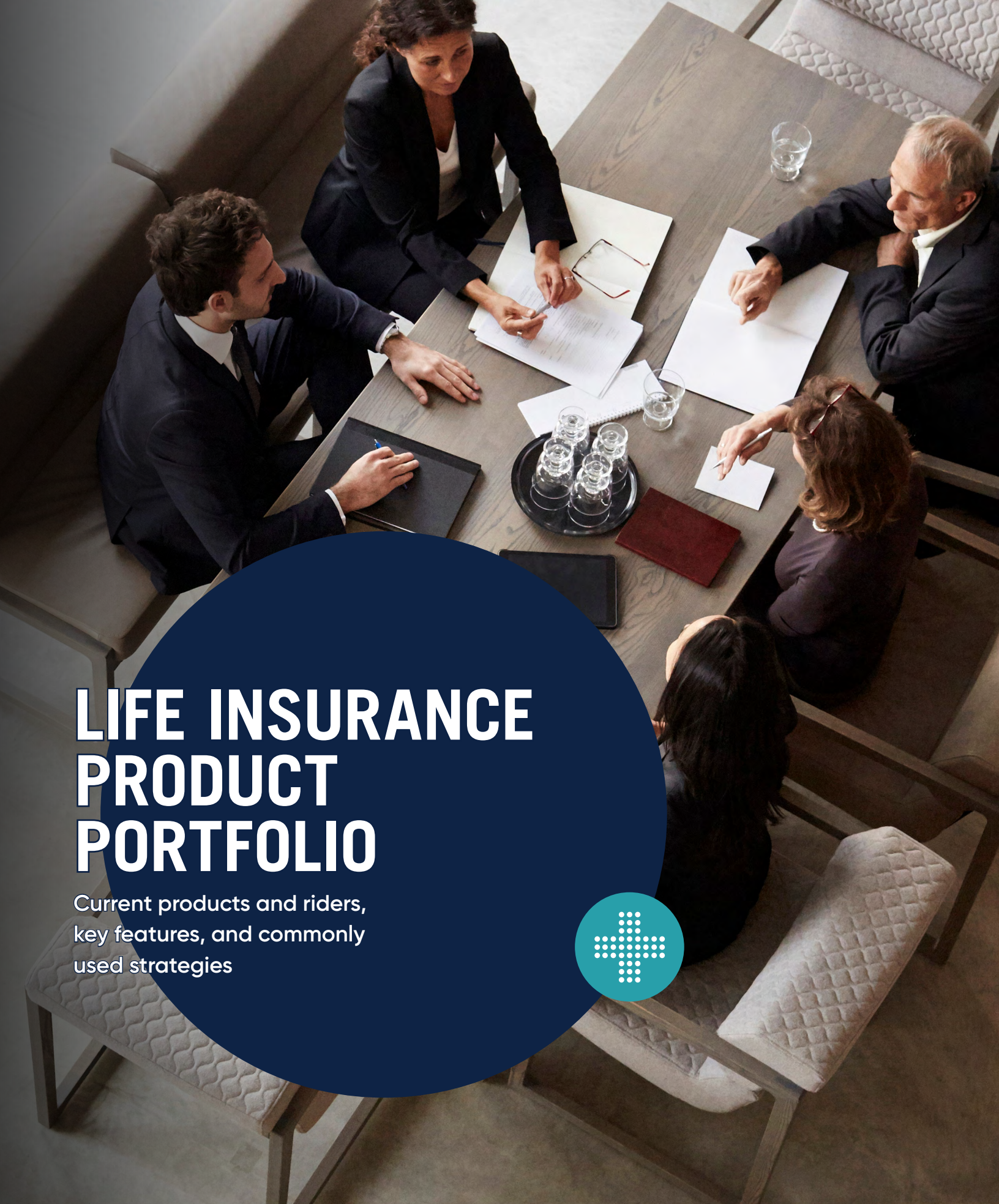




# LIFE INSURANCE PRODUCT PORTFOLIO

Current products and riders,  
key features, and commonly  
used strategies



## INDIVIDUAL

|                                       |
|---------------------------------------|
| Prudential EssentialTerm Value®       |
| Prudential EssentialTerm Plus®        |
| PruTerm® One                          |
| PruLife Essential UL®                 |
| Prudential Protection IUL             |
| Prudential Momentum IUL <sup>SM</sup> |
| Prudential FlexGuard® Life IVUL       |
| VUL Protector®                        |
| PruLife® Custom Premier II            |

## SURVIVORSHIP

|                                |
|--------------------------------|
| PruLife® Survivorship Index UL |
| PruLife® SVUL Protector        |



# Put our brand strength to work for you

For over 150 years, Prudential Financial has been a worldwide financial leader with a long tradition of serving the public interest. We have a global presence, and our well-known Rock symbol is an icon of strength, stability, expertise, and innovation that has stood the test of time.

**50 million**

customers in over  
50 countries

**\$1.6 trillion**

in assets under  
management\*

**150+ years**

of service and  
commitment

*\*Prudential Financial corporate assets under management as of 03/31/2026.*



# A portfolio that makes it easier to help clients

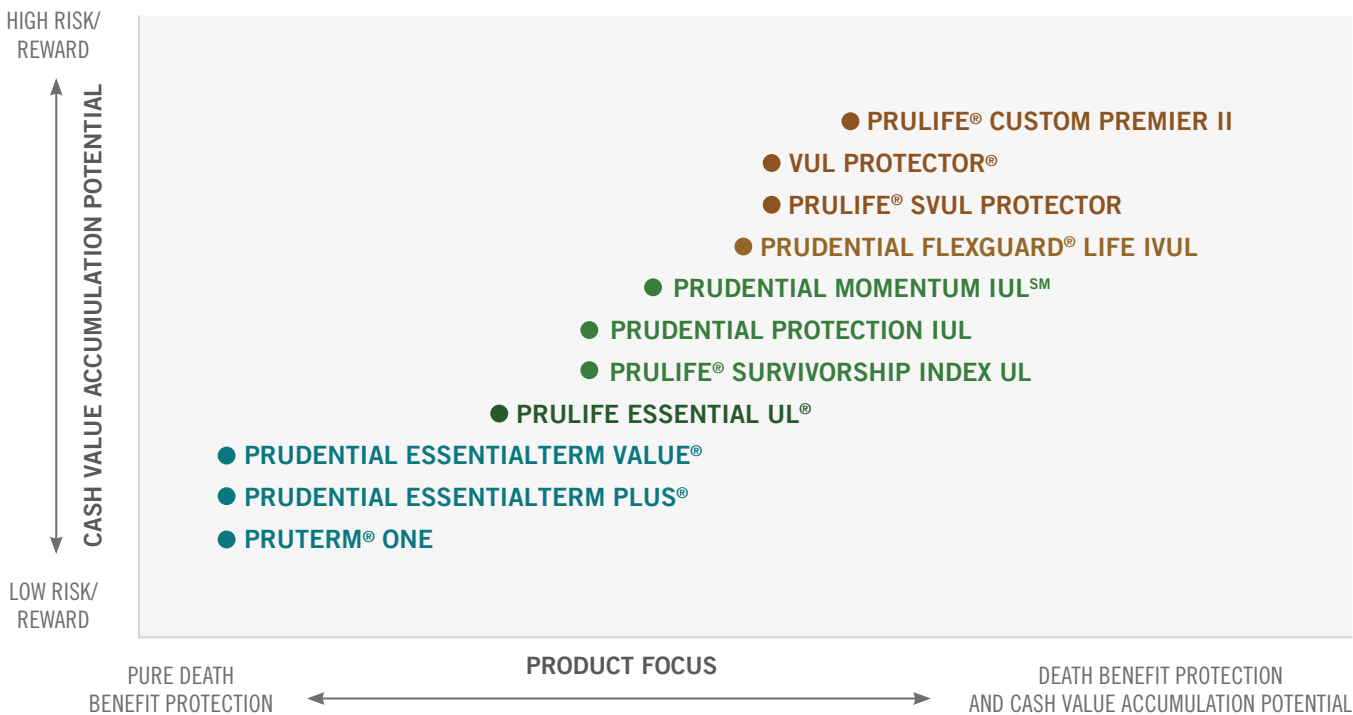
Prudential’s life insurance portfolio offers policies that cover a wide variety of needs for clients, making it easier to find a policy for them.

