



FAST FACTS

PruLife® Custom Premier II

Overview	<p>PruLife Custom Premier II is a variable universal life insurance product that provides death benefit protection with a focus on cash value accumulation potential. Cash value that accumulates can be accessed to supplement retirement income.</p> <p>Additionally, PruLife Custom Premier II can be enhanced with Prudential's optional BenefitAccess Rider,^{1,2} which can accelerate the policy's death benefit and provide income if the insured becomes chronically or terminally ill and meets the other terms and conditions of the rider. BenefitAccess is available for an additional cost, and additional underwriting requirements apply.</p>
Target Markets	<p>Clients with a permanent death benefit need and who may:</p> <ul style="list-style-type: none"> ▶ Want strong cash accumulation potential. ▶ Want to use life insurance as part of a strategy to generate tax-advantaged supplemental retirement income. ▶ Be willing to assume market risk and volatility to achieve potentially higher returns. ▶ Be interested in protection for chronic or terminal illness (available through optional riders).
Design Highlights	<ul style="list-style-type: none"> ▶ The potential to accumulate cash value, which can be accessed to supplement retirement income ▶ Broad, diverse portfolio of underlying investment options ▶ Age Last Birthday pricing ▶ 20th-year cash value accumulation potential ▶ Two No-Lapse Guarantee periods (Short-Term and Limited) ▶ Issued with face amounts from \$75,000 and up; \$50,000 for ages 0 – 17
Auto Issue/Jumbo Limits	<p>\$75 million/\$100 million</p> <p>“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>

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Prudential
Bring Your Challenges®

Underwriting Categories	<p>Prudential offers six underwriting categories, including four Non-Smoker and two Smoker categories.</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr style="background-color: #808080; color: white;"> <th style="padding: 5px;">Non-Smoker</th> <th style="padding: 5px;">Smoker</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">Preferred Best</td> <td style="padding: 5px;">Preferred Smoker</td> </tr> <tr> <td style="padding: 5px;">Preferred Non-Tobacco</td> <td style="padding: 5px;">Smoker*</td> </tr> <tr> <td style="padding: 5px;">Non-Smoker Plus</td> <td style="padding: 5px;"></td> </tr> <tr> <td style="padding: 5px;">Non-Smoker*</td> <td style="padding: 5px;"></td> </tr> </tbody> </table> <p><i>*Only categories available for policies under \$100,000, issue ages under 18, and 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. With the exception of Prudential, underwriting categories are not meant to represent any specific company's rating classes.</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr style="background-color: #f4a460;"> <th style="padding: 5px;">Prudential</th> <th style="padding: 5px;">Preferred Best</th> <th style="padding: 5px;">Preferred Non-Tobacco</th> <th style="padding: 5px;">Non-Smoker Plus</th> <th style="padding: 5px;">Non-Smoker</th> <th style="padding: 5px;">Preferred Smoker</th> <th style="padding: 5px;">Smoker</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">Companies with 3 Non-Smoking classes</td> <td style="padding: 5px;">Super Preferred</td> <td style="padding: 5px;">Preferred Non-Smoker</td> <td colspan="2" style="padding: 5px;">Standard Non-Smoker</td> <td style="padding: 5px;">Preferred Smoker</td> <td style="padding: 5px;">Smoker</td> </tr> <tr> <td style="padding: 5px;">Companies with 4 Non-Smoking classes</td> <td style="padding: 5px;">Super Preferred</td> <td style="padding: 5px;">Preferred Non-Smoker</td> <td style="padding: 5px;">Standard Plus</td> <td style="padding: 5px;">Standard Non-Smoker</td> <td style="padding: 5px;">Preferred Smoker</td> <td style="padding: 5px;">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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Death Benefit Types	▶ Types A, B, and C																															
Issue Ages	▶ 0 – 85 ▶ 0 – 70 for policies issued with Type C Death Benefit																															
Minimum Face Amounts	▶ 0 – 17 = \$50,000 ▶ 18 – 75 = \$75,000 ▶ 76 – 80 = \$100,000 ▶ 81 – 85 = \$250,000, with exceptions permitted at \$200,000. ▶ Type C Death Benefit: \$250,000.																															
Face Amount Bands	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="padding: 5px;">Band</th> <th style="padding: 5px;">Minimum Face Amount</th> <th style="padding: 5px;">Maximum Face Amount</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">1</td> <td style="padding: 5px;">\$50,000</td> <td style="padding: 5px;">\$99,999</td> </tr> <tr> <td style="padding: 5px;">2</td> <td style="padding: 5px;">\$100,000</td> <td style="padding: 5px;">\$249,999</td> </tr> <tr> <td style="padding: 5px;">3</td> <td style="padding: 5px;">\$250,000</td> <td style="padding: 5px;">\$999,999</td> </tr> <tr> <td style="padding: 5px;">4</td> <td colspan="2" style="padding: 5px;">\$1 million and up</td> </tr> </tbody> </table>	Band	Minimum Face Amount	Maximum Face Amount	1	\$50,000	\$99,999	2	\$100,000	\$249,999	3	\$250,000	\$999,999	4	\$1 million and up																	
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Investment Options	▶ 64 underlying variable investment options <ul style="list-style-type: none"> • 37 domestic equity funds (of which 2 are index funds and 5 specialty funds) • 7 international equity funds • 6 fixed income/bond funds • 13 asset allocation/balanced funds • Money market fund ▶ Fixed Account option ▶ No restriction on fund selection or required asset allocation																															

