

**REWARDS**

**EARN REWARDS WITH THE PRULIFE INDEX ADVANTAGE UL® BONUS PROGRAM**



<p><b>WHAT IS THE BONUS PROGRAM?</b></p>	<p>Earn bonus compensation equal to 20% of weighted premium for new PruLife Index Advantage UL (Advantage UL) business.</p>
<p><b>WHEN IS THE PROGRAM PERIOD?</b></p>	<p>June 1, 2018 – December 31, 2018.</p>
<p><b>WHAT BUSINESS IS ELIGIBLE?</b></p>	<p>Advantage UL (2018) policies placed during the program period are eligible. A placed policy is one that has been delivered and is inforce.</p>
<p><b>HOW IS THE BONUS CALCULATED?</b></p>	<p>The amount of the bonus is equal to 20% of weighted premium. The weighted premium equals 100% of the first year premium, up to target, plus 10% of excess premium. The maximum additional compensation to be paid is \$100,000 per insured.</p>
<p><b>EXAMPLE #1</b></p>	<p><b>Female, Age 41, Non-Smoker Plus Tobacco class</b>  <i>Assumes 6.00% index interest rate, minimum death benefit, B to A switch in year 11, \$25,000 in premium scheduled for 10 years, using Guideline Premium Test with BenefitAccess Rider.</i></p> <ul style="list-style-type: none"> <li>• Guideline Premium Test</li> <li>• Initial Death Benefit of \$820,560</li> <li>• Commission Target Premium \$10,577.01</li> <li>• Fully Weighted Premium (CTP + 10% Excess) = \$12,019.31</li> <li>• <b>Bonus (\$12,019.31 X .20) = \$2,403.86</b></li> </ul>
<p><b>EXAMPLE #2</b></p>	<p><b>Male, Age 45, Preferred Best Non-Tobacco class</b>  <i>Assumes 6.00% index interest rate, minimum death benefit, B to A switch in year 8 \$50,000 in premium scheduled for 7 years.</i></p> <ul style="list-style-type: none"> <li>• Initial Death Benefit of \$1,240,080</li> <li>• Commission Target Premium \$21,676.60</li> <li>• Fully Weighted Premium (CTP + 10% Excess) = \$24,508.94</li> <li>• <b>Bonus (\$24,508.94 X .20) = \$4,901.78</b></li> </ul>

Continued on next page.



<b>HOW WILL THE BONUS BE PAID?</b>	Prudential will track eligible Advantage UL policies placed and calculate the appropriate bonus amount on a monthly basis. Prudential will then pay bonus compensation accordingly.
<b>WHAT ADVANTAGE UL BUSINESS IS NOT INCLUDED?</b>	This program is not available to policies sold in New York.
<b>WHAT SHOULD I KNOW ABOUT ADVANTAGE UL?</b>	<p>Advantage UL may appeal to clients with specific goals, including death benefit protection:</p> <ul style="list-style-type: none"> <li>• Supplemental retirement income</li> <li>• Tax efficiency</li> <li>• Accumulation, in general</li> <li>• Protecting assets during an extended illness</li> <li>• Financing of premiums</li> <li>• Business continuation</li> </ul> <p><b>Key Product Features</b></p> <ul style="list-style-type: none"> <li>• Four account options, 1 fixed and 3 indexed accounts, that provide different levels of upside potential while providing downside protection</li> <li>• Uncapped Account with industry leading 4% spread</li> <li>• The guaranteed +20 Bonus is available for clients who qualify to further drive potential policy performance</li> <li>• BenefitAccess Rider for chronic and terminal illness</li> </ul>
<b>HOW CAN I MAXIMIZE MY BONUS POTENTIAL?</b>	<ul style="list-style-type: none"> <li>• Utilize Advantage UL marketing materials on <a href="#">PruXpress</a>.</li> <li>• Look at sales strategies where Advantage UL can be an attractive solution, like supplemental income in retirement.</li> <li>• Leverage the knowledge and expertise of your Prudential Wholesaler team.</li> </ul>
<b>WHAT DO I DO NEXT?</b>	Contact your local Prudential Life Wholesaler to talk about sales ideas that will work for your clients!

PruLife Index Advantage UL is issued by Pruco Life Insurance Company in all states except in New York, where, if available, 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. The potential to build cash value in the Indexed Accounts is based on the performance of the S&P 500® Index (using an Index Growth Cap, Multiplier, and Spread as applicable, and Floor) on an annual point-to-point basis based on a 100% participation rate (subject to change). Money that is placed in the Indexed Accounts is not a direct investment in the S&P 500 Index. The Index Growth Cap and Spread are generally stated as a percentage. The Growth Cap is the maximum rate of interest that may be credited at the end of the one-year Index Segment Duration, regardless of changes to the S&P 500 Index for the Indexed Account. The Multiplier is the amount that the earned rate on the Indexed Account with Multiplier will be multiplied by after applying the Cap for the Indexed Account with Multiplier. The Spread is the percentage that will be deducted from the earned rate on the Uncapped Indexed Account subject to the Floor. The Index Growth Cap, Multiplier, and Spread are declared for each Index Segment and Indexed Account option as applicable in advance of each Index Segment Duration. The Index Growth Cap, Multiplier, and Spread are subject to change at our discretion, both up and down, but are guaranteed never to be less than 3.00% for the Cap on the Indexed Account or 2.75% for the Cap on the Indexed Account with Multiplier, no less than 1.15 for the Multiplier and no more than 30% for the Spread. Changes to the Index Growth Cap, Multiplier, and Spread could result in different values than shown here. Changes are not tied to the performance of the S&P 500 Index and may be based on interest rates, market volatility, and other factors. Once an Index Segment is created, its Index Growth Cap, Multiplier and/or Spread will not change. Index Growth Caps, Multiplier, Spreads, and Floors may be different in certain states. If amounts in an index segment are withdrawn during the segment duration, they can still earn index interest at segment maturity, pro-rated based on the amount of time they were in the segment.

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

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.

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