Our policies can help clients address challenges and pursue opportunities, such as:

- Protecting their family or their business
- Accumulating cash value
- Providing income
- Offering living benefits to protect their lives
- Creating a legacy for family members or a charity

Each policy offers features that can help with some of these goals, as well as riders that can be used to expand the role a policy plays in a client’s portfolio.

## What does the client need?



Prudential’s policies cover the entire risk and reward spectrum so that clients have options to meet their needs. Some policies also have features and benefits that allow clients to refine the risk and reward.

# Temporary Insurance Options

|                                                                         | PRUDENTIAL ESSENTIALTERM VALUE®                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                             |
|-------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                         | INDIVIDUAL TERM                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                             |
| Product Focus                                                           | Affordable, temporary protection                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                             |
| Design Highlights                                                       | <ul style="list-style-type: none"><li>Guaranteed 10-, 15-, 20-, and 30-year level-premium periods. After the level-premium period, the scheduled premiums are no longer guaranteed and are subject to increases.<sup>6</sup></li><li>Conversion Option:<ul style="list-style-type: none"><li>Clients can convert to any permanent product in our product suite during the first seven years, or until age 70, whichever comes first, and receive a conversion premium credit in years two through seven</li><li>In year eight through the end of the level-premium period, or age 70, whichever comes first, clients can convert to a designated conversion product</li><li>Partial Conversions are permitted</li><li>Ability to convert two term policies to one SUL (subject to change)</li><li>Age Last Birthday</li></ul></li></ul> |                                                                                                                                                             |
| Common Individual Uses<br>(For more info, see <a href="#">page 15</a> ) | <ul style="list-style-type: none"><li>Income Protection</li><li>Mortgage Protection</li><li>Loan Collateral</li><li>College Funding Protection</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                             |
| Common Business Uses<br>(For more info, see <a href="#">page 18</a> )   | <ul style="list-style-type: none"><li>Buy/Sell</li><li>Key Person</li><li>Loan Collateral</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                             |
| Target Funding Patterns                                                 | Level-Term Period                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                             |
| Issue Ages <sup>1</sup><br>(Some limits may apply) <sup>2</sup>         | <b>Non-Smokers:</b> <ul style="list-style-type: none"><li>10-Year: 18 – 75</li><li>15-Year: 18 – 70</li><li>20-Year: 18 – 65</li><li>30-Year: 18 – 55</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <b>Smokers:</b> <ul style="list-style-type: none"><li>10-Year: 18 – 75</li><li>15-Year: 18 – 70</li><li>20-Year: 18 – 60</li><li>30-Year: 18 – 45</li></ul> |
| Minimum Face Amount                                                     | \$100,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                             |
| Riders/Features <sup>3</sup>                                            | <ul style="list-style-type: none"><li>Waiver of Premium</li><li>Accidental Death Benefit</li><li>Children’s Protection Rider</li><li>Other Goods and Services Rider (automatically included with no additional cost in states where approved)</li><li>Terminal Illness Rider<sup>15</sup> (automatically included with no additional cost in states where approved)</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                             |

# Temporary Insurance Options

|                                                                         | PRUDENTIAL ESSENTIALTERM PLUS®                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                             |
|-------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                         | INDIVIDUAL TERM                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                             |
| Product Focus                                                           | Affordable, temporary protection                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                             |
| Design Highlights                                                       | <ul style="list-style-type: none"><li>Guaranteed 10-, 15-, 20-, and 30-year level-premium periods. After the level-premium period, the scheduled premiums are no longer guaranteed and are subject to increases.<sup>6</sup></li><li>Conversion Option:<ul style="list-style-type: none"><li>Convert to any permanent product in our product suite during the level-premium period, or until age 70, whichever comes first, with a conversion premium credit in years two through seven</li><li>Partial Conversions are permitted</li><li>Ability to convert two term policies to one SUL (subject to change)</li><li>Age Last Birthday</li></ul></li></ul> |                                                                                                                                                             |
| Common Individual Uses<br>(For more info, see <a href="#">page 15</a> ) | <ul style="list-style-type: none"><li>Income Protection</li><li>Mortgage Protection</li><li>Loan Collateral</li><li>College Funding Protection</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                             |
| Common Business Uses<br>(For more info, see <a href="#">page 18</a> )   | <ul style="list-style-type: none"><li>Buy/Sell</li><li>Key Person</li><li>Loan Collateral</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                             |
| Target Funding Patterns                                                 | Level-Term Period                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                             |
| Issue Ages <sup>1</sup><br>(Some limits may apply) <sup>2</sup>         | <b>Non-Smokers:</b> <ul style="list-style-type: none"><li>10-Year: 18 – 62</li><li>15-Year: 18 – 62</li><li>20-Year: 18 – 62</li><li>30-Year: 18 – 55</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | <b>Smokers:</b> <ul style="list-style-type: none"><li>10-Year: 18 – 62</li><li>15-Year: 18 – 62</li><li>20-Year: 18 – 60</li><li>30-Year: 18 – 45</li></ul> |
| Minimum Face Amount                                                     | \$100,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                             |
| Riders/Features <sup>3</sup>                                            | <ul style="list-style-type: none"><li>Waiver of Premium</li><li>Accidental Death Benefit</li><li>Children’s Protection Rider</li><li>Other Goods and Services Rider (automatically included with no additional cost in states where approved)</li><li>Terminal Illness Rider<sup>15</sup> (automatically included with no additional cost in states where approved)</li></ul>                                                                                                                                                                                                                                                                               |                                                                                                                                                             |

# Temporary Insurance Options

|                                                                 | PRUTERM® ONE                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|-----------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                 | INDIVIDUAL TERM                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Product Focus                                                   | Short-term protection for 1 – 5 years                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Design Highlights                                               | <ul style="list-style-type: none"><li>• Annual renewable term insurance</li><li>• Premiums guaranteed for one year. After first year, premiums increase annually and are not guaranteed.</li><li>• Annual premium payment mode only</li><li>• Convertible to any permanent product:<ul style="list-style-type: none"><li>▸ The conversion period ends on the fifth policy anniversary.</li><li>▸ Ability to convert two term policies to one SUL (subject to change).</li></ul></li><li>• Age Last Birthday</li></ul> |
| Common Individual Uses                                          | <ul style="list-style-type: none"><li>• Short-Term Income Protection</li><li>• Short-Term Mortgage Protection</li><li>• Short-Term Loan Collateral</li></ul>                                                                                                                                                                                                                                                                                                                                                          |
| Common Business Uses                                            | <ul style="list-style-type: none"><li>• Short-Term Buy/Sell</li><li>• Short-Term Key Person</li><li>• Short-Term Loan Collateral</li></ul>                                                                                                                                                                                                                                                                                                                                                                            |
| Target Funding Patterns                                         | Renew annually                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Issue Ages <sup>1</sup><br>(Some limits may apply) <sup>2</sup> | 18 – 85                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Minimum Face Amount                                             | \$50,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Riders/Features <sup>3</sup>                                    | Living Needs Benefit <sup>SM</sup> 4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |

