benefit is generally federal income tax-free, the receipt of death benefit proceeds in installments (through a Settlement Option) will generate income taxation, for Options 1, 2, 4, and 5, as a portion of each settlement payment will represent interest earned from the installment plan. Under Option 3, the full amount of the payment will be reported as taxable interest. Policyowners and/or beneficiaries who elect a Settlement Option should always consult a tax advisor to review their specific tax situation.

For all settlement options, the owner or beneficiary may specify the frequency of payments (either annually, semiannually, quarterly, or monthly). At any time, the elections can be changed by submitting instructions in a manner satisfactory to Prudential.

If the owner or the beneficiary (who has the “right to withdraw”) elects to take an early lump sum payment in lieu of settlement payments, the lump sum payable will be less than the sum of remaining settlement option payments. Policyowners should refer to the Founders Plus policy for any additional details around settlement options.

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

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% or 100% participation rate (subject to change). Money that is placed in the Plus Account is not a direct investment in the S&P 500® Index. Founders Plus is not a variable contract or an investment contract.

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.

Prudential Financial and its financial professionals do not give legal or tax advice. Clients should consult with their own advisors.

Guarantees are based on the claims-paying ability of the issuing insurance company.

PruLife® Founders Plus UL is issued by Pruco Life Insurance Company in all states except New York, where it is issued by Pruco Life Insurance Company of New Jersey; both are Prudential Financial companies located at 213 Washington Street, Newark, NJ 07102-2992.

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

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Investment and Insurance Products:

Not Insured by FDIC, NCUSIF, or Any Federal Government Agency.
May Lose Value. Not a Deposit or Guaranteed by Any Bank,
Credit Union, Bank Affiliate, or Credit Union Affiliate.