FAST FACTS PruLife® Founders Plus Indexed UL

Overview

PruLife® Founders Plus Indexed UL (Founders Plus) is a flexible premium indexed universal life insurance product designed to give clients cost-effective death benefit protection and the potential for cash value accumulation through three interest-crediting options: the Fixed Account; the S&P 500® Indexed Account; and the Goldman Sachs Voyager Indexed Account. Clients may also choose to allocate to a combination of all three for a blended approach. Founders Plus also provides an extended No-Lapse Guarantee. In some common premium-payment scenarios, the No-Lapse Guarantee may go to age 90 or beyond.

Additionally, Founders Plus can be enhanced with Prudential's optional BenefitAccess Rider, which can accelerate the policy's death benefit to clients who become chronically or terminally ill and meet the other terms of the rider. BenefitAccess is available for an additional cost, and additional underwriting requirements apply. Please refer to the BenefitAccess Rider Fast Facts for more information.

Founders Plus is not a variable contract or an investment contract. Although the policy will be affected by changes in the S&P 500® Index and/or the Goldman Sachs Voyager Index, the policy does not invest directly in any stock or equity investments.

Target Markets

Individual Market

Clients with a death benefit need and who may:

- Want cost-effective protection
- Be interested in benefits for chronic or terminal illness (available through optional riders)
- Have estate planning or wealth transfer needs
- Want the flexibility of cash value

Business Market

Business owner clients who:

- Need funding for a key person or continuation strategy
- Have legacy equalization needs

Design Highlights

- Cost-effective permanent policy
- Ability to add the BenefitAccess Rider for chronic or terminal illness concerns
- Extended No-Lapse Guarantee (NLG), with the ability to customize the NLG duration depending on premium amount
- First Year Flexibility
- Potential cash value accumulation
- Age Last Birthday
- Choice between three interest crediting options with the option to allocate to all three for a blended approach

Auto Issue/ Jumbo Limits[1]

$75 million. "Auto-issue" refers to the maximum face amount that can be applied for on any one policy. "Jumbo" refers to the maximum total line that can be considered without review by Prudential's reinsurance partners (applied for + inforce coverage). Both limits can be reduced by amounts in force and applied for and can also be reduced by factors such as age, ratings, residence, travel, and occupation. Higher capacity amounts will be considered on a case-by-case basis and may be subject to the availability of reinsurance.

Underwriting Categories

We offer six (four Non-Smoker and two Smoker) underwriting categories.

Non-Smoker	Smoker
Preferred Best	Preferred Smoker
Preferred Non-Tobacco	Smoker
Non-Smoker Plus	
Non-Smoker	

The chart below is a general correlation of underwriting categories and is provided as a guideline to help prepare initial illustrations. Underwriting categories are not meant to represent any specific company's rating classes, and the names of the underwriting categories may vary between companies.

Prudential	Preferred Best	Preferred Non-Tobacco	Non-Smoker Plus	Non-Smoker	Preferred Smoker	Smoker
Companies with three Non-Smoking classes	Super Preferred	Preferred Non-Smoker	Standard Non-Smoker		Preferred Smoker	Smoker
Companies with four Non-Smoking classes	Super Preferred	Preferred Non-Smoker	Standard Plus	Standard Non-Smoker	Preferred Smoker	Smoker

Issue Ages[2]

- 0 – 85
- 0 – 75 (Type C)

Death Benefit Types

- Fixed Death Benefit (Type A)
- Variable Death Benefit (Type B)
- Return of Premium Death Benefit (Type C)

[1] The capacity, or maximum face amount, may be subject to availability of reinsurance.
[2] There are no extended or exception issue ages.

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Death Benefit Option Changes[3]

- Option A changes allowed: None
- Option B changes allowed: To A
- Option C changes allowed: To both A and B

Definition of Life Insurance Test

Choice of Cash Value Accumulation Test (CVAT) or Guideline Premium Test (GPT).

Face Amount Bands

Band	Minimum Face Amount	Maximum Face Amount
Band 1	$100,000	$249,999
Band 2	$250,000	$999,999
Band 3	$1 million and up	

Minimum Face Amounts

Issue Age of Insured	Minimum Face Amount
0 – 80	$100,000
81 – 85	$250,000

Face Amount Decreases[3]

Face amount decreases are permitted at any time after policy issue, upon request, provided the total coverage, after the decrease, is not below the company's minimum requirement. Surrender charges may apply.