# Non-Variable Permanent Insurance Options

|                                                                               | PRULIFE ESSENTIAL UL®                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                   |
|-------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                               | INDIVIDUAL UL                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                   |
| Product Focus                                                                 | Cost-effective, no-lapse guarantees along with the ability to accumulate cash value through fixed interest crediting                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                   |
| Design Highlights                                                             | <ul style="list-style-type: none"><li>• Cost-effective, permanent life insurance</li><li>• Ability to add the BenefitAccess Rider<sup>5</sup> 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><li>• Death Benefit Options A, B, and C</li><li>• Potential cash value accumulation</li><li>• Age Last Birthday</li><li>• First-Year Flexibility</li></ul> |                                                                                                                                                                                                                                   |
| Common Individual Uses<br>(For more info, see <a href="#">pages 13 – 15</a> ) | <ul style="list-style-type: none"><li>• Wealth Transfer</li><li>• Income Protection</li><li>• Asset Repositioning/Leveraging</li><li>• Preparing for Chronic or Terminal Illness</li></ul>                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                   |
| Common Business Uses<br>(For more info, see <a href="#">page 16</a> )         | <ul style="list-style-type: none"><li>• Buy/Sell</li><li>• Key Person</li><li>• Estate Equalization</li></ul>                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                   |
| Age Range Focus                                                               | 50 – 90                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                   |
| Client Risk Tolerance                                                         | Conservative                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                   |
| Investment Objective                                                          | <ul style="list-style-type: none"><li>• Prefers low risk and low volatility</li><li>• Wants to minimize exposure of principal to loss or fluctuation</li></ul>                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                   |
| Target Funding Patterns                                                       | Solve for Premium                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                   |
| Issue Ages <sup>1</sup><br>(Some limits may apply) <sup>2</sup>               | <ul style="list-style-type: none"><li>• 0 – 90 (86 – 90 for conversion only)</li><li>• 0 – 75 Return of Premium Death Benefit (Type C)</li></ul>                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                   |
| Minimum Face Amount                                                           | <ul style="list-style-type: none"><li>• 0 – 75 \$25,000</li><li>• 76 – 80 \$100,000</li><li>• 81 – 85 \$250,000</li></ul> <p><b>Conversion</b></p> <ul style="list-style-type: none"><li>• 0 – 90 \$1</li></ul>                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                   |
| Surrender Charge Period                                                       | 14 years                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                   |
| Riders/Features <sup>3</sup>                                                  | <ul style="list-style-type: none"><li>• Accidental Death Benefit</li><li>• BenefitAccess Rider<sup>5</sup></li><li>• Children Level Term Rider</li><li>• Enhanced Cash Value Rider*</li></ul>                                                                                                                                                                                                                                                                                 | <ul style="list-style-type: none"><li>• Living Needs Benefit<sup>SM 4</sup></li><li>• Overloan Protection Rider<sup>7</sup></li><li>• Waiver of Monthly Deductions</li><li>• Premium Deposit Account (PDA)<sup>14</sup></li></ul> |

\* The Enhanced Cash Value Rider is only available at face amounts of \$250,000 and above. Not available in New York.

# Non-Variable Permanent Insurance Options

|                                                                               | PRUDENTIAL PROTECTION IUL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                      |
|-------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                               | INDEXED UL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                      |
| Product Focus                                                                 | Cost-effective, permanent death benefit protection, with a meaningful No-Lapse Guarantee and the potential for cash value accumulation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                      |
| Design Highlights                                                             | <ul style="list-style-type: none"><li>Permanent life insurance that offers the potential to build cash value</li><li>Designed with flexible features that can be adjusted according to the client’s goals and risk tolerance</li><li>Choice of five interest-crediting accounts:<ul style="list-style-type: none"><li>Three indexed accounts based on the S&amp;P 500® Index<sup>8</sup><ul style="list-style-type: none"><li>1-year S&amp;P 500® capped indexed account</li><li>6-month S&amp;P 500® capped indexed account</li><li>1-year S&amp;P 500® uncapped indexed account</li></ul></li><li>An indexed account based on the Nasdaq-100®<sup>8</sup><ul style="list-style-type: none"><li>1-year Nasdaq-100® capped indexed account</li></ul></li><li>A fixed account</li></ul></li><li>Point-to-point index interest crediting methodology</li><li>Index interest rate-crediting structure:<ul style="list-style-type: none"><li>1-year cap: Guaranteed minimum 3%</li><li>6-month cap: Guaranteed minimum 1.5%</li><li>Floor 0%</li><li>Participation Rates:<ul style="list-style-type: none"><li>Capped Accounts 100% Guaranteed</li><li>Uncapped Account 20% Guaranteed (See illustration for current rate)</li></ul></li></ul></li><li>No-Lapse Guarantee (NLG), with the ability to customize the NLG duration depending on premium amount</li><li>Age Last Birthday</li></ul> |                                                                                                                                                                                                                      |
| Common Individual Uses<br>(For more info, see <a href="#">pages 13 – 15</a> ) | <ul style="list-style-type: none"><li>Wealth Transfer</li><li>Income Protection</li><li>Source of funds in case of Chronic or Terminal Illness</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                      |
| Common Business Uses<br>(For more info, see <a href="#">page 16</a> )         | <ul style="list-style-type: none"><li>Buy/Sell</li><li>Key Person</li><li>Loan Collateral</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                      |
| Age Range Focus                                                               | 45 – 75                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                      |
| Client Risk Tolerance                                                         | Conservative/Moderate                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                      |
| Investment Objective                                                          | Willing to assume a little/moderate amount of market risk and volatility in the pursuit of modest/moderate returns                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                      |
| Target Funding Patterns                                                       | Solve for Premium                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                      |
| Issue Ages <sup>1</sup><br>(Some limits may apply) <sup>2</sup>               | <ul style="list-style-type: none"><li>0 – 85</li><li>0 – 75 (Type C)</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                      |
| Minimum Face Amount                                                           | <ul style="list-style-type: none"><li>0 – 80 \$100,000</li><li>81 – 85 \$250,000</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                      |
| Surrender Charge Period                                                       | 14 years                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                      |
| Riders/Features <sup>3</sup>                                                  | <ul style="list-style-type: none"><li>Accidental Death Benefit</li><li>BenefitAccess Rider<sup>5</sup></li><li>Children Level Term Rider</li><li>Enhanced Cash Value Rider*</li><li>Living Needs Benefit<sup>SM</sup> 4</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <ul style="list-style-type: none"><li>Overloan Protection Rider<sup>7</sup></li><li>Other Goods and Services Rider</li><li>Waiver of Monthly Deductions</li><li>Premium Deposit Account (PDA)<sup>14</sup></li></ul> |

\* The Enhanced Cash Value Rider is only available at face amounts of \$250,000 and above. Not available in New York.