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Contract Fund Options & Other Features	<ul style="list-style-type: none"> ▶ Automatic Asset Rebalancing ▶ Dollar Cost Averaging (DCA) ▶ Allocated charges <p>Only in New York—Reduced Paid-Up (RPU) Option: The amount will be dependent upon the insured's age, the underwriting category, and the surrender value. The policy must be active and not in default when the request for Reduced Paid-Up insurance is made.</p>
Fund Transfers	<p>The first 12 in a contract year are free. Transfers in excess of 12 in a contract year are currently free, but we reserve the right to charge up to \$25 per transaction. Maximum of 20 telephone or fax transfers per year. After 20 transfers, additional transfers may be made only with the company's consent. If we consent, we will accept subsequent transfer requests only if they:</p> <ul style="list-style-type: none"> ▶ are in a form acceptable to us. ▶ bear an original signature in ink. ▶ are sent to us via U.S. regular mail.
Interest-Crediting Rate (Fixed Account Only)	<ul style="list-style-type: none"> ▶ 1% minimum guarantee
Persistency Credit	<ul style="list-style-type: none"> ▶ Beginning in policy year 7, the contract fund will be credited 0.35% of the unloaned value. The persistency credit is not guaranteed except for policies issued in New York.
No-Lapse Guarantee	<p>Two No-Lapse Guarantee periods:</p> <ul style="list-style-type: none"> ▶ Limited—to age 75 or 10 years, whichever is later ▶ Short-Term—8 years (age 0 – 59); 6 years (ages 60 and above) <p>Note: Limited is not available with Type C Death Benefit.</p>
Available Riders and Benefits³	<ul style="list-style-type: none"> ▶ Overloan Protection Rider⁴ ▶ Living Needs Benefit^{SM 5} ▶ Accidental Death Benefit² ▶ Enhanced Disability Benefit² ▶ Children Level Term Rider² ▶ BenefitAccess Rider (BAR)^{1,2} <p><i>All are subject to state availability. Refer to the latest highlighter on each rider for more information.</i></p>
Premiums	<ul style="list-style-type: none"> ▶ Premiums can be paid to attained age 121.⁶
Billing Modes	<p>Payment arrangements other than annual may result in higher aggregate premiums.</p> <ul style="list-style-type: none"> ▶ Annual ▶ Semi-annual ▶ Quarterly ▶ Monthly (EFT only)
Face Amount Increases	<p>Not allowed.</p>

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Face Amount Decrease	<p>Clients have the option of decreasing the basic insurance amount of their contract without withdrawing any cash surrender value. If a change in circumstances causes you to determine that their amount of insurance is greater than needed, a decrease will reduce the insurance protection and the monthly deductions for the cost of insurance. See the prospectus for details.</p> <p>▶ Minimum decrease = \$5,000</p>												
Death Benefit Option Changes	<p>▶ Changes from option A and C to B, and B and C to A are allowed.</p> <p>▶ Changes from option A and B to C are not allowed.</p> <p>▶ Option C can be changed to A or B but cannot be changed back to C.</p>												
Definition of Life Insurance Test	<p>Choice of:</p> <p>▶ Cash Value Accumulation Test (CVAT) ▶ Guideline Premium Test (GPT)</p>												
Withdrawals⁷	<p>▶ Minimum amount is \$500—no limit to the number of withdrawals that can be taken. Withdrawals reduce the contract fund by the withdrawal amount plus the amount of any surrender charges and transaction charges that may be applied.</p> <p>▶ Withdrawals are available at any time cash value exists.</p>												
Loans (Standard & Preferred)⁷	<p>Loans are available any time loan value exists and the policy is not in default.</p> <table border="1"> <thead> <tr> <th>Loan Types</th> <th>Maximum Amount</th> <th>Credit Rate Applied</th> <th>Interest Rate Charged</th> </tr> </thead> <tbody> <tr> <td>Standard (available during first 10 years)</td> <td>99% of cash value in variable investment options plus 100% of cash value in Fixed Account.</td> <td>1%</td> <td>2%</td> </tr> <tr> <td>Preferred (available on or after the 10th policy anniversary)</td> <td>99% of cash value in variable investment options plus 100% of cash value in Fixed Account.</td> <td>1%</td> <td>1.05%</td> </tr> </tbody> </table> <p>Note: After 10 years, all new and existing loans will be considered preferred loans and will be charged the preferred loan rate.</p>	Loan Types	Maximum Amount	Credit Rate Applied	Interest Rate Charged	Standard (available during first 10 years)	99% of cash value in variable investment options plus 100% of cash value in Fixed Account.	1%	2%	Preferred (available on or after the 10th policy anniversary)	99% of cash value in variable investment options plus 100% of cash value in Fixed Account.	1%	1.05%
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Coverage Beyond Age 121⁶	<p>▶ Basic Insurance Amount continues beyond insured's age 121 provided the coverage is in force at that time. After age 121, the policy will continue to be credited with interest and/or investment returns. However, premiums will no longer be accepted and charges will no longer be deducted. Interest continues to be charged on any outstanding policy loans.</p> <p>▶ If any amounts are allocated to the variable investment options, mortality and expense risk charges and investment advisory fees will continue to be deducted.</p>												
Minimum Initial Premium (MIP)	<p>MIP is 9% of the:</p> <p>▶ Limited No-Lapse Guarantee Premium for Type A and B contracts.</p> <p>▶ Short-Term No-Lapse Guarantee Premium for Type C.</p>												
Issuing Company	<p>▶ Pruco Life Insurance Company (all states except NY)</p> <p>▶ Pruco Life Insurance Company of NJ (NY only)</p> <p>▶ Offered through Pruco Securities, LLC</p>												
Mortality Table	<p>▶ 2001 CSO</p>												

