

Prudential Momentum IULSM

Fixed and Participating Loans

Prudential Momentum IULSM is a flexible premium indexed universal life insurance-policy that offers interest crediting through either a Fixed Interest Account, which offers a fixed interest rate, or four Indexed Interest Accounts, which credit interest based on the performance of the S&P 500[®] Index or Nasdaq-100[®] Index. If policyowners accumulate cash value in the policy, they can access it via withdrawals or loans if they so choose.*

TWO TYPES OF LOANS ARE AVAILABLE. BOTH ALLOW CLIENTS TO BORROW UP TO 100% OF THE AVAILABLE CASH VALUE.

	FIXED LOAN	PARTICIPATING LOAN
Description	The loaned amount is moved into a loan collateral fund and is charged and credited using guaranteed rates. See chart below.	The loaned amount stays in the client's current allocations and is charged and credited using non-guaranteed rates. See chart below.
When this loan becomes available	At the beginning of the first policy year	At the beginning of the first policy year
Crediting rate applied	Values moved into the collateral account earn guaranteed 1% interest.	Values stay in chosen allocations and continue to earn interest as if the money had never been borrowed.
Interest rate charged	Guaranteed: Years 1 – 10: 2.00% Years 11+: 1.05%	Max Guaranteed Rate: Will not exceed the Fixed Account crediting rate plus 1.00%.
Why clients would want this loan	<p>This may be a good choice for clients who:</p> <ul style="list-style-type: none"> • Want the stability of knowing the loan rate and crediting rate. • Want to avoid the risk of changes in the market. 	<p>This may be a good choice for clients who:</p> <ul style="list-style-type: none"> • Have all or most of their allocations in indexed accounts. • Are seeking higher income potential and are comfortable with some risk.

CLIENTS MAY FIND A PARTICIPATING LOAN MORE ATTRACTIVE. TAKE A LOOK:

This example assumes a fixed loan rate of 1.05% and a crediting rate of 1% with an assumed participating loan rate of 5%.

If the index interest rate is	Fixed Loan Net Impact		Par Loan Net Impact
8.00%	-0.05%	vs.	3.00%
6.00%	-0.05%	vs.	1.00%
0.00%	-0.05%	vs.	-5.00%

NOTES ABOUT LOANS

- Only one type of loan can have an outstanding balance at any time.
- Clients may request to change their loan type starting with policy Year 1, and they may do so once every 12 months. If they request a loan type change or a loan type change along with a new loan, any existing loan will be converted to the new loan type they've requested.

Each loan type has different costs, benefits, and risks that you should discuss in detail with clients to determine the one best suited to their individual situation.

*Unpaid loans and withdrawals reduce cash values and death benefits; may reduce the duration of the guarantee against lapse, which may lapse the policy; and may have tax consequences.

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