

Prudential

PruLife Essential UL®

LIFE INSURANCE SIMPLIFIED

Issued by Pruco Life Insurance Company or (in New York) Pruco Life Insurance Company of New Jersey.

INVESTMENT AND INSURANCE PRODUCTS ARE:

- **NOT FDIC INSURED**
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This brochure is intended to provide an overview of the key features of PruLife Essential UL®, a universal life insurance policy. This brochure does not cover all the terms and conditions of the policy and riders, illustrations, and related disclosures

Your financial professional can provide you with a detailed illustration that includes additional information and important considerations about this product. In fact, the best way to understand how this life insurance policy works is with the help of a financial professional and a policy illustration. An illustration can show you the effect of various interest-crediting rates on your policy. A financial professional can help you assess and offer solutions to meet your needs.

Our policies contain exclusions, limitations, reductions in benefits, and terms for keeping them in force. A financial professional can provide you with costs and complete details.

Life insurance for what really matters.

You care about the future. Not just your own, but that of the people you love. It's why you're considering life insurance. When you want life insurance that's not complicated, consider PruLife Essential UL®.

PruLife Essential UL is an affordable universal life insurance policy. It's a simple way to have the protection you need. Plus, it offers the potential to accumulate cash value, which you can access. The policy can be tailored to fit your needs. This is done with living benefit options that you can add, giving you flexibility.



PROTECTION

Protect your life's work.

When you work hard to protect the important people in your life, you want them to remember you for ensuring that they, and perhaps the causes that mattered most to you, have what's needed to carry on. Life insurance can help do that.



ACCESS

Access cash value when you need it.

Things happen, often when it's unexpected. If you want to feel more prepared to face unanticipated crises, know that, when your policy has accumulated cash value, it can help with that, too.



FLEXIBILITY

Choose options that help you prepare for the unexpected.

When you want to help ensure you're prepared for future needs while you're alive, this policy lets you prepare by choosing options that can help.



For how you want to be remembered.

What this policy can do when you die.

The policy's death benefit can help financially provide for those you hold in your heart.

Help provide what they need.

The death benefit can replace your income and keep your family in their home. It can help children and grandchildren get the start needed to be successful. It can also give the people you love a sense of stability as they face a future without you.

Are you a business owner?

A PruLife Essential UL policy can help you reach your goals. It can be used to protect your family and your business, and to attract and keep key employees. Talk to your financial professional to discover how.

To continue what you started.

How this policy can help see to it that your intentions are carried out in more ways than you may realize.



Leave an income tax-free legacy they'll get right away.

Death benefits from a life insurance policy are generally received income tax-free, per IRC §101(a), and, in general, life insurance death benefits don't go through probate.



Offset estate taxes.

Life insurance can help offset estate taxes that may be due, preserving more for your loved ones.



Create a fair legacy.

This policy can help you provide your children or other loved ones with an equal inheritance. This helps if you own a business not all will inherit.



Care for someone with special needs.

Combined with a special needs trust, the death benefit can be an important part of continuing quality care of a loved one. It can help ensure your loved ones are taken care of, even when you're gone.



Help your favorite charity or institution.

There's a way a life insurance policy used in a charitable strategy can offer an additional tax advantage.

You can count on Prulife Essential UL.

It's one thing to buy a life insurance policy. Buying one that can offer guarantees can make a world of difference to the important people in your life.

Guaranteed protection.

The policy features a guarantee that can be extended. It can provide you with guaranteed coverage as long as sufficient premiums are paid and other guarantee requirements are met. This feature can offer comfort to you and your family.



Understanding the no-lapse guarantee

The policy's no-lapse guarantee can help you ensure that, for a certain period, your policy will stay in effect no matter what happens to your policy's values.

Generally, the more premiums you pay, the longer the guarantee will last.[1] However, the length of the adjustable no-lapse guarantee can be affected by certain other factors, like:

- The frequency and the timeliness of your premium payments.
- Taking any policy loans or withdrawals.
- Changes to the death benefit.

The no-lapse guarantee may not extend for the life of the policy.

It's important that you pay your scheduled premiums when they're due. Missed or late premium payments may shorten or eliminate the policy's guarantee. Even if you pay premiums when due, the no-lapse guarantee may not last as long as you want to keep the policy. Payments to restore the guarantee may be higher than those you were originally paying.

Please also note that, by paying only the minimum premium required, you may be forgoing the potential to build tax-deferred cash value.

Guarantees are based on the claims-paying ability of the issuing insurance company.

How this policy can help you while you're living.

PruLife Essential UL is designed to take care of the people you love after you're gone. It can also help you while you're still living.