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Contract Charges Deducted from Premium Payments	
Premium-Based Administrative Charge (Taxes)	<ul style="list-style-type: none"> ▶ Current—3.25% ▶ Maximum—7.50%
Charges for Sales Expenses (on All Premiums)	<ul style="list-style-type: none"> ▶ Years 1 – 8: 1.50% ▶ Years 9 – 10: 1.25% ▶ Years 11+: 0.00% ▶ Maximum (all years): 6.00%
Charges Deducted Monthly from the Contract Fund	
Administrative Charge (Minimum and Maximum)	▶ \$0.07 to \$1.53 per \$1,000 of basic insurance amount plus \$30 per month in the first contract year, and \$9 per month thereafter
Cost of Insurance Charge	▶ Varies by sex, insured's issue age, face amount band, underwriting category, rating class, and duration
Monthly Disability Benefits Charge	▶ Rates vary
BenefitAccess Rider Charge	▶ Rates vary
Children Level Term Rider Charge ⁸	▶ \$0.42 per \$1,000 of coverage
Accidental Death Benefit Rider Charge (Minimum and Maximum)	▶ From \$0.05 to \$0.28 per \$1,000 of coverage
Charges Deducted Daily from the Variable Investment Options	
Mortality and Expense Risk Charge	<ul style="list-style-type: none"> ▶ Current—0.10%, annual rate ▶ Maximum—0.45%, annual rate
Transaction Charges	
Surrender Charge	▶ Up to 100% of first year Sales Load Target Premium, less premium for riders and extras. The percentage varies by contract form, issue age, and duration, and decreases to zero by the end of the 10th year.
Transfer Charge	▶ Currently, we do not charge a fee, but we reserve the right to charge \$25 per transfer after the first 12 in a calendar year.
Withdrawal Charge	▶ Currently there is no charge, but we reserve the right to charge up to \$25.
Living Needs Benefit SM Rider Charge	▶ Up to \$150 (\$100 in Florida) processing fee each time a claim is paid
Overloan Protection Rider Charge	▶ Up to 3.5% of the contract fund amount
Charge for a Change to Basic Insurance Amount	<ul style="list-style-type: none"> ▶ Current—\$0 ▶ Maximum—Up to \$25

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¹ 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 not expected to recover from the condition. 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 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 only be made if the payments are subject to favorable tax treatment by the federal government. 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 favorable tax treatment.

For 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.

² Available for an additional cost.

³ 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 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.

⁴ Only available when using Guideline Premium Test.

⁵ The Living Needs Benefit is an accelerated death benefit and is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for insurance of these types. There is no charge for this rider but, when a claim is paid under this rider, the death benefit is reduced for early payment, and a \$150 processing fee (\$100 in Florida) is deducted. If more than one policy is used for the claim, each policy will have a processing fee of up to \$150 deducted (\$100 in Florida). 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 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 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.

⁶ 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.

⁷ 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.

⁸ 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.

⁹ Duration of the charge is limited.

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

PruLife Custom Premier II 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 and offered through Pruco Securities LLC (member SIPC). All are Prudential Financial companies located in Newark, NJ.

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

Your clients 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.

It is possible to lose money by investing in securities.

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