

Underwriting

LARGE CASE RETENTION AND REINSURANCE CAPACITY



Prudential's large case retention and reinsurance capacity offers the flexibility you need.

At Prudential, we take pride in our ability to handle your most challenging high-profile client requests. We have high automatic binding limits and internal retention for large cases. Add in our expertise in getting high face-amount cases placed and exceptional facultative relationships, and you can see why Pru is the place for your large cases!

Please be sure to help clients understand these two aspects of the large case process:

- Cases requiring facultative reinsurance can take longer than expected to complete as they can involve negotiations with multiple reinsurance companies.
- Because we need to appropriately manage mortality risk, we will sometimes have to offer less than the retention limits listed in our tables.

Below are our Capacity Limits, Jumbo Limits, Automatic Issue Limits, and Internal Retention Limits.

Capacity Limits

The maximum possible capacity currently available on a facultative basis is up to \$175 million, subject to case specifics and reinsurance availability for the following current Prudential products:

- Prudential EssentialTerm ValueSM
- Prudential EssentialTerm PlusSM
- Term Essential[®]
- PruLife[®] Essential UL, PruLife Founders Plus UL[®], and Prudential Momentum IULSM
- Prudential FlexGuard[®] Life IVUL, PruLife[®] Custom Premier II VUL, and VUL Protector[®]
- PruLife[®] SVUL Protector, and PruLife[®] Survivorship Index UL

Jumbo Limits

The maximum amount of coverage in force and applied for in all companies that allows the policy applied for to continue to qualify for automatic reinsurance. The jumbo amount is the total amount of coverage in force and applied for with all companies.

TERM PRODUCTS

Age	Preferred Best – Class E	Class F – H
18 – 75	\$75,000,000	\$65,000,000
76 – 85	None	None

PERMANENT PRODUCTS (INCLUDING SURVIVORSHIP)

Age	Preferred Best – Class E	Class F – H
0 – 80	\$75,000,000	\$65,000,000
81 – 85*	\$50,000,000	\$50,000,000

* Maximum available rating class for ages 81 to 85 is Table D; for Survivorship, maximum rating applies to the healthier life. Maximum issue age available is 85.

Automatic Issue Limit (Automatic Capacity)

The maximum amount of coverage that may be issued under a policy that is to be ceded to the reinsurers on an automatic basis. It is determined by the sum of the Prudential Internal Retention Limit and Automatic Binding Limit. The maximum limit for single-life and second-to-die permanent policies is \$75 million. Please contact Underwriting for the product-specific automatic issue amount.

The Capacity, Jumbo and Automatic Issue Limits vary depending upon age, plan type, rating classification, foreign residence and travel, occupation, and special risk factors. Refer to page 3 for the automatic and jumbo limits for foreign residents. Underwriting rules are subject to change at our discretion.

Internal Retention Limits

The maximum amount of coverage that Prudential can keep on any life. Prudential can issue higher amounts of coverage as long as the amount after reinsurance is not more than the retention limit.

SINGLE LIFE—NON-SMOKER

Issue Age	No Substandard Rating	Rating Class A to D	Rating Class E to H*
0 to 17	\$2,500,000	\$2,500,000	\$2,500,000
18 to 65	\$10,000,000	\$10,000,000	\$7,500,000
66 to 70	\$10,000,000	\$10,000,000	\$6,500,000
71 to 75	\$10,000,000	\$6,000,000	\$5,000,000
76 to 79	\$6,500,000	\$5,000,000	\$3,500,000
80 to 85	\$1,000,000	\$1,000,000	n/a

* Maximum available rating class for ages 81 – 85 is Class D.

SINGLE LIFE—SMOKER

Issue Age	No Substandard Rating	Rating Class A to D	Rating Class E to H*
0 to 17	\$2,500,000	\$2,500,000	\$2,500,000
18 to 65	\$10,000,000	\$10,000,000	\$7,500,000
66 to 70	\$7,500,000	\$7,500,000	\$6,000,000
71 to 75	\$5,000,000	\$5,000,000	\$5,000,000
76 to 79	\$5,000,000	\$5,000,000	\$3,000,000
80 to 85	\$1,000,000	\$1,000,000	n/a

* Maximum available rating class for ages 81 – 85 is Class D.

