PRODUCT RIDER

Children Level Term Rider

Overview	The Children Level Term (CLT) Rider provides an affordable way for parents to insure their children, and help them begin insurance portfolios of their own through attractive conversion options. It offers level premiums and a level death benefit. The purchase of a single CLT Rider covers each eligible child at issue for the death benefit selected, for one affordable premium. It also covers each eligible child, born after issue, for the same death benefit selected at issue with no increase in premium. The rider is an excellent way to begin a financial professional/client relationship with another generation. It may be appropriate for parents who are concerned with providing their children with an option for converting to a permanent policy later in life by helping to guarantee future insurability. It also helps parents offset final expenses (such as funeral expenses).
Availability	Available on PruLife Essential UL®, PruLife® Founders Plus Indexed UL, Prudential Momentum IUL℠, Prudential FlexGuard® Life IVUL, VUL Protector®, and PruLife® Custom Premier II.

Product Description

Face Amount

Minimum	Maximum
$10,000	$100,000

As noted above, each eligible child is covered up to the full face amount of the rider.

Issue Ages

Insured parent must be between ages 18 – 55.

The CLT Rider provides coverage on all eligible children before and after issue.

Dependent children[1] are considered eligible if they meet one of the following criteria:

- All children eligible at issue who have not reached their 18th birthday
- Children born after issue who have reached the 14th day after their birth
- Children who join the family after issue provided they have not reached their 18th birthday (e.g., stepchildren, legally adopted children)

Special Note: While notification about children who join the family or who are born after issue is not required for coverage, the policyowner is encouraged to notify their financial professional (or CSO) upon birth or adoption of a child after issue, or the addition of stepchildren, so that policy records can be updated. The financial professional or client should write a letter to the CSO requesting the addition of a child to policy records.

Rating Class

- The CLT Rider is not available if the child requires a rating greater than Class A or a total temporary extra premium of $10/$1,000.
- It can be attached to any policy, provided the primary insured is not rated greater than Class A or Occupational Class 2, or a total Temporary Extra premium of $25/$1,000.
- If an eligible child chooses to convert, the conversion will be guaranteed and the child will receive a Non-Smoker rating.

[1] The CLT Rider defines a dependent child as follows: The phrase "dependent child" can be defined as a natural child, a stepchild, or a legally adopted child of the primary proposed insured; a member of the proposed insured's household; and an individual who is not entirely dependent for support on someone other than the proposed insured, provided they meet all the age and eligibility requirements to be covered under this rider. In Vermont, this definition also includes a child who is in the care, custody, and control of the primary proposed insured and is totally dependent upon the primary proposed insured for support.

Premiums	On UL and VUL policies, charges for the rider are deducted directly from the Contract Fund. These charges apply until the earliest of these events: ▸ The first monthly date following a request by the owner to cancel the rider (on UL and VUL) ▸ The first contract anniversary after the insured parent's 75th birthday ▸ The date of the insured parent's death Assuming all premiums/charges are paid/applied, the rider becomes paid-up at the death of the insured parent. The paid-up term insurance has a cash value but no loan value. If the paid-up rider coverage is surrendered on one child, the paid-up coverage on all remaining children must also be surrendered. **Special Note:** Because this rider automatically covers eligible children who are born or join the family after issue, premium payments or charges for the CLT Rider do not automatically end when the youngest known covered child reaches age 25. It is the policyowner's responsibility to request the cancellation of the rider by calling their financial professional or the CSO. There will be no premium refunds upon cancellation of the rider.
Coverage Period	The CLT Rider provides level, guaranteed death benefit coverage on each eligible child until the earliest of these events: ▸ The first contract anniversary after the child's 25th birthday[2] ▸ The first contract anniversary after the insured parent's 75th birthday (65th birthday for policies issued prior to 1995) ▸ The date the rider is terminated by base coverage ending or by policyholder request ▸ The date of the new policy if the rider coverage is converted to permanent coverage

Special Features

Conversion	The guaranteed conversion amount of the new policy can be up to five times the face amount of the CLT Rider. In order to begin the conversion process, the parent or child must contact the financial professional of record or the CSO within 30 days of the base policy's anniversary. A premium credit is available upon conversion. The rider is convertible even if the insured parent has died because the rider is still in force. It also allows for conversion to a permanent form of insurance on the earliest of: • the contract anniversary immediately following the child's 18th, 22nd, or 25th birthday; or • the contract anniversary immediately following the insured's 75th birthday. The minimum insurance amount is $10,000. The maximum insurance amount is $100,000. The issue age of the insured parent must be 18 – 55. The children must be 0 – 17.
Conversion Credit	A premium credit is applied to the first premium due on the new contract. This credit is equal to the lesser of $1 for each full $1,000 of face amount on the CLT Rider, or $1 for each full $1,000 of face amount on the new policy. (In New York, no premium credit is available.)

[2] Each covered child may convert only once.

This highlighter does not supersede any contractual provisions.

Clients should consider the investment objectives, risks, and charges and expenses carefully before investing in the contract and/or underlying portfolios. The initial summary prospectus for the contract and the prospectus or summary prospectus for the underlying portfolios (collectively, the "prospectuses"), contain this information as well as other important information which may be obtained by contacting your Prudential Life Wholesaler or from prudential.com. Clients should read the prospectuses carefully before investing.

It is possible to lose money by investing in securities.

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