# Non-Variable Permanent Insurance Options

|                                                                 | PRUDENTIAL MOMENTUM IUL <sup>SM</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                |
|-----------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                 | INDIVIDUAL UL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                |
| Product Focus                                                   | Permanent death benefit protection with cash value accumulation potential through basic (fixed) and indexed interest options                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                |
| Design Highlights                                               | <ul style="list-style-type: none"><li>• Flexible premium, permanent life insurance that offers death benefit protection and is designed for greater cash value accumulation potential</li><li>• Designed with flexible features that can be adjusted according to the client’s goals and risk tolerance</li><li>• Choice of five interest-crediting accounts:<ul style="list-style-type: none"><li>▶ Three indexed accounts based on the S&amp;P 500<sup>®</sup> Index<sup>8</sup><ul style="list-style-type: none"><li>– 1-year S&amp;P 500<sup>®</sup> capped indexed account</li><li>– 6-month S&amp;P 500<sup>®</sup> capped indexed account</li><li>– 1-year S&amp;P 500<sup>®</sup> uncapped indexed account</li></ul></li><li>▶ An indexed account based on the Nasdaq-100<sup>®</sup><sup>8</sup><ul style="list-style-type: none"><li>– 1-year Nasdaq-100<sup>®</sup> capped indexed account</li></ul></li><li>▶ A fixed account</li></ul></li><li>• Point-to-point index interest crediting its methodology</li><li>• Index interest rate-crediting structure:<ul style="list-style-type: none"><li>▶ 1-year cap: Guaranteed minimum 3%</li><li>▶ 6-month cap: Guaranteed minimum 1.5%</li><li>▶ Floor 0%</li><li>▶ Participation Rates:<ul style="list-style-type: none"><li>– Capped Accounts 100% Guaranteed</li><li>– Uncapped Account 20% Guaranteed (See illustration for current rate)</li></ul></li></ul></li><li>• Limited No-Lapse Guarantee period: Earlier of 20 years or age 70, but at least 10 years</li><li>• Age Last Birthday</li></ul> |                                                                                                                                                                                                                                                |
| Common Individual Uses<br>(For more info, see pages 13 – 15)    | <ul style="list-style-type: none"><li>• Cash Value Accumulation Potential</li><li>• Supplementing Retirement Income</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <ul style="list-style-type: none"><li>• Preparing for Chronic or Terminal Illness</li><li>• Estate Planning</li></ul>                                                                                                                          |
| Common Business Uses<br>(For more info, see page 16)            | <ul style="list-style-type: none"><li>• Buy/Sell</li><li>• Deferred Compensation</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <ul style="list-style-type: none"><li>• Executive Bonus</li><li>• Key Person</li></ul>                                                                                                                                                         |
| Age Range Focus                                                 | 35 – 55                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                |
| Client Risk Tolerance                                           | Moderate                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                |
| Investment Objective                                            | Willing to assume a moderate amount of market risk and volatility in the pursuit of moderate returns                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                |
| Target Funding Patterns                                         | Overfunded up to Max Level Funding and short duration funding                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                |
| Issue Ages <sup>1</sup><br>(Some limits may apply) <sup>2</sup> | <ul style="list-style-type: none"><li>• 0 – 85</li><li>• 0 – 75 (Type C)</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                |
| Minimum Face Amount                                             | <ul style="list-style-type: none"><li>• 0 – 80 \$100,000</li><li>• 81 – 85 \$250,000</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                |
| Loans                                                           | Fixed and Participating loans available                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                |
| Surrender Charge Period                                         | 15 years                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                |
| Riders/Features <sup>3</sup>                                    | <ul style="list-style-type: none"><li>• Accidental Death Benefit</li><li>• BenefitAccess Rider<sup>5</sup></li><li>• Children Level Term Rider</li><li>• Enhanced Cash Value Rider*</li><li>• Enhanced Disability Benefit</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <ul style="list-style-type: none"><li>• Living Needs Benefit<sup>SM</sup> <sup>4</sup></li><li>• Overloan Protection Rider<sup>7</sup></li><li>• Premium Deposit Account (PDA)<sup>14</sup></li><li>• Other Goods and Services Rider</li></ul> |

\* The Enhanced Cash Value Rider is only available at face amounts of \$250,000 and above. Not available in New York.

Indexed accounts are subject to a cap, floor, and spread as applicable, that are non-guaranteed and subject to change. These can change based on market conditions and other factors. To see what the current rates are at any given time, see [prudential.com/universallife](https://prudential.com/universallife).

Once an index segment is created, its Participation Rate, Index Growth Floor, and Index Growth Cap will not change.

# Indexed Variable Permanent Insurance Options

|                                                                 | PRUDENTIAL FLEXGUARD® LIFE IVUL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                       |                                                                                |
|-----------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|
|                                                                 | INDIVIDUAL IVUL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                       |                                                                                |
| Product Focus                                                   | Permanent death benefit protection with cash value accumulation potential through traditional and buffered indexed strategies, <sup>12</sup> variable investment options, and a fixed rate. Offers a 5-year No-Lapse Guarantee and two optional riders that can extend the NLG through age 90, or up to a lifetime. Product is subject to state availability and not issued in New York.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                       |                                                                                |
| Design Highlights                                               | <ul style="list-style-type: none"><li>A variety of ways to offer clients cash value growth opportunity including variable investment options, a fixed rate option, and index strategies that offer levels of downside protection:<ul style="list-style-type: none"><li>Five Index Strategies based on the performance of the S&amp;P 500® Index<sup>8</sup> with one floored and seven buffered options:<ul style="list-style-type: none"><li>Capped with Floor Index Strategy</li><li>Capped with Buffer Index Strategy—10% or 15% Buffer</li><li>Enhanced Cap Rate Index Strategy—10% or 15% Buffer</li><li>Dual Directional Index Strategy—10% or 15% Buffer</li><li>Step Rate Plus Index Strategy—10% Buffer</li></ul></li><li>Diverse portfolio of underlying variable investment option with unlimited upside potential, including equity, bond, money market, and asset allocation funds</li><li>Variable investment options do not offer downside protection</li><li>The Fixed Rate Option offers traditional fixed interest crediting declared by Prudential</li><li>Designated Transfer Amount (DTA) is an included feature that allows for monthly transfers of a specified amount from the Fixed Rate Option to the Index Strategy. No restriction on fund selection or required asset allocation unless selecting the Extended Plus No-Lapse Guarantee rider</li></ul></li><li>5-year No-Lapse Guarantee with two optional extended rider choices, including:<ul style="list-style-type: none"><li>Extended No-Lapse Guarantee Rider—up to age 90</li><li>Extended Plus No-Lapse Guarantee Rider—up to age 121<sup>13</sup></li></ul></li><li>Age Last Birthday</li><li>Death Benefit Options A and B</li></ul> |                                                                                                                                                                                                                                                       |                                                                                |
| Common Individual Uses<br>(For more info, see pages 13 – 15)    | <ul style="list-style-type: none"><li>Cash Value Accumulation Potential</li><li>Supplementing Retirement Income</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <ul style="list-style-type: none"><li>Preparing for Chronic or Terminal Illness</li><li>Estate Planning</li></ul>                                                                                                                                     | <ul style="list-style-type: none"><li>Trusts</li><li>Wealth Transfer</li></ul> |
| Common Business Uses<br>(For more info, see page 16)            | <ul style="list-style-type: none"><li>Deferred Compensation</li><li>Executive Bonus</li><li>Buy/Sell</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <ul style="list-style-type: none"><li>Key Person</li><li>Split Dollar</li></ul>                                                                                                                                                                       |                                                                                |
| Age Range Focus                                                 | 35 – 75                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                       |                                                                                |
| Client Risk Tolerance                                           | Moderate                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                       |                                                                                |
| Investment Objective                                            | Willing to assume a moderate amount of market risk and volatility in the pursuit of moderate returns                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                       |                                                                                |
| Target Funding Patterns                                         | <ul style="list-style-type: none"><li>Overfunded up to Max Level Funding</li><li>Solve for Premium or No-Lapse Guarantee up to lifetime</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                       |                                                                                |
| Issue Ages <sup>1</sup><br>(Some limits may apply) <sup>2</sup> | 0 – 85                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                       |                                                                                |
| Minimum Face Amount                                             | <ul style="list-style-type: none"><li>0 – 17      \$50,000</li><li>18 – 75      \$75,000</li><li>76 – 80      \$100,000</li><li>81 – 85      \$250,000</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                       |                                                                                |
| Loans                                                           | Fixed loans available                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                       |                                                                                |
| Surrender Charge Period                                         | 15 years                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                       |                                                                                |
| Riders/Features <sup>3</sup>                                    | <ul style="list-style-type: none"><li>Extended NLG Rider</li><li>Extended Plus NLG Rider</li><li>Living Needs Benefit<sup>SM 4</sup></li><li>Accidental Death Benefit</li><li>Overloan Protection Rider<sup>7</sup></li><li>Enhanced Cash Value Rider*</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | <ul style="list-style-type: none"><li>Enhanced Disability Benefit</li><li>Children Level Term Rider</li><li>BenefitAccess Rider (BAR)<sup>5</sup></li><li>Premium Deposit Account (PDA)<sup>14</sup></li><li>Other Goods and Services Rider</li></ul> |                                                                                |

All are subject to state availability. Refer to the latest highlighter on each rider for more information.

\* The Enhanced Cash Value Rider is only available at face amounts of \$250,000 and above.