SURVIVORSHIP—NO SMOKERS

Oldest Issue Age*	Highest Rating Class			
	No Substandard Rating	Rating Class A to D	Rating Class E to H**	Rating Class I or Higher**
18 to 65	\$10,000,000	\$10,000,000	\$8,500,000	\$6,500,000
66 to 70	\$10,000,000	\$10,000,000	\$7,000,000	\$5,500,000
71 to 75	\$10,000,000	\$6,000,000	\$5,000,000	\$3,500,000
76 to 79	\$6,500,000	\$5,000,000	\$3,500,000	\$2,000,000
80 to 85	\$1,000,000	\$1,000,000	n/a	n/a

* Maximum age range between insureds for SUL Protector is 25 years. ** Maximum available rating class for ages 81 – 85 is Class D.

SURVIVORSHIP—ONE SMOKER

Oldest Issue Age*	Highest Rating Class			
	No Substandard Rating	Rating Class A to D	Rating Class E to H**	Rating Class I or Higher**
18 to 65	\$10,000,000	\$10,000,000	\$8,500,000	\$6,000,000
66 to 70	\$10,000,000	\$10,000,000	\$6,500,000	\$4,000,000
71 to 75	\$10,000,000	\$6,000,000	\$5,000,000	\$2,500,000
76 to 79	\$6,500,000	\$5,000,000	\$3,500,000	\$1,500,000
80 to 85	\$1,000,000	\$1,000,000	n/a	n/a

* Maximum age range between insureds for SUL Protector is 25 years. ** Maximum available rating class for ages 81 – 85 is Class D.

SURVIVORSHIP—TWO SMOKERS

Oldest Issue Age*	Highest Rating Class			
	No Substandard Rating	Rating Class A to D	Rating Class E to H**	Rating Class I or Higher**
18 to 65	\$10,000,000	\$10,000,000	\$7,500,000	\$3,500,000
66 to 70	\$7,500,000	\$7,500,000	\$6,000,000	\$2,500,000
71 to 75	\$5,000,000	\$5,000,000	\$5,000,000	\$2,000,000
76 to 79	\$5,000,000	\$5,000,000	\$3,000,000	\$1,500,000
80 to 85	\$1,000,000	\$1,000,000	n/a	n/a

* Maximum age range between insureds for SUL Protector is 25 years. ** Maximum available rating class for ages 81 – 85 is Class D.

Foreign Resident Limits

INTERNAL RETENTION LIMIT

The maximum amount of coverage that Prudential can keep on any life. Prudential can issue higher amounts of coverage as long as the amount after reinsurance is not more than the retention limit.

ISSUE AGES 25 to 70	No Substandard Rating	Rating Class A to D	Rating Class E to H
"C" REGION RESIDENTS	n/a	n/a	n/a
"B" REGION RESIDENTS	\$5,000,000	\$5,000,000	n/a
"A" REGION RESIDENTS OF CHINA	\$5,000,000	\$5,000,000	n/a
ALL OTHER "A" REGION RESIDENTS	\$10,000,000	\$10,000,000	n/a

ISSUE AGES 71 to 75	No Substandard Rating	Rating Class A to D	Rating Class E to H
"A," "B," "C" REGIONS	n/a	n/a	n/a

JUMBO LIMIT—ALL PRODUCTS

The maximum amount of coverage in force and applied for in all companies that allows the policy applied for to continue to qualify for automatic reinsurance. The jumbo amount is the total amount of coverage in force and applied for with all companies.

ISSUE AGES 25 to 70	No Substandard Rating	Rating Class A to D	Rating Class E to H
"C" REGION RESIDENTS	n/a	n/a	n/a
"B" REGION RESIDENTS	\$65,000,000	\$65,000,000	n/a
"A" REGION RESIDENTS	\$65,000,000	\$65,000,000	n/a

AUTOMATIC ISSUE LIMIT

The maximum amount of coverage that may be issued under a policy that is to be ceded to the reinsurers on an automatic basis. The maximum limit for unrated foreign residents for most single-life and second-to-die policies of up to \$65 million for "A" country residents and \$40 million for "B" country residents. Please contact Underwriting for the product-specific automatic issue amount.

The automatic limit varies depending upon age, plan type, smoking status, rating classification, travel, occupation, and special risk factors. Underwriting rules are subject to change at our discretion.

Notes (for all cases)

- Amounts available are subject to product-specific premium limitations.
- Efforts will be made to utilize reinsurance in all cases.
- Use of full Prudential retention is available only as determined by a Prudential underwriter. You must receive approval from an underwriter prior to committing to full retention.
- Amounts available are subject to underwriting and may be reduced based on other in-force or applied-for policies. Limits may be graded down for celebrities, sports figures, private pilots, non-U.S. residents, foreign travel, and juveniles.

The automatic and jumbo limits may vary depending upon age, plan type, rating classification, residence and travel, occupation, and special risk factors. Underwriting rules are subject to change at our discretion.

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

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