

Highlighter

The Charges and Expenses Illustrations Page

There are a number of different charges and expenses associated with providing life insurance coverage under variable or universal life policies.

- Premium-Based Charges: Charges deducted from each premium payment before it is applied to the policy.
- Contract Fund Charges: Charges deducted from the Contract Fund on a monthly basis.

Terms to Help You Understand Your Illustration, found in the first few pages of life illustrations, explain charges and expenses in greater detail.

Premium-Based Administrative Charges	Premium-Based Administrative Charges generally include charges for the federal Deferred Acquisition Cost (DAC) tax and state premium taxes. This charge is deducted from the premiums paid into the policy. The current maximum charge is 7.5% of premiums paid on products we currently sell.
Sales Charges	Sales Charges cover the cost of selling the policy including commissions, advertising, and marketing for a period of years. Some products will charge only for a limited time.
Administrative Charges	Administrative Charges consist of a flat monthly charge plus a per-thousand charge which varies by age, gender, underwriting category, etc. These charges are intended to cover the cost of processing claims, keeping records, and communicating with policyowners. See the Charges and Expenses section of the prospectus or an illustration for more information. These charges are generally higher in the first 10 years.
Transaction Charges	Transaction Charges are for such things as processing policy changes, withdrawals, transfers, and surrenders.
Cost of Insurance	Cost of Insurance (COI) is the annualized amount for providing the basic life insurance coverage. It is typically the most significant single policy charge. The total COI charge will depend on the insured's age, gender, and underwriting category and the policy's net amount at risk.
Charge for Extras	Charge for Extras is the additional charge for any temporary extra ratings and aviation, occupational, and avocation extras.
Cost of Additional Riders or Benefits	Cost of Additional Riders or Benefits is the annualized charge for any additional riders or benefits.
Additional Resources	For more information, please refer to the product overview, product illustration including the contract charge and expense report, or the prospectus, if applicable.

Insurance issued by The Prudential Insurance Company of America, Pruco Life Insurance Company (except in NY), and Pruco Life Insurance Company of New Jersey (in NY). Variable life insurance is offered through Pruco Securities, LLC (member SIPC). All are Prudential Financial companies located in Newark, NJ, and each is solely responsible for its own financial condition and contractual obligations.

For Variable Universal Life Policies, Investment and Advisory Fees and Expenses and Mortality and Expense (M&E) charges are deducted from the individual investment option on a daily basis. These charges are subtracted from the gross rate of return assumption shown on illustration. These charges can be shown as weighted average, specific portfolio, or average depending on the product.

Refer to the illustration for more information on the specific charges and expenses associated with the product you are proposing.

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You should consider the investment objectives, risks, and charges and expenses carefully before investing in the contract and/or underlying portfolios. This and other important information can be found in the prospectus and, if available, the summary prospectus. A copy of the prospectus may be obtained from www.prudential.com. You should read the prospectus carefully before investing.

It is possible to lose money by investing in securities.



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