



# 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 and the Plus 100 Account. You may also choose to allocate to both for a blended approach. The Plus 100 Account offers the opportunity to earn interest credits based on the performance of the S&amp;P 500® Index (subject to a participation rate, cap, and floor). Founders Plus also provides an extended No-Lapse Guarantee. In some common premium payment scenarios, the no-lapse guarantee may 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 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&amp;P 500® Index, the policy does not invest directly in any stock or equity investments.</i></p>																																				
<b>Target Markets</b>	<p><b>Individual Market</b></p> <p>Clients with a death benefit need, who may</p> <ul style="list-style-type: none"> <li>▶ Want cost-effective protection</li> <li>▶ Be interested in benefits for chronic or terminal illness (available through optional riders)</li> <li>▶ Have estate planning or wealth transfer needs</li> <li>▶ Want the flexibility of cash value</li> </ul>			<p><b>Business Market</b></p> <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>▶ 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> </ul>		<ul style="list-style-type: none"> <li>▶ Potential cash value accumulation</li> <li>▶ Age Last Birthday</li> <li>▶ 1st Year Flexibility</li> <li>▶ Choice between two interest crediting options with the option to allocate to both for a blended approach</li> </ul>																																		
<b>Auto Issue/ Jumbo Limits<sup>1</sup></b>	<p><b>\$75 million/\$100 million.</b> "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>																																				
<b>Underwriting Categories</b>	<p><b>We offer six (four Non-Smoker and two Smoker) underwriting categories.</b></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><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><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
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<b>Issue Ages<sup>2</sup></b>	<ul style="list-style-type: none"> <li>▶ 0 – 85</li> <li>▶ 0 – 75 (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.



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<b>Death Benefit Option Changes<sup>3</sup></b>	<ul style="list-style-type: none"> <li>▶ Option A changes allowed: None</li> <li>▶ Option B changes allowed: To A</li> <li>▶ Option C changes allowed: To both A and B</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 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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<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>						
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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.</p> <ul style="list-style-type: none"> <li>▶ Minimum decrease: \$5,000 for base coverage</li> </ul>												
<b>Premiums<sup>5</sup></b>	<ul style="list-style-type: none"> <li>▶ Premiums can be paid to attained age 121.</li> </ul>												
<b>Billing Modes</b>	<ul style="list-style-type: none"> <li>▶ Annual      ▶ Semi-Annual      ▶ Quarterly      ▶ Monthly (Electronic Funds Transfer only)</li> </ul> <p><i>Note: Payment modes other than Annual may result in higher aggregate premiums.</i></p>												
<b>Minimum Initial Premium</b>	Based on the first month's No-Lapse Guarantee charge.												
<b>Rolling Target Premium Commissions</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>	The product utilizes a shadow-based No-Lapse Guarantee for all years. 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.												
<b>Coverage Beyond Age 121<sup>5</sup></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>												
<b>1st Year Flexibility</b>	<p><b>Important information regarding premiums received in the first policy year.</b></p> <ul style="list-style-type: none"> <li>▶ 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.</li> <li>▶ Sufficient premiums are still required throughout year 1 to maintain the Limited No-Lapse Guarantee and prevent the policy from lapsing.</li> <li>▶ Late premium payments in any year will always impact policy cash values.</li> </ul>												

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

<sup>5</sup> 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.

**NOT FOR CONSUMER USE.**

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**PRULIFE FOUNDERS PLUS UL®**