# Variable Permanent Insurance Options

|                                                                               | VUL PROTECTOR®                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | PRULIFE® CUSTOM PREMIER II                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|-------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                               | INDIVIDUAL VUL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | INDIVIDUAL VUL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Product Focus                                                                 | Permanent death benefit protection with a built-in 5-year no-lapse guarantee (NLG) and the flexibility to extend the NLG (up to age 90 or up to lifetime*), along with cash value accumulation potential through a variety of underlying investment options                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Permanent death benefit protection with cash value accumulation potential through a variety of underlying investment options from well-known fund companies                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Design Highlights                                                             | <ul style="list-style-type: none"><li>Flexible premium, permanent life insurance that has the potential to provide cash value accumulation</li><li>5-year No-Lapse Guarantee with three optional extended rider choices, including:<ul style="list-style-type: none"><li>Extended No-Lapse Guarantee Rider—up to age 90</li><li>Extended Plus No-Lapse Guarantee Rider—up to age 121<sup>13</sup> (not available in NY)</li><li>Extended Premier No-Lapse Guarantee Rider—up to age 121 (not available in NY)</li></ul></li><li>A robust menu of underlying investment options covering a broad range of asset classes and styles from well-known fund companies</li><li>Age Last Birthday pricing</li></ul> | <ul style="list-style-type: none"><li>Flexible premium, permanent life insurance designed for greater cash value accumulation potential</li><li>Two No-Lapse Guarantee periods:<ol style="list-style-type: none"><li><b>Short Term</b>—(Ages 0 – 59: Eight years and Ages 60+: Six years);</li><li><b>Limited</b>—(All ages: Greater of 10 years or age 75). Designed to provide early protection from lapse while the policy is just starting out and may not have sufficient value to withstand market volatility</li></ol></li><li>Over 50 underlying investment options covering a broad range of asset classes and styles from well-known fund companies</li><li>Age Last Birthday</li><li>Death Benefit Options A, B, and C</li></ul> |
| Common Individual Uses<br>(For more info, see <a href="#">pages 13 – 15</a> ) | <ul style="list-style-type: none"><li>Wealth Transfer</li><li>Income Protection</li><li>Help with a Chronic or Terminal Illness</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <ul style="list-style-type: none"><li>Cash Value Accumulation Potential</li><li>Supplementing Retirement Income</li><li>Preparing for Chronic or Terminal Illness</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Common Business Uses<br>(For more info, see <a href="#">page 16</a> )         | <ul style="list-style-type: none"><li>Deferred Compensation</li><li>Executive Bonus</li><li>Key Person</li><li>Split Dollar</li><li>Buy/Sell</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <ul style="list-style-type: none"><li>Deferred Compensation</li><li>Executive Bonus</li><li>Key Person</li><li>Split Dollar</li><li>Buy/Sell</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Age Range Focus                                                               | 35 – 55                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 30 – 55                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Client Risk Tolerance                                                         | Moderate                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Aggressive                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Investment Objective                                                          | Willing to assume a moderate amount of market risk and volatility to pursue moderate returns                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Willing to assume a high level of risk and volatility in pursuit of higher returns                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Target Funding Patterns                                                       | Solve for Premium or No-Lapse Guarantee                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Overfunded up to Max Level Funding                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Issue Ages <sup>1</sup><br>(Some limits may apply) <sup>2</sup>               | 0 – 85                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <ul style="list-style-type: none"><li>0 – 85</li><li>0 – 75 (Type C)</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Minimum Face Amount                                                           | <ul style="list-style-type: none"><li>0 – 17 \$50,000</li><li>18 – 75 \$75,000</li><li>76 – 80 \$100,000</li><li>81 – 85 \$250,000</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <ul style="list-style-type: none"><li>0 – 17 \$50,000<sup>10</sup></li><li>18 – 75 \$75,000<sup>10</sup></li><li>76 – 80 \$100,000</li><li>81 – 85 \$250,000</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Surrender Charge Period                                                       | 14 years                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 10 years                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Riders/Features <sup>3</sup>                                                  | <ul style="list-style-type: none"><li>Accidental Death Benefit</li><li>BenefitAccess Rider<sup>8</sup></li><li>Children Level Term Rider</li><li>Enhanced Cash Value Rider**</li><li>Extended NLG Rider</li><li>Extended Plus NLG Rider</li><li>Extended Premier NLG Rider</li><li>Enhanced Disability Benefit</li><li>Lapse Protection Rider (Shadow Account Rider)</li><li>Living Needs Benefit<sup>SM 4</sup></li></ul>                                                                                                                                                                                                                                                                                   | <ul style="list-style-type: none"><li>Accidental Death Benefit</li><li>BenefitAccess Rider<sup>8</sup></li><li>Children Level Term Rider</li><li>Enhanced Cash Value Rider**</li><li>Enhanced Disability Benefit</li><li>Living Needs Benefit<sup>SM 4</sup></li><li>Overloan Protection Rider<sup>7</sup></li><li>Other Goods and Services Rider</li><li>Premium Deposit Account (PDA)<sup>14</sup></li><li>S&amp;P 500® Indexed Account Rider<sup>11</sup> (not available in New York)</li></ul>                                                                                                                                                                                                                                          |

\* In New York, maximum No-Lapse Guarantee is through age 90. Please see policy for details.

\*\* The Enhanced Cash Value Rider is only available at face amounts of \$250,000 and above. Not available in New York.

# Second-To-Die Permanent Insurance Options

|                                                                 | PRULIFE® SURVIVORSHIP INDEX UL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |  |  |
|-----------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|
|                                                                 | SURVIVORSHIP UL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |  |
| Product Focus                                                   | Customers seeking low-cost death benefit protection and: <ul style="list-style-type: none"><li>▶ a way to preserve their assets for surviving family members or a specific charity</li><li>▶ a solution to an estate tax and/or estate planning need</li><li>▶ the potential to build cash value, which is accessible if their needs change</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  |  |
| Design Highlights                                               | <ul style="list-style-type: none"><li>• Cost-effective permanent life insurance protection that covers two insureds with a death benefit payable when both have died</li><li>• Designed with flexible features that can be adjusted according to the client's goals and risk tolerance</li><li>• Choice of five interest-crediting accounts:<ul style="list-style-type: none"><li>▶ Three indexed accounts based on the S&amp;P 500® Index<sup>8</sup><ul style="list-style-type: none"><li>– 1-year S&amp;P 500® capped indexed account</li><li>– 6-month S&amp;P 500® capped indexed account</li><li>– 1-year S&amp;P 500® uncapped indexed account</li></ul></li><li>▶ An indexed account based on the Nasdaq-100®<sup>8</sup><ul style="list-style-type: none"><li>– 1-year Nasdaq-100® capped indexed account</li></ul></li><li>▶ A fixed account</li></ul></li><li>• Point-to-point index interest crediting its methodology</li><li>• Index interest rate-crediting structure:<ul style="list-style-type: none"><li>▶ 1-year cap: Guaranteed minimum 3%</li><li>▶ 6-month cap: Guaranteed minimum 1.5%</li><li>▶ Floor 0%</li><li>▶ Participation Rates:<ul style="list-style-type: none"><li>– Capped Accounts 100% Guaranteed</li><li>– Uncapped Account 20% Guaranteed (See illustration for current rate)</li></ul></li></ul></li><li>• Option to add, if qualified and for an additional cost, the Survivorship BenefitAccess rider for concerns about potential future chronic or terminal illness</li><li>• A no-lapse guarantee (NLG) with the ability to customize the NLG duration, depending on the premium amount</li><li>• Age Last Birthday</li><li>• First Year Flexibility</li></ul> |  |  |
| Common Individual Uses<br>(For more info, see pages 13 – 15)    | <ul style="list-style-type: none"><li>• Estate Planning</li><li>• Trusts</li><li>• Wealth Transfer</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |  |  |
| Common Business Uses<br>(For more info, see page 16)            | Estate Equalization                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |  |
| Age Range Focus                                                 | 45 – 75                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |  |
| Client Risk Tolerance                                           | Moderate                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |  |
| Investment Objective                                            | Willing to assume a moderate amount of market risk and volatility in the pursuit of moderate returns                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |  |
| Target Funding Patterns                                         | No-Lapse Guarantee                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  |  |
| Issue Ages <sup>1</sup><br>(Some limits may apply) <sup>2</sup> | 18 – 85                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |  |
| Minimum Face Amount                                             | <ul style="list-style-type: none"><li>• 0 – 80            \$200,000</li><li>• 81 – 85        \$250,000</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |  |  |
| Surrender Charge Period                                         | 14 years                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |  |
| Riders/Features <sup>3</sup>                                    | <ul style="list-style-type: none"><li>• Enhanced Cash Value Rider*</li><li>• Estate Protection Rider</li><li>• Guaranteed Policy Split Rider</li><li>• Survivorship Benefit Access Rider<sup>9</sup></li><li>• Overloan Protection Rider<sup>7</sup></li><li>• Lapse Protection Rider</li><li>• Other Goods and Services Rider</li><li>• Premium Deposit Account (PDA)—available as rider in IL, IN, KS, MI, TN, TX, and WA</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  |  |

\* The Enhanced Cash Value Rider is only available at face amounts of \$250,000 and above. Not available in New York.