- Minimum decrease: $5,000 for base coverage.

Premiums[4]

- Premiums can be paid to attained age 121.

Billing Modes

- Annual
- Semiannual
- Quarterly
- Monthly (Electronic Funds Transfer only)

Note: Payment modes other than Annual may result in higher aggregate premiums.

Minimum Initial Premium

Based on the first month's No-Lapse Guarantee charge.

Rolling Target Premium Commissions

During the first 24 months, first year commissions will be paid until the Commission Target Premium is reached.

No-Lapse Guarantee

The product utilizes a shadow-based No-Lapse Guarantee for all years. A positive No-Lapse Guarantee Value provides a guarantee against lapse, assuming there is no excess contract debt. The length of this guarantee is "dialable" based on the desired level of funding and may be used to guarantee lifetime coverage. Generally, the more premiums paid, the longer the guarantee will last. However, any alteration of the contract or premium payments has the potential to shorten the No-Lapse Guarantee period (e.g., timing and amount of premium payments, face amount changes, policy loans or withdrawals, death benefit type changes). If the policy lapses, the No-Lapse Guarantee can be reinstated.

First Year Flexibility

Important information regarding premiums received in the first policy year.

- First Year Flexibility: The No-Lapse Guarantee (Shadow Account) structure allows for increased flexibility around the timing of premium payments received in the first policy year. As long as premiums illustrated within the first year are actually received within that year, the No-Lapse Guarantee period will not be reduced. This is very beneficial for 1035 exchanges and backdated policies where there is uncertainty regarding the timing of premium payments. This flexibility applies only during the first policy year. In subsequent years (year 2+), premiums must be received within the month in which they are due in order to maintain the No-Lapse Guarantee period.
- Sufficient premiums are still required throughout year 1 to maintain the No-Lapse Guarantee and prevent the policy from lapsing.
- Late premium payments in any year will always impact policy cash values.

Coverage Beyond Age 121[4]

Basic Insurance Amount coverage continues beyond the insured's attained age 121, provided the policy is in effect at the time (subject to state approval).

If coverage is extended beyond age 121, the policy will continue to be credited with interest. However, premiums will no longer be accepted and charges, other than interest on any outstanding policy loans, will no longer be deducted.

[3] Decreasing the face amount or changing the death benefit option could cause the policy to become a Modified Endowment Contract (MEC).

[4] The contract may not qualify as life insurance under federal tax law after the insured has attained age 100 and may be subject to adverse tax consequences. A tax advisor should be consulted before choosing to continue the contract after the insured reaches age 100.

Interest Crediting Account Options

Overview

- Choice of a Fixed Account, S&P 500® Indexed Account, and/or Goldman Sachs Voyager Indexed Account.
- Client may also choose to allocate among the three account options for a blended approach.
- Account option(s) selected determines interest-crediting methodology applied to Contract Fund.

Fixed Account

- The Fixed Account is the account to which all premiums (net of premium-based charges) are initially allocated.
- Amounts allocated to the Fixed Account earn interest credits daily, at a rate guaranteed to be no less than 1.00% annually.

S&P 500® Indexed Account

- The S&P 500® Indexed Account offers interest credits based on the performance of the S&P 500® Index (excluding dividends), using an annual point-to-point calculation method, participation rate, cap, and floor.

Goldman Sachs Voyager Indexed Account

- The Goldman Sachs Voyager Indexed Account offers interest credits based on the performance of the Goldman Sachs Voyager Index, using an annual point-to-point calculation method, participation rate, and floor. This account option does not use a cap.
- In addition to indexed interest, the Goldman Sachs Voyager account includes a fixed interest rate component, the Daily Interest Advantage, that credits interest not linked to an underlying index. The Daily Interest Advantage credits daily at a declared interest rate.

Things to consider for both Indexed Accounts

- When a client allocates to an indexed account, values from the Fixed Account are transferred to an indexed account segment on the next available Transfer Date (transfers occur on the 15th of each month).
- Index Interest, if any, is credited at segment maturity based on the Average Daily Segment Value, the change in the underlying index over the segment duration, and the segment's Participation Rate, Index Growth Cap (where applicable), and Index Growth Floor.

