Fast Facts

PRULIFE CUSTOM PREMIER II

Overview	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. 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. Please refer to the BenefitAccess Rider Fast Facts for more information.
Target Markets	Clients with a permanent death benefit need and who may: ▸ Want strong cash value 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	▸ The potential to accumulate cash value, which can be accessed through policy withdrawals and loans to supplement retirement income ▸ Fixed Rate and Indexed options ▸ 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 ▸ Minimum face amount for NY policies is $100K
Auto Issue/Jumbo Limit[1]	**$75 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.
Prudential AutoPlus Reinsurance Program	**$95 million*** Coverage up to $95 million will be subject to reinsurance capacity. Premium limits still apply. The total line, including all in-force and applied for, cannot exceed $100 million. We will consider larger face amounts outside of this program on a facultative basis. *This is a facultative obligatory program. To be eligible for this program, the case must meet the eligibility requirements and will be subject to reinsurance capacity.

Underwriting Categories

Prudential offers six underwriting categories, including four Non-Smoker and two Smoker categories.

Non-Smoker	Smoker
Preferred Best	Preferred Smoker
Preferred Non-Tobacco	Smoker*
Non-Smoker Plus	
Non-Smoker*	

*Only categories available for policies under $100,000 and certain substandard ratings and extras.

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.

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

PruFast Track (Accelerated Underwriting Process)

- Allows for a more customized underwriting approach, based on the client's medical history and/or other non-medical conditions, instead of broadly applying age and amount underwriting requirements.
- Accelerated cases may be approved within hours, or just a few days, without the need for exam, lab, or APS. Some cases may require additional information and will follow a more traditional underwriting path.
- Eligibility requirements include:
  - Ages 18 – 60
  - Face amount $100,000 to $3,000,000
  - Submitted through a client interview application process

Death Benefit Types

- Types A, B, and C

Issue Ages

- 0 – 85
- 0 – 75 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
- Type C Death Benefit: $250,000.

Face Amount Bands

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	

Contract Fund Options & Other Features

- Automatic Asset Rebalancing
- Dollar Cost Averaging (DCA)
- Allocated charges

Only in New York—Reduced Paid-Up (RPU) Option: The amount will be dependent upon the insured's age and gender, 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.

** $100,000 minimum face amount in NY.

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Underlying Investment Options	A full menu of variable investment options including: ▸ Asset Allocation ▸ U.S. & Sector Equity ▸ International/Global Equity ▸ Fixed Rate Option
Fund Transfers	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: ▸ Are in a form acceptable to us ▸ Bear an original signature in ink ▸ Are sent to us via U.S. regular mail Transfers out of the Fixed Rate Option and into the Variable Investment Options each year are limited to the greater of: (a) 25% of the amount in the Fixed Rate Option; (b) $5,000; and (c) the amount transferred from the Fixed Rate Option to the Variable Investment Options in the prior Contract Year.
Interest-Crediting Rate (Fixed Rate Only)	▸ 1% minimum guarantee
Persistency Credit	▸ Beginning in policy year 7, the contract fund will be credited 0.25% of the unloaned value. The persistency credit is not guaranteed except for policies issued in New York.
No-Lapse Guarantee	Two No-Lapse Guarantee periods: ▸ Limited—to age 75 or 10 years, whichever is later ▸ Short-Term—8 years (age 0 – 59); 6 years (ages 60 and above) Note: Limited is not available with Type C Death Benefit.
Available Riders and Benefits[3]	▸ Overloan Protection Rider[4] ▸ Living Needs Benefit℠ [5] ▸ Accidental Death Benefit[2] ▸ Enhanced Disability Benefit[2] ▸ Children Level Term Rider[2] ▸ BenefitAccess Rider (BAR)[1,2] ▸ Enhanced Cash Value Rider[2] ▸ Other Goods and Services Rider ▸ Premium Deposit Account[10] All are subject to state availability. Refer to the latest highlighter on each rider for more information.
S&P 500® Indexed Account Rider **Not Available in NY**	The Indexed Account Rider offers interest credits based in part on the performance of the S&P 500® Index (excluding dividends), using an annual point-to-point calculation method. Money that is placed in the Indexed Account is not a direct investment in the S&P 500® Index. ▸ Each Index Segment is protected by an Index Growth Floor (the "Floor") and limited by an Index Growth Cap (the "Cap"), which means it will never earn a rate of interest that is less than the Floor (guaranteed never to be less than 1.00%) or greater than the Cap (guaranteed never to be less than 3.00%). ▸ The Floor and Cap are declared for each Index Segment in advance, and they will not change once an Index Segment is created. For new Index Segments, Floors and Caps are subject to change at our discretion, both up and down. Changes to the Floor and Cap may be based on one or more factors including but not limited to expenses, investment earnings, and profit. ▸ Premiums allocated to the Indexed Account and transfers into the Indexed Account will first be deposited into the Fixed Holding Account. On the next Transfer Date (15th of each month), all value in the Fixed Holding Account will be transferred to a unique one-year index segment. The Indexed Account can have up to 12 segments active at any given time. ▸ The Fixed Holding Account earns interest daily at a rate guaranteed to be no less than 1%. ▸ Includes a Designated Transfer Amount feature, which allows monthly transfers of a specified amount from the Fixed Rate Option to the Indexed Account. ▸ The Indexed Account Rider may be added at time of application or post-issue. ▸ For more information, please see the S&P 500® Indexed Account Rider Prospectus Supplement.