Cash value

Your policy has the potential to accumulate cash value over time with daily interest crediting. This allows for steady cash growth potential that is not tied to fluctuating markets.

A portion of your premium helps your policy to accumulate cash value. You can:

- Keep it simple and pay only the minimum to keep the policy in force.
- Pay more in premium for faster cash value accumulation and a longer no-lapse guarantee.[1]

This policy offers the security of a competitive minimum crediting rate of 1%.

Now, take a look at two ways you can use your policy while you're living to be prepared for unexpected expenses:

A potential source of additional income.[2]

You'll have access to your policy's cash value through withdrawals and typically income tax-free loans. Of course, taking loans and withdrawals will decrease your policy's cash value and death benefit and may shorten of the policy's no-lapse guarantee.

Living longer means you need protection for more than just your family. You need it for yourself, too.



Living benefits: Money if you become chronically or terminally ill.

Becoming ill could cause a financial strain. This policy offers optional living benefits that can help provide relief to you and your family by accelerating, or advancing, the death benefit to you.

PruLife Essential UL can help you to accelerate the death benefit.

In other words, it can help you use the death benefit while you are still living. You can use the money any way you wish. You can choose one of these two options when you buy your policy:



Living Needs Benefit℠.[3]

This benefit lets you accelerate the death benefit if you become terminally ill. There is no charge for this benefit, but there is a transactional fee when it's exercised.

ORD 87241-90-P, ORD 87241-90-P and ORD 87241-92-P OR (in OR). Not available in WA.



BenefitAccess Rider.[4]

This rider accelerates the death benefit if you become chronically or terminally ill, subject to the terms and conditions of the rider. Additional underwriting and costs will be applied.

ICC18 VL 145 B6-2018, VL 145 B6-2018, VL 145 B2-2013 (ED 2015) or VL 145 B6-2020 (NY).

Please note that, as you accelerate your death benefit during your lifetime, the amount you have to pass on through the death benefit will be reduced and may be eliminated.

Your policy offers additional options.

Your PruLife Essential UL policy offers options, called riders. You can add them to your policy, based on your present and future needs. These are in addition to the Living Needs Benefit and BenefitAccess Rider described on the previous page:

Rider	Description
Waiver of Monthly Deductions ICC18 VL 100 B-2018, VL 100 B-2018	Waives the usual policy deductions if you become disabled. There is an additional charge for this rider.
Children Level Term Rider ICC16 VL 182 B-2016, VL 182 B-2016	Provides life insurance to cover your children when they're young. There is an additional charge for this rider.
Accidental Death Benefit VL 110 B-2000, VL 110 B-2000 and VL 110 B-2000 OR (in OR). Not available in MA	Provides an additional death benefit if you die as a direct result of an accident. There is an additional charge for this rider.
Enhanced Cash Value ICC18 PLI 496-2018, PLI 496-2018. Not available in NY	Helps your policy gain higher cash value in the early years in case you surrender it. There is an additional charge for this rider.
Overloan Protection Rider PLI 552-2017, ICC17 PLI 552-2017, or PLY 141-2017 (in NY)	Keeps your policy from lapsing if you have an outstanding loan. There is an additional one-time charge when the rider is exercised
Premium Deposit Account (PDA) Available in all states except PA and OR, and as an optional rider in (RID-PDA 2021) in IL, IN, KS, MI, TN, TX, and WA	Provides an account (separate from the policy) that holds a single deposit to be used for annual premiums for the life insurance policy. This account earns a fixed rate of interest and provides tax efficiencies, convenience, and predictability.

Policy charges and fees.

Premium-based charges. These charges are applied to each premium and include an administrative charge and a sales expense charge.

Monthly charges. These are ongoing charges within the policy.

Administrative charges. Two types of administrative charges apply to this policy: a per-policy fee; and a charge per $1,000 of coverage, which varies by gender, issue age, duration, premium class, and rating class of the insured person.

Cost of insurance (COI). These charges help cover the risk the insurance company is taking on the policy. They are specific to each policy. The COI rates in effect at any given time vary by such factors as sex, issue age, premium class, rating class, and policy face amount. The insurance contract provides the maximum rates the company may charge.

Rider charges. You can choose to have optional riders and benefits on your policy. Some have additional charges, as noted on the previous page.

Interest on loans. Interest on any loan that is outstanding is not technically subject to a policy charge. But a loan balance will accrue with interest daily.