Designated Transfers

- Policyowners can designate the amount that will be transferred from the Fixed Account to an indexed account on a monthly basis, creating a unique Indexed Account segment with each transfer.
- Policyowners can use this, for example, to create multiple Indexed Account segments with each premium.
- If the Fixed Account balance is less than the designated amount, the full remaining balance will be transferred.

One-Time Requested Transfer

- Clients may request a transfer to either of the indexed accounts. This transfer will be processed on the next available transfer date. If less than the requested transfer amount is available in the Fixed Account, the entire available amount will be transferred.

Indexed Account Segment Information	S&P 500® Indexed Account	Goldman Sachs Voyager Indexed Account
Index Growth Floor	0% in all states	0% in all states
Index Growth Cap	Never less than 3%. Current Index Growth Cap for the indexed account can be found on www.prudential.com/universallife. The Index Growth Cap may be raised or lowered at the company's discretion. Once an S&P 500® Indexed Account segment is created, its Index Growth Cap will not change.	Uncapped
Participation Rate	100%	Current Participation Rate can be found on www.prudential.com/universallife. Once a Goldman Sachs Voyager Indexed Account segment is created, its Participation Rate will not change.
Segment Duration	One year	One year

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Changing Allocation Instructions After Issue	Policyowners can change their allocation instructions after their policy has been issued, by sending a request to Prudential with change instructions. New instructions will take effect on the next available transfer date. Separate allocation instructions may be given for each of the events described below. When more than one of the following events takes place on the same day, the instructions will be processed in the order shown: 1. **Maturing indexed account segment allocation instructions** apply to money moved into the Fixed Account as a result of maturing indexed account segments. 2. **Requested transfer allocation instructions** apply to any single transfer that is requested. 3. **Designated Transfer allocation instructions** apply to any designated transfers requested to take place on an ongoing monthly basis, for the number of months requested. 4. **Payment allocation instructions** will apply to amounts received in the policy from net premium payments, reinstatement payments, loan repayments, and loan interest credits received since the last transfer date.
Alternate Contract Fund	The Alternate Contract Fund (ACF) is an alternative way to calculate the insurance benefit and the cash surrender value. Regardless of Indexed Account performance, the ACF will guarantee a cumulative return of 1% annually on net premiums, deducting the same withdrawals and charges as the Contract Fund. When the ACF is more than the Contract Fund, the ACF will be used in its place for most policy provisions, including the calculation of surrender value, available loan amount, amount at risk, and death benefits. The ACF also provides protection against lapse. If the ACF, net of any surrender charge and outstanding loans, is sufficient to cover monthly charges as they come due, the policy will not enter default. There is no guarantee that the ACF will be a positive value, as charges and other deductions can deplete it.
Minimum Withdrawal Amount[5]	$250
Fixed Loans[5] (Standard & Preferred)	Loans are available at any time provided loan value exists and the policy is not in default.

Loan Types	Maximum Amount	Crediting Rate Applied	Interest Rate Charged
Standard *(available in years 1 – 10)*	100% of cash value	1%	2%
Preferred *(available on or after the 10th policy anniversary)*	100% of cash value	1%	1.05%

Note: After 10 years, all new and existing loans will be considered preferred loans and be charged the preferred loan rate. Loaned funds earn 1% toward the Alternate Contract Fund value.

CHARGES

CONTRACT CHARGES DEDUCTED FROM PREMIUM PAYMENTS		
	Current (non-guaranteed)	**Maximum**
Premium-Based Administrative Charges (Taxes)	▸ 2.50%	▸ 2.50%
Charges for Sales Expenses (on all premiums)	▸ Sales Load up to Sales Load Target Premium: 12.00% years 1 – 2; 10.00% years 3 – 4; 8.50% years 5 – 10; 8.00% years 11+ ▸ Sales Load in excess of Sales Load Target Premium: 19.50% years 1 – 2; 15.00% years 3 – 4; 10.00% year 5; 8.50% years 6 – 10; 8.00% years 11+	▸ Sales Load up to Sales Load Target Premium: 12.00% ▸ Sales Load in excess of Sales Load Target Premium: 35.00%