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Enhanced Cash Value Rider (ECV)[2,6]

Not Available in NY

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-financed insurance. 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:

- 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 $0.42 per thousand of coverage amount for ECV. The charge will be deducted from the first monthly deduction on the policy.
- 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.

Premiums

- Premiums can be paid to attained age 121.[7]

Billing Modes

Payment arrangements other than annual may result in higher aggregate premiums.

- Annual
- Semi-Annual
- Quarterly
- Monthly (EFT Only)

Rolling Target Premium Commissions

During the first 24 months, first-year commissions will be paid until the Commission Target Premium is reached.

Does not apply to policies issued in NY.

Face Amount Increases

Not allowed.

Face Amount Decrease

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.

- Minimum decrease = $5,000

Death Benefit Option Changes

- 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)
- Guideline Premium Test (GPT)

Withdrawals[8]

- 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.
- Withdrawals are available at any time cash value exists.

Loans (Standard & Preferred)[4]

Loan Type	Maximum Amount	Crediting 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 the Fixed Rate Option	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 the Fixed Rate Option	1%	1.05%

Loans are available any time loan value exists and the policy is not in default. Note: After 10 years, all new and existing loans will be considered preferred loans and will be charged the preferred loan rate.

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Coverage Beyond Age 121[7]	▸ 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. ▸ If any amounts are allocated to the variable investment options, mortality and expense risk charges and investment advisory fees will continue to be deducted.
Minimum Initial Premium (MIP)	MIP is 9% of the: ▸ Limited No-Lapse Guarantee Premium for Type A and B contracts ▸ Short-Term No-Lapse Guarantee Premium for Type C
Contract Charges Deducted from Premium Payments	
Premium-Based Administrative Charge (Taxes)	▸ Current—3.25% ▸ Maximum—7.50%
Charges for Sales Expenses (on All Premiums)	▸ Years 1 – 8: 1.50% ▸ Years 11+: 0.00% ▸ Years 9 – 10: 1.25% ▸ Maximum (all years): 6.00%
Charges Deducted Monthly from the Contract Fund	
Administrative Charge	All States Except New York ▸ Current: $0.08 to $1.78 per $1,000 of basic insurance amount per month for the first ten years plus $12 per month ▸ Maximum: $0.08 to $1.78 per $1,000 of basic insurance amount plus $12 per month New York ▸ Current: $0.06 to $1.74 per $1,000 of basic insurance amount per month for the first ten years plus $12 per month ▸ Maximum: $0.06 to $1.74 per $1,000 of basic insurance amount plus $12 per month
Cost of Insurance Charge	▸ Varies by sex, insured's issue age, face amount band, underwriting category, rating class, and duration
Monthly Disability Benefits Charge[9]	▸ Rates vary
BenefitAccess Rider Charge	▸ Rates vary
Children Level Term Rider Charge[9]	▸ $0.42 per $1,000 of coverage
Accidental Death Benefit Rider Charge[9] (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	▸ Current—0.10%, annual rate ▸ Maximum—0.45%, annual rate

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Transaction Charges	
Surrender Charge	▸ During the first 10 years, surrender charges are deducted from the Contract Fund if the contract is surrendered or the face amount is decreased. Charges are based on the client's sex, age, premium class, rating class, face amount, death benefit option, issuing company, and duration. Declines annually after issue. See the schedule of maximum surrender charges in the contract data pages for more detail.
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 policy year.
Withdrawal Charge	▸ Currently there is no charge, but we reserve the right to charge up to $25.
Living Needs Benefit℠ 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 Decrease in Basic Insurance Amount	▸ Current—$0 ▸ Maximum—Up to $25

[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 as defined in 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 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. Accordingly, prior to applying for benefits, you should seek assistance from a qualified tax advisor.

[2] State variations apply.

[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 Benefit℠. 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. There is no initial charge for this rider but, if exercised, a one-time charge will apply.

[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.

[10] PDA is available in all states, except PA and as an optional rider (RID-PDA 2021) in IL, IN, KS, MI, TN, TX, and WA.

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.

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