# Second-To-Die Permanent Insurance Options

|                                                                               | PRULIFE® SVUL PROTECTOR                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  |
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|                                                                               | SURVIVORSHIP VUL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  |
| Product Focus                                                                 | Cost-effective, permanent death benefit protection for two lives, with a meaningful no-lapse guarantee (up to lifetime*) and the potential for cash value accumulation utilizing a variety of underlying investment options from well-known fund companies                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |
| Design Highlights                                                             | <ul style="list-style-type: none"><li>• Flexible premium, permanent life insurance with a focus on death benefit protection covering two lives, with the potential to provide cash value accumulation, with the ability to access it</li><li>• 10-year No-Lapse Guarantee with three optional extended rider choices:<ul style="list-style-type: none"><li>• Extended No-Lapse Guarantee Rider—up to age 90</li><li>• Extended Plus No-Lapse Guarantee Rider—up to age 121<sup>13</sup> (not available in NY)</li><li>• Extended Premier No-Lapse Guarantee Rider—up to age 121 (not available in NY)</li></ul></li><li>• A robust menu of investment options covering a broad range of asset classes and styles from well-known fund companies</li><li>• Age Last Birthday</li><li>• Death Benefit Options A, B, and C</li></ul> |  |
| Common Individual Uses<br>(For more info, see <a href="#">pages 13 – 15</a> ) | <ul style="list-style-type: none"><li>• Estate Planning</li><li>• Wealth Transfer</li><li>• Trusts</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |  |
| Common Business Uses<br>(For more info, see <a href="#">page 16</a> )         | Estate Equalization                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |  |
| Age Range Focus                                                               | 45 – 65                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  |
| Client Risk Tolerance                                                         | Moderate                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  |
| Investment Objective                                                          | Willing to assume market risk and volatility in the pursuit of modest/moderate returns depending on the underlying investment options chosen                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |  |
| Target Funding Patterns                                                       | <ul style="list-style-type: none"><li>• Solve for Premium</li><li>• No-Lapse Guarantee</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  |
| Issue Ages <sup>1</sup><br>(Some limits may apply) <sup>2</sup>               | 18 – 85                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  |
| Minimum Face Amount                                                           | <ul style="list-style-type: none"><li>• 18 – 80            \$200,000</li><li>• 81 – 85            \$250,000</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |
| Surrender Charge Period                                                       | 14 years                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  |
| Riders/Features <sup>3</sup>                                                  | <ul style="list-style-type: none"><li>• Enhanced Cash Value Rider**</li><li>• Estate Protection Rider</li><li>• Extended NLG Rider</li><li>• Extended Plus NLG Rider</li><li>• Extended Premier NLG Rider</li><li>• Guaranteed Policy Split Rider</li><li>• Other Goods and Services Rider</li><li>• Overloan Protection Rider<sup>7</sup></li><li>• Survivorship Benefit Access Rider<sup>9</sup></li><li>• Premium Deposit Account (PDA)<sup>14</sup></li></ul>                                                                                                                                                                                                                                                                                                                                                                 |  |

\* In New York, maximum NLG is through age 90. Please see policy for details.

\*\* The Enhanced Cash Value Rider is only available at face amounts of \$250,000 and above. Not available in New York.

# Product Riders & Features

Visit PruXpress for individual highlighters on many of these product riders. Some riders may not be available in all states, and some are available at an additional cost.

| Benefit Type      | Rider                                         | Description                                                                                                                                                                                                                                               | Essential  | Term      | Term      | Term     | Essential    | Protection     | Momentum     | Flexguard           | VUL       | Custom     | Survivorship | SVUL      |
|-------------------|-----------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|-----------|-----------|----------|--------------|----------------|--------------|---------------------|-----------|------------|--------------|-----------|
|                   |                                               |                                                                                                                                                                                                                                                           | Term Value | Term Plus | Essential | Term One | Essential UL | Protection IUL | Momentum IUL | Flexguard Life IVUL | Protector | Premier II | Index UL     | Protector |
| LIVING BENEFITS   | BenefitAccess Rider (BAR)                     | Provides the ability to accelerate the death benefit to use however the client wishes if they are diagnosed with a chronic or terminal illness.                                                                                                           |            |           |           |          | •            | •              | •            | •                   | •         | •          |              |           |
|                   | Survivorship BenefitAccess Rider (SBAR)       | Provides the ability to accelerate the death benefit to use however the client wishes in the event that the surviving insured is diagnosed with a chronic or terminal illness, or both insureds are chronically/terminally ill at the same time.          |            |           |           |          |              |                |              |                     |           |            | •            | •         |
|                   | Living Needs Benefit (LNB)                    | Provides the ability to accelerate the death benefit if the insured is diagnosed with a terminal illness or is permanently confined to a nursing home.                                                                                                    |            |           | •         | •        | •            | •              | •            | •                   | •         | •          |              |           |
|                   | Terminal Illness Rider                        | Provides the ability to accelerate a portion of the death benefit if the insured is diagnosed with a terminal illness and meets the terms and conditions of the rider.                                                                                    | •          | •         |           |          |              |                |              |                     |           |            |              |           |
| WAIVER OF PREMIUM | Waiver of Premium                             | Pays policy premiums if a client becomes disabled so that their valuable life insurance coverage remains intact.                                                                                                                                          | •          | •         | •         |          |              |                |              |                     |           |            |              |           |
|                   | Enhanced Disability Benefit (EDB)             | Pays the greater of the amounts shown under the contract's Schedule of Disability Benefits (9% of the annual Limited No-Lapse Premium) and monthly charges if a client becomes disabled so that their valuable life insurance coverage can remain intact. |            |           |           |          |              |                |              | •                   | •         | •          | •            |           |
|                   | Waiver of Monthly Deductions (WMD)            | Pays policy charges if a client becomes disabled so that their valuable life insurance coverage remains intact.                                                                                                                                           |            |           |           |          | •            | •              |              |                     |           |            |              |           |
| CHILDREN'S RIDER  | Children's Protection Rider                   | Option to provide life insurance on a client's children while they are young. It can be converted to a permanent policy at a later time.                                                                                                                  | •          | •         | •         |          |              |                |              |                     |           |            |              |           |
|                   | Children Level Term Rider (CLT)               | Option to provide life insurance on a client's children while they are young. It can be converted to a permanent policy at a later time.                                                                                                                  |            |           |           |          | •            | •              | •            | •                   | •         | •          |              |           |
| OTHER             | Accidental Death Benefit Rider (ADB)          | Pays additional amount of death benefit if death is the direct result of an accident. Not available in Massachusetts.                                                                                                                                     | •          | •         | •         |          | •            | •              | •            | •                   | •         | •          |              |           |
|                   | Overloan Protection Rider                     | A benefit that, for a one-time charge when exercised, may keep a client's policy from lapsing if they have an outstanding loan.                                                                                                                           |            |           |           |          | •            | •              | •            | •                   | •         | •          | •            | •         |
|                   | Enhanced Cash/Surrender Value Rider (ECV/ESV) | Provides higher cash surrender values in the early years of the policy, usually used in business situations. Not available in New York.                                                                                                                   |            |           |           |          | •            | •              | •            | •                   | •         | •          | •            | •         |
|                   | Guaranteed Policy Split Rider (GPSR)          | Allows a survivorship policy to be split into two individual policies in the event of divorce or a repeal of the unlimited marital deduction.                                                                                                             |            |           |           |          |              |                |              |                     |           |            | •            | •         |
|                   | Estate Protection Rider (EPR)                 | Increases the death benefit by up to 100% if both insureds die before the policy's fourth anniversary.                                                                                                                                                    |            |           |           |          |              |                |              |                     |           |            | •            | •         |
|                   | S&P 500® Indexed Account Rider                | Offers interest credits based in part on the performance of the S&P 500® Index <sup>8</sup> (excluding dividends), using an annual point-to-point calculation method.                                                                                     |            |           |           |          |              |                |              |                     |           | •          |              |           |
|                   | Extended NLG Rider                            | Extends the NLG through age 90. <sup>13</sup>                                                                                                                                                                                                             |            |           |           |          |              |                |              | •                   | •         |            |              | •         |
|                   | Extended Plus NLG Rider                       | Extends the NLG through age 120. <sup>13</sup>                                                                                                                                                                                                            |            |           |           |          |              |                |              | •                   | •         |            |              | •         |
|                   | Extended Premier NLG Rider                    | Extends the NLG through age 120. <sup>16</sup>                                                                                                                                                                                                            |            |           |           |          |              |                |              |                     | •         |            |              | •         |
|                   | Premium Deposit Account (PDA)                 | A single deposit solution that earns interest and pays premiums over a 2- to 10-year period.                                                                                                                                                              |            |           |           |          | •            | •              | •            | •                   | •         | •          | •            | •         |
|                   | Other Goods and Services Rider                | Offers the ability to provide certain goods and services that Prudential may offer. Subject to state approval.                                                                                                                                            | •          | •         |           |          |              | •              | •            | •                   | •         | •          | •            | •         |