CHARGES DEDUCTED MONTHLY FROM THE CONTRACT FUND		
	Current (non-guaranteed)	**Maximum**
Administrative Charges	▸ All years: $7.50 per month	▸ All years: $15 per month
Monthly per $1,000 Charge	▸ Sloped downward for 20 years, then $0 for years 21+. Varies by sex, issue age, duration, premium class, and rating class	▸ Flat for 20 years, then lower and flat for years 21+. Varies by sex, issue age, duration, premium class, and rating class
Cost of Insurance Charge	Varies by such factors as sex, issue age, premium class, face amount band, rating class, and duration	Varies by sex, attained age, smoker status, and rating class

[5] Life insurance cash values are accessed through loans and withdrawals, which will reduce cash values and death benefits and may have tax consequences. The Internal Revenue Service may take the position that the preferred loan should be treated as a distribution for tax purposes because of the relatively low differential between the loan interest rate and the contract's crediting rate. Distributions are subject to income tax. Were the Internal Revenue Service to take this position, Pruco Life would take reasonable steps to attempt to avoid this result, including modifying the contract's loan provisions, but cannot guarantee that such efforts would be successful.

TRANSACTION CHARGES DEDUCTED FROM THE CONTRACT FUND		
	Current (non-guaranteed)	**Maximum**
Surrender Charge	During the first 14 years, surrender charges are deducted from the Contract Fund if the policy is surrendered or the face amount is decreased. Charges are based on client's sex, age, premium class, rating class, face amount, issuing company, and duration (declining annually after issue). See schedule of maximum surrender charges in the contract data pages for more detail.	Same as current
Withdrawal Charge	$0	$25
Charges for Riders and/or Supplementary Benefits	Based on riders and/or supplementary benefits selected	Usually same as current, but can vary based on riders and/or supplementary benefits selected
Administrative Charge for Any Change in Basic Insurance Amount	None	$25 per decrease in Basic Insurance Amount

Available Benefits and Riders[6]	▸ Accidental Death Benefit (ADB)* ▸ BenefitAccess Rider[7,8,] * ▸ Children Level Term Rider (CLT)* ▸ Enhanced Cash Value (ECV)* ▸ Living Needs Benefit℠ (LNB)[8] *Available for an additional cost.	▸ Overloan Protection Rider[9,10] ▸ Waiver of Monthly Deductions* ▸ Premium Deposit Account (PDA) Available in all states, except PA; available as an optional rider in IL, IN, KS, MI, TN, TX, and WA.

[6] All riders, supplemental benefits, and product features may not be available in all states. Additional limitations may also apply based on age and underwriting.

- BenefitAccess Rider may not be added to the same policy as Waiver of Monthly Deductions and Living Needs Benefit℠.
- Overloan Protection may not be added to the same policy as Accidental Death Benefit.

[7] The BenefitAccess Rider is an optional rider that accelerates the life insurance death benefit when the insured is terminally ill or is chronically ill and otherwise meets the terms of the rider. It is not Long-Term Care (LTC) insurance. Benefits received under the rider will reduce and may deplete the death benefit. Electing the BenefitAccess Rider results in an additional charge and underwriting requirements. Some benefit payments may be subject to a fee. Other terms and conditions apply and can vary by state. Clients should consult their tax and legal advisors.

[8] 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 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 that clients 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 California, Connecticut, Florida, Massachusetts, New York, or the District of Columbia. This rider is not available in Washington state. In Oregon, term policies must include the waiver of premium benefit to be eligible for this rider.

[9] Only available when using the Guideline Premium Test (GPT).

[10] There is a one-time charge when exercised.

PruLife® Founders Plus Indexed UL is issued by Pruco Life Insurance located in Newark, NJ.

Goldman Sachs Voyager Indexed Account

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S&P 500® Indexed Account

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The Index Growth Cap is generally stated as a percentage, which is the maximum rate of index interest that will be credited at the end of the one-year S&P 500® Indexed Account segment, regardless of changes to the designated index. The Index Growth Cap is declared for the S&P 500® Indexed Account segment in advance of the start date. The Index Growth Cap may be raised or lowered at our discretion before the segment is created, but will not be lower than the guaranteed minimum Index Growth Cap stated in the policy (3% in all states). Once the S&P 500® Indexed Account segment is created, its Index Growth Cap will not change. Changes to the Index Growth Cap could result in different values than shown here. Changes are not tied to the performance of the underlying index and may be based on interest rates, market volatility, and other factors. Index Growth Caps and Floors may be different in selected states.

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