<p><b>Interest Crediting Account Options</b></p>	<p><b>Overview</b></p> <ul style="list-style-type: none"> <li>▶ Choice of a Fixed Account or Plus 100 Account</li> <li>▶ Client may also choose to allocate between the Fixed Account and Plus 100 Account for a blended approach.</li> <li>▶ Account option(s) selected determines interest crediting methodology applied to Contract Fund.</li> </ul> <p><b>Fixed Account</b></p> <ul style="list-style-type: none"> <li>▶ The Fixed Account is the account to which all premiums (net of premium-based charges) are initially allocated.</li> <li>▶ Amounts allocated to the Fixed Account earn interest credits daily, at a rate guaranteed to be no less than 2.50% annually.</li> </ul> <p><b>Plus 100 Account*</b></p> <ul style="list-style-type: none"> <li>▶ The Plus 100 Account offers interest credits based on the performance of the S&amp;P 500® Index (excluding dividends), using an annual point-to-point calculation method, participation rate, cap, and floor.</li> <li>▶ When a client allocates to the Plus 100 Account, values from the Fixed Account are transferred to a Plus 100 Account segment on the next available Transfer Date (transfers occur on the 15th of each month).</li> <li>▶ Index Interest, if any, is credited at segment maturity based on the Average Daily Segment Value, the change in the S&amp;P 500® Index over the segment duration, and the segment's Participation Rate, Index Growth Cap, and Index Growth Floor.</li> </ul> <p><b>Designated Transfers</b></p> <ul style="list-style-type: none"> <li>▶ Policyowners can designate the amount that will be transferred from the Fixed Account to the Plus 100 Account on a monthly basis, creating a unique Plus 100 Account segment with each transfer.</li> <li>▶ Policyowners can use this, for example, to create multiple Plus 100 Account segments with each premium.</li> <li>▶ If the Fixed Account balance is less than the designated amount, the full, remaining balance will be transferred.</li> </ul> <p><b>One Time Request Transfer</b></p> <ul style="list-style-type: none"> <li>▶ You may request a transfer from the Fixed Account to the Plus 100 Account. This transfer will be processed on the next available transfer date. If less than your requested transfer amount is available in the Fixed Account, the entire available amount will be transferred.</li> </ul> <p><b>Plus 100 Account Segment Information</b></p> <ul style="list-style-type: none"> <li>▶ Index Growth Floor      0% in all states</li> <li>▶ Index Growth Cap      Never less than 3%. Current Index Growth Cap for the Plus 100 Account can be found on <a href="http://www.prudential.com/universallife">www.prudential.com/universallife</a>. The Index Growth Cap may be raised or lowered at the company's discretion. Once a Plus 100 Account segment is created, its Index Growth Cap will not change.</li> <li>▶ Participation Rate      100%</li> <li>▶ Segment Duration      One year</li> </ul> <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>
<p><b>Changing Allocation Instructions After Issue</b></p>	<p>Policyowners can change their allocation instructions after their policy has been issued, by sending a request to Prudential with change instructions. New instructions will take effect on the next available transfer date. Separate allocation instructions may be given for each of the events described below. When more than one of the following events takes place on the same day, the instructions will be processed in the order shown.</p> <ol style="list-style-type: none"> <li><b>1. Maturing Plus 100 Account segment allocation instructions</b> apply to money moved into the Fixed Account as a result of maturing Plus 100 Account segments.</li> <li><b>2. Requested transfer allocation instructions</b> apply to any single transfer that is requested.</li> <li><b>3. Designated Transfer allocation instructions</b> apply to any designated transfers requested to take place on an ongoing monthly basis, for the number of months requested.</li> <li><b>4. Payment allocation instructions</b> will apply to amounts received in the policy from net premium payments, reinstatement payments, traditional loan repayments, and loan interest credits received since the last transfer date.</li> </ol>
<p><b>Alternate Contract Fund</b></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><b>Minimum Withdrawal Amount<sup>6</sup></b></p>	<p>\$250</p>

<sup>6</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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<b>Fixed Loans<sup>6</sup> (Standard &amp; Preferred)</b>	Loans are available at any time provided loan value exists and the policy is not in default.			
	<b>Loan Types</b>	<b>Maximum Amount</b>	<b>Crediting Rate Applied</b>	<b>Interest Rate Charged</b>
	<b>Standard</b> <i>(available in years 1 – 10)</i>	100% of cash value	3%	4%
	<b>Preferred</b> <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**

	<b>Current (non-guaranteed)</b>	<b>Maximum</b>
<b>Premium-Based Administrative Charges (Taxes)</b>	▶ 2.50%	▶ 2.50%
<b>Charges for Sales Expenses (on all premiums)</b>	▶ 7.44% (years 1 thru 5) and 5.94% thereafter (in NY 6.30% in all years)	▶ 7.44% for all years

**CHARGES DEDUCTED MONTHLY FROM THE CONTRACT FUND**

	<b>Current (non-guaranteed)</b>	<b>Maximum</b>
<b>Administrative Charges</b>	▶ All years: \$7.50 per month	▶ All years: \$15 per month
<b>Monthly per \$1,000 Charge</b>	▶ 7 years per \$1,000 charge Varies by sex, issue age, duration, premium class, and rating class	▶ 20 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
<b>Asset-Based Charge</b>	▶ All years 0.50% (0.0416% per month)	▶ All years 0.50% (0.0416% per month)
<b>Cost of Insurance Charge</b>	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
<b>Charges for Riders and/or Supplementary Benefits</b>	Based on riders and/or supplementary benefits selected	Same as current

**TRANSACTION CHARGES DEDUCTED FROM THE CONTRACT FUND**

	<b>Current (non-guaranteed)</b>	<b>Maximum</b>
<b>Surrender Charge</b>	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
<b>Withdrawal Charge</b>	\$0	\$25
<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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## PRULIFE FOUNDERS PLUS UL®

**Available Benefits and Riders<sup>7</sup>**

- ▶ Accidental Death Benefit (ADB)\*
- ▶ Children Level Term Rider (CLT)\*
- ▶ Overloan Protection Rider<sup>10,11</sup>
- ▶ BenefitAccess Rider<sup>8, \*</sup>
- ▶ Waiver of Monthly Deductions<sup>11</sup>
- ▶ Living Needs Benefit<sup>SM</sup> (LNB)<sup>9</sup>

\*Available for an additional cost.

<sup>7</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 Waiver of Monthly Deductions and Living Needs Benefit<sup>SM</sup>.
- Overloan Protection may not be added to the same policy as Accidental Death Benefit.

<sup>8</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 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.

<sup>9</sup> The Living Needs Benefit<sup>SM</sup> 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<sup>SM</sup> 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<sup>SM</sup> 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>10</sup> Only available when using the Guideline Premium Test (GPT).

<sup>11</sup> There is a one-time charge when exercised.

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**Settlement Options**

A Settlement Option is an arrangement that allows the death benefit proceeds to be payable to beneficiary(s) 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(s) 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 than, 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(s) 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 than, 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.

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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 100 Account segment, regardless of changes to the designated index. The Index Growth Cap is declared for the Plus 100 Account segment in advance of the 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 the Plus 100 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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1019379-00002-00 Ed. 05/2019 Exp. 05/15/2020

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