Transactional charges. When you elect or exercise certain provisions or benefits, there will be a charge. This includes taking a withdrawal. It can also happen when you use any of these benefits:

- Living Needs Benefit
- BenefitAccess Rider
- Overloan Protection Rider

Charges for canceling your policy. If you choose to cancel (“surrender”) your PruLife Essential UL policy within the first 14 years, you will incur a surrender charge. This charge declines over 14 years. It will reduce the policy’s cash value in the early years. The policy’s cash surrender value is the contract fund, less the surrender charge and any outstanding loan.

Various charges and fees apply to the policy.

They cover the cost of offering insurance benefits and certain features. They can affect your policy’s cash value.

Please refer to your policy for the specific charges and amounts and to your illustration for an example of them.



Put our brand strength to work for you

For over 150 years, Prudential Financial has been making promises to clients to be there when you need us most ... and living up to these promises by paying claims and standing by our clients' families.

We've 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, experience, and innovation that has stood the test of time.

Thank you for considering us to help you protect your life's work.



[1] Federal tax law limits the amount of premium contributions that can be made to a policy for it to retain certain tax advantages. When premium contributions exceed this limit, the policy is classified as a modified endowment contract (MEC). Distributions from MECs (such as loans, withdrawals, and collateral assignments) are taxed less favorably than distributions from policies that are not MECs. For distributions from a MEC before age 59½, a federal income tax penalty may also apply to the extent there is gain in the policy. However, death benefits are still generally received income-tax-free, under IRC §101(a). The death benefit will be reduced by any withdrawals or loans (plus unpaid interest). Please consult a tax advisor.

[2] Unpaid loans and withdrawals reduce cash values and death benefits. This may reduce the duration of the guarantee against lapse and could lapse the policy. It may also have tax consequences.

[3] 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 processing fee ($100 in Florida) 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 your 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 the policyowner 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 Connecticut, Florida, Massachusetts, New York, or the District of Columbia. This rider is not available in Washington state. The form number for the Living Needs Benefit is ORD 87241-90-P; there may be state variations.

[4] The BenefitAccess Rider is available for an extra premium. Additional underwriting requirements and limits may also apply. Receiving benefits under the terms of the rider will reduce and may eliminate the death benefit.

Benefits paid under the BenefitAccess 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 portion of the rider are subject to a $150 processing fee ($100 in Florida). Please consult your tax and legal advisors before initiating a claim. To qualify for chronic illness benefits, you (the insured) must be certified as chronically ill by a licensed health care practitioner and not be expected to recover from the condition. To qualify for terminal illness benefits, you must be certified as terminally ill by a licensed physician. Chronic illness claims will require recertification by a licensed health care practitioner. Other terms and conditions may apply. This rider is not Long-Term Care (LTC) insurance, and it is not intended to replace LTC. The rider may not cover all of the costs associated with chronic or terminal illness.

It is a life insurance accelerated death benefit rider and is generally not subject to health insurance requirements. The availability of the rider as well as terms and conditions may vary by state. Form number ICC18 VL 145 B6-2018, VL 145 B6-2018, or VL 145 B6-2020 (NY).

Access to policy withdrawals is restricted during periods in which BenefitAccess Chronic Illness benefit payments are being made.

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 your 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. Accordingly, prior to applying for benefits, you should seek assistance from a qualified tax advisor

California: The BenefitAccess Rider is a life insurance benefit that gives you, the policyowner, the option to accelerate some or all of your life insurance policy's death benefit if you meet the criteria for a qualifying event described in the policy

This policy or certificate does not provide Long-Term Care insurance subject to California Long-Term Care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate).

It is important to understand the differences between the BenefitAccess Rider (BenefitAccess) and Long-Term Care (LTC) insurance.

- BenefitAccess is an Accelerated Death Benefit (ADB) rider on a life insurance policy and is not LTC insurance, nor is it intended to replace the need for LTC insurance.
- The insured is not required to incur LTC expenses to receive BenefitAccess benefits. Eligibility for BenefitAccess benefits is based on the insured's chronic illness condition, not the LTC expenses incurred. LTC benefits are typically based on evidence (such as receipts) that the insured has incurred qualified long-term care expenses, and the benefit payment on an LTC policy amount is equal to the amount of LTC expenses incurred by the insured during that benefit period.
- The total benefit amount available under BenefitAccess is the death benefit of the life insurance policy. The total benefit amount available under an LTC insurance policy is based on a benefit level and a pool of money selected by the policyowner at the time of purchase.
- There may be other differences between BenefitAccess and any specific LTC insurance policy. You should carefully review the specific details of each before making any decision to purchase.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. 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.

We do not provide tax, accounting, or legal advice. Please consult your own independent advisors as to any tax, accounting, or legal statements made herein.

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