# Common strategies

| STRATEGY                                     | SUMMARY                                                                                                                                                                                                                                                                                                                                                                                                                                      | COMMONLY USED                                                                                                                                                                                                                                        |
|----------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Income Protection                            | Purchasing life insurance to replace lost income due to premature death.<br>Settlement options are available for those looking for guaranteed income.                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>• EssentialTerm Value</li><li>• EssentialTerm Plus</li><li>• Essential UL</li><li>• Protection IUL</li><li>• FlexGuard Life</li><li>• VUL Protector</li></ul>                                                  |
| Debt/Loan Protection                         | Purchasing life insurance to offset debts (e.g., mortgage, college loans) owed due to premature death.                                                                                                                                                                                                                                                                                                                                       | <ul style="list-style-type: none"><li>• EssentialTerm Value</li><li>• EssentialTerm Plus</li><li>• Essential UL</li><li>• Protection IUL</li><li>• FlexGuard Life</li><li>• VUL Protector</li></ul>                                                  |
| College Funding Protection                   | Purchasing life insurance to replace lost college funding due to premature death.                                                                                                                                                                                                                                                                                                                                                            | <ul style="list-style-type: none"><li>• EssentialTerm Value</li><li>• EssentialTerm Plus</li></ul>                                                                                                                                                   |
| Life Insurance in Retirement Planning (LIRP) | Placing the maximum amount of premium into a cash value accumulation policy without creating a Modified Endowment Contract (MEC) and potentially utilizing withdrawals and/or loans from the policy to supplement income during retirement.*                                                                                                                                                                                                 | <ul style="list-style-type: none"><li>• Momentum IUL</li><li>• FlexGuard Life</li><li>• Custom Premier II</li></ul>                                                                                                                                  |
| Chronic/Terminal Illness Protection Needs    | There are clients who have concerns about becoming chronically or terminally ill when they get older. They may be concerned about who will take care of them, where they will live, how they will afford the care they need, etc. This strategy provides permanent life insurance protection with a chronic or terminal illness rider that allows them to accelerate their death benefit to help out financially once the claim is approved. | <ul style="list-style-type: none"><li>• Essential UL</li><li>• Protection IUL</li><li>• Momentum IUL</li><li>• FlexGuard Life</li><li>• VUL Protector</li><li>• Custom Premier II</li><li>• Survivorship Index UL</li><li>• SVUL Protector</li></ul> |

\* Loans are charged interest; they are usually not taxable. Withdrawals are generally taxable to the extent they exceed basis in the policy. Loans that remain unpaid when the policy lapses or is surrendered while the insured is alive will be taxed immediately to the extent of gain in the policy. For policies that are Modified Endowment Contracts (MECs), distributions (including loans) are taxable to the extent of income in the policy; an additional 10% federal income-tax penalty may apply. Clients should consult their tax advisor for advice about their own situations.

# Asset Repositioning/Leveraging

All of these strategies involve the repositioning of assets that are not needed for retirement and that are not being used for day-to-day living expenses.

| STRATEGY            | SUMMARY                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | COMMONLY USED                                                                                                                                           |
|---------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|
| Asset Repositioning | Help clients optimize their holistic financial plan by repositioning assets not needed for support in retirement (e.g., annuities, IRAs, CDs, etc.) into life insurance. Depending on the asset type, these `legacy assets' may be earning a low rate of return or may be tax-efficient when transferring wealth to the next generation. Life insurance can potentially increase the legacy a client leaves behind.                                                                                                                                                                                           | <ul style="list-style-type: none"><li>• Essential UL</li><li>• Protection IUL</li><li>• FlexGuard Life</li><li>• VUL Protector</li><li>• SIUL</li></ul> |
| Charitable Planning | In the asset repositioning/leveraging context, charitable planning typically involves using life insurance in a variety of ways primarily to enhance or leverage the amount of money ultimately passing to charity. Where traditional measures of economic loss may not be present in the facts, and where the case may not fit Prudential's traditional underwriting guidelines, the charitable planning case may be considered a leveraged gifting type of case and may be considered under the asset repositioning/leveraging underwriting guidelines. Therefore, it is included in this list of concepts. | <ul style="list-style-type: none"><li>• Essential UL</li><li>• FlexGuard Life</li><li>• VUL Protector</li><li>• SIUL</li><li>• SVUL Protector</li></ul> |
| Complete the Dream  | Involves the idea of repositioning a portion of assets (after taxes and/or surrender charges) with the goal of reducing the amount of market volatility for assets earmarked for a client's legacy planning.                                                                                                                                                                                                                                                                                                                                                                                                  | <ul style="list-style-type: none"><li>• Essential UL</li><li>• Protection IUL</li><li>• Momentum IUL</li></ul>                                          |

**Note:** If the asset or income being repositioned becomes fully exhausted, premiums may have to be paid using other assets or income to keep the life insurance policy in force.

# Legacy Planning

| STRATEGY                                                 | SUMMARY                                                                                                                                                                                                                                                                                                                                                                                                               | COMMONLY USED                                                                                                                                                                                                                       |
|----------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Access Trusts                                            | Irrevocable trust with provisions permitting distributions to non-grantor spouse.                                                                                                                                                                                                                                                                                                                                     | <ul style="list-style-type: none"><li>• Essential UL</li><li>• Protection IUL</li><li>• Momentum IUL</li><li>• FlexGuard Life</li><li>• VUL Protector</li><li>• Custom Premier II</li><li>• SIUL</li><li>• SVUL Protector</li></ul> |
| Charitable Remainder Trust (CRT) with Wealth Replacement | Customers will make gifts of highly appreciated property (e.g., stock) to a Charitable Remainder Trust. They receive income from the CRT for a specific number of years or for life. The remainder passes to charity. To replace the wealth gifted away, the customer will sometimes establish an irrevocable trust, which will purchase life insurance.                                                              | <ul style="list-style-type: none"><li>• Essential UL</li><li>• FlexGuard Life</li></ul>                                                                                                                                             |
| Estate Planning                                          | Life insurance is an effective and multifaceted tool when incorporated into an estate plan. It can provide liquidity to support beneficiaries, replace income for a surviving spouse, pay outstanding debts or taxes due at death (e.g. federal estate taxes or state estate or inheritance taxes), or be used in combination with a trust to help clients control the disposition of their wealth after their death. | <ul style="list-style-type: none"><li>• Essential UL</li><li>• Protection IUL</li><li>• FlexGuard Life</li><li>• VUL Protector</li><li>• SIUL</li><li>• SVUL Protector</li></ul>                                                    |
| Special Needs                                            | Irrevocable trust designed to supplement governmental benefits, usually holding life insurance as a funding vehicle.                                                                                                                                                                                                                                                                                                  | <ul style="list-style-type: none"><li>• Essential UL</li><li>• Protection IUL</li><li>• FlexGuard Life</li><li>• VUL Protector</li><li>• SIUL</li><li>• SVUL Protector</li></ul>                                                    |

