

PRODUCT UPDATES

FAQs: Premium Limits and Large Case Reviews for New Business

Please refer to the below list of products and state-specific premium limits.

Premium Limits

Product	All States except NY		New York	
	Current	Rate Basis	Current	Rate Basis
Prudential Momentum IUL SM	\$10M	300+	N/A	N/A
VUL Protector®	\$10M	304+	\$10M	306+
PruLife® Founders Plus Indexed UL	\$10M	308+	N/A	N/A
PruLife Essential UL®	\$10M	307+	\$10M	306+
PruLife® Custom Premier II	\$10M	301+	\$10M	302+
PruLife® Indexed Advantage UL	\$10M	302+	N/A	N/A
Prudential FlexGuard® Life IVUL	\$10M	301+	N/A	N/A
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PruLife® SVUL Protector	\$10M	305+	\$10M	305+
PruLife® Survivorship Index UL	\$10M	302+	N/A	N/A

Does the premium limit apply to all policies for an insured?

Yes, this limit applies across all cases for an individual insured. Each insured will be allowed a total limit of \$10,000,000 (or the specific limit for the product/state as listed above if lower). This will allow for a single insured to submit up to a product/state specific limit in total combined premium, including premiums paid on policies placed over the last 12 months. It will also impact policies applied for in the next 12 months.

Example #1

Client has not applied for coverage in the last 12 months, he or she can apply for a VUL Protector policy with a planned premium of \$10,000,000 per year.

Example #2

Client took out a policy in the last 12 months and paid a premium of \$5,000,000 consistent with the previous premium limits. They are interested in obtaining additional coverage with a new VUL Protector policy. They can apply for a policy with a planned premium of an additional \$5,000,000.

Example #3

Clients are looking to put in the maximum premium allowable in PruLife SVUL Protector, in combination with individual coverage. The maximum allowable premium for SVUL is \$10 million, which would be attributable half to each insured. The remaining \$5 million could be used to purchase individual coverage, such as VUL Protector.

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What type of funding counts toward the premium limit?

All funding will count toward the new premium limit. This includes the combined total of all 1035 exchanges, lump-sum payments, and any additional premium made toward a policy for each individual insured. Planned premiums for policies as part of a Term Conversion also count towards the cumulative premium limit for an individual insured. If the conversion is part of a non-contractual conversion, such as when an optional rider is added, the face amount is being increased, or the conversion is to a survivorship policy, then the premium limit would be enforced on the new policy.

If a new term policy is going to be placed to bind coverage with the intent to convert the policy in the near future, the case should be submitted for review (prior to placing the term policy) based on the ultimate permanent policy case design if the premium will exceed the premium restriction of the product.

Will inforce policies count toward the premium limit?

Yes, existing policies placed over the last 12 months will count toward the premium limit. All new policies and new submissions will count toward the insured's total limit for the policy year.

Are these limits subject to change?

Yes, Prudential will continue to monitor the current marketplace to determine if updates are needed to these premium limits.

Is there a Large Case Review process to consider cases that exceed the premium limits?

Yes, policies exceeding the allowable premium limits, including term conversions, are subject to home office review and approval and may be available by exception or by exception with a reduction in commission. Products that have a \$10,000,000 premium limit will be eligible for review.

For questions, or support with a potential large premium case, please contact your local Prudential Wholesaler. The review process turnaround time is typically 48 – 72 hours but can be longer depending on the complexity of the case and overall volumes.

Life insurance is issued by Pruco Life Insurance Company (except in NY), and Pruco Life Insurance Company of New Jersey (in NY). Variable life insurance is distributed through Pruco Securities, LLC (member SIPC). All are Prudential Financial companies located in Newark, NJ.

It is possible to lose money by investing in securities.

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.

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