# Business Strategies

| STRATEGY                                        | SUMMARY                                                                                               | COMMONLY USED                                                                                                                                                                                                                                                                                 |
|-------------------------------------------------|-------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Buy/Sell                                        | Purchase of life insurance to fund obligation created by agreement to purchase a business interest.   | <ul style="list-style-type: none"><li>• EssentialTerm Value</li><li>• EssentialTerm Plus</li><li>• PruTerm One (for short term)</li><li>• Essential UL</li><li>• Protection IUL</li><li>• FlexGuard Life</li><li>• VUL Protector</li><li>• Custom Premier II</li></ul>                        |
| Estate Equalization                             | Purchasing life insurance for children who will not inherit the business or farm.                     | <ul style="list-style-type: none"><li>• Essential UL</li><li>• Protection IUL</li><li>• FlexGuard Life</li><li>• VUL Protector</li><li>• SIUL</li><li>• SVUL Protector</li></ul>                                                                                                              |
| Executive Bonus/<br>Restrictive Executive Bonus | Business provides bonuses to an executive who, in turn, purchases a life insurance policy.            | <ul style="list-style-type: none"><li>• Essential UL</li><li>• Momentum IUL</li><li>• FlexGuard Life</li><li>• VUL Protector</li><li>• Custom Premier II</li></ul>                                                                                                                            |
| Key Person                                      | Business purchases life insurance to protect against the loss due to premature death of a key person. | <ul style="list-style-type: none"><li>• EssentialTerm Value</li><li>• EssentialTerm Plus</li><li>• PruTerm One (for short term)</li><li>• Essential UL</li><li>• Protection IUL</li><li>• Momentum IUL</li><li>• FlexGuard Life</li><li>• VUL Protector</li><li>• Custom Premier II</li></ul> |
| Split Dollar*                                   | Premium-sharing arrangement used by employers to finance an insurance purchase.                       | <ul style="list-style-type: none"><li>• Essential UL</li><li>• Protection IUL</li><li>• FlexGuard Life</li><li>• VUL Protector</li><li>• Custom Premier II</li></ul>                                                                                                                          |

\*The Sarbanes-Oxley Act makes it a crime for publicly traded companies to, directly or indirectly, enter into a loan with certain directors and officers. It is unclear whether the Act applies to split dollar arrangements. Clients should contact their tax or legal advisors for the most recent developments.

<sup>1</sup> There are no extended or exception issue ages.

<sup>2</sup> Product and rate availability can vary by state. Minimum age may vary by face amount.

<sup>3</sup> All benefits, riders, and product features may not be available in all states. Additional limitations may apply based on age and underwriting. Some riders are available at an additional cost.

<sup>4</sup> 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 (\$100 in Florida) processing fee 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 a client's 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. In Oregon, term policies must include the waiver of premium benefit to be eligible for this rider.

<sup>5</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 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 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>6</sup> Post-level premiums will be based upon the face amount immediately before the end of the level-premium period in case of partial conversions and decreases. The company has the right to change these scheduled premiums no more than once a year, but the resulting premiums cannot exceed the maximum amounts stated in the policy.

<sup>7</sup> The Overloan Protection Rider is available only on policies with GPT. Please note that the Internal Revenue Service (IRS) has not ruled on the tax consequences associated with exercising the rider or whether loans in excess of cash value may be treated as taxable distributions.

<sup>8</sup> The S&P 500® Index is a product of S&P Dow Jones Indices LLC ("SPDJI"); it 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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<sup>9</sup> The Survivorship BenefitAccess Rider is an optional rider that accelerates the life insurance death benefit when the surviving insured is chronically or terminally ill as defined in the rider, or both insureds are chronically or terminally 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 Survivorship BenefitAccess Rider results in additional charges and underwriting requirements. Some benefit payments may be subject to a fee. Other terms and conditions apply and can vary by state. If your survivorship policy is owned by a trust or non-living entity, you should consult a tax advisor prior to electing the Survivorship BenefitAccess Rider. Clients should always consult their tax and legal advisors when considering the purchase of a life insurance policy and/or accelerated death benefit rider.

<sup>10</sup> \$100,000 minimum face amount in New York state.

<sup>11</sup> 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 (15<sup>th</sup> 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.

<sup>12</sup> Buffers available on index-crediting strategies only. Variable investment options are available but do not offer protection levels.

<sup>13</sup> There are allocation restrictions with the Extended Plus NLG Rider. Please refer to the policy Initial Summary Prospectus (ISP) for more information.

<sup>14</sup> Available in all states except OR and PA; available as an optional rider in IL, IN, KS, MI, TN, TX, and WA.

<sup>15</sup> The Terminal Illness Rider is available without an extra premium. Obtaining benefits under the terms of the rider will reduce and may eliminate the death benefit. Benefits paid under the Terminal Illness Rider are intended to be treated for federal tax purposes as accelerated life insurance death

benefits under IRC §101(g)(1)(b). Tax laws related to the receipt of accelerated death benefits are complex and benefits may be taxable in certain circumstances. Receipt of benefits may affect eligibility for public assistance programs such as Medicaid. Accelerated benefits paid under the terms of the Terminal Illness Rider are subject to a processing fee of up to \$100. Clients should consult tax and legal advisors prior to initiating any claim. A licensed physician must certify that the insured is terminally ill to qualify for benefits. Other terms and conditions may apply. The rider may not cover all of the costs associated with terminal illness. The rider is a life insurance accelerated death benefit product, is generally not subject to health insurance requirements, and may not be available in all states.

<sup>16</sup> Not available in NY. Clients can select from full investment menu.

EssentialTerm Value, EssentialTerm Plus, PruTerm One, PruLife Essential UL, Prudential Protection IUL, Prudential Momentum IUL, Prudential FlexGuard Life IVUL, VUL Protector, PruLife Custom Premier II, PruLife Survivorship Index UL, and PruLife SVUL Protector are issued by Pruco Life Insurance Company except in New York, where, if available, they are issued by Pruco Life Insurance Company of New Jersey. Variable life policies are distributed through Pruco Securities, LLC (member SIPC). All are Prudential Financial companies, located in Newark, NJ.

These comparisons highlight some of the many features and benefits of our products. Clients should carefully consider all of the features and benefits of a product before purchasing.

Overfunding may cause a policy to become a Modified Endowment Contract, and there may be tax consequences.

A policy's cash value may not be guaranteed and can change. Life insurance policy values are accessed through loans and withdrawals. Loans and withdrawals will reduce the policy's cash value and death benefit and may have tax consequences. Face amounts are subject to our retention limits. Face amounts in excess of our retention limits will be considered on a case-by-case basis, subject to the availability of reinsurance.

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.

Some subaccounts or underlying investment options may not be available through all broker-dealers. Please contact your life wholesaler for more information.

**Investors should consider the investment objectives, risks, charges, and expenses carefully before investing in the contract, and /or underlying portfolios. The prospectus and, if available, the summary prospectus and the prospectus for the index strategies contain this information as well as other important information. A copy of the prospectus(es) may be obtained from [prudential.com](https://www.prudential.com). Clients should read the prospectus(es) carefully before investing.**

**Remind clients that it is possible to lose money by investing in securities.**

This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any clients or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing a client's retirement savings. Clients seeking information regarding their particular investment needs should contact a financial professional.

Index-linked variable universal life products are complex insurance and investment vehicles and are long-term investments designed to provide death benefit protection with cash growth accumulation potential. There is risk of loss of principal if negative index returns exceed the selected protection level. Gains or losses are assessed at the end of each term. Early withdrawals may result in a loss in addition to applicable surrender charges. Please refer to the prospectus for information about the levels of protection available and other important product information.

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