



PRODUCT PORTFOLIO



Guide to Our Current Product Highlights and Key Features



Life Insurance

- ▶ TERM ESSENTIAL®
- ▶ TERM ELITE®
- ▶ PRUTERM WORKLIFE 65SM
- ▶ PRULIFE® RETURN OF PREMIUM TERM
- ▶ PRUTERMSM ONE
- ▶ PRULIFE® UNIVERSAL PROTECTOR
- ▶ PRULIFE® FOUNDERS PLUS UL
- ▶ PRULIFE® INDEX ADVANTAGE UL
- ▶ PRULIFE® UNIVERSAL PLUS
- ▶ PRULIFE® SUL PROTECTOR
- ▶ VUL PROTECTOR®
- ▶ PRULIFE® CUSTOM PREMIER II



Prudential
Bring Your Challenges®

PRODUCT PORTFOLIO

	Term Essential®	Term Elite®																																																																		
	INDIVIDUAL TERM	INDIVIDUAL TERM																																																																		
DESIGN HIGHLIGHTS	<ul style="list-style-type: none"> Guaranteed 10-, 15-, 20- and 30-year level premium periods Convertible to the lesser of the level premium period or to the 1st policy anniversary on or after the insured's 65th birthday, but never less than five years Age Last Birthday 	<ul style="list-style-type: none"> Guaranteed 10-, 15-, 20- and 30-year level premium periods Premium guaranteed in all years Convertible to the later of the 1st policy anniversary on or after the insured's 65th birthday or the 5th policy anniversary Premium credit for conversion during the first five years (non-commissionable) Age Last Birthday 																																																																		
ISSUE AGES (Some limits may apply*) ¹	<table> <tr> <td></td><td>Most States</td><td>WA</td></tr> <tr> <td>Non-Smokers:</td><td></td><td></td></tr> <tr> <td>Term Essential 10</td><td>18-75</td><td>18-70</td></tr> <tr> <td>Term Essential 15</td><td>18-70</td><td>18-65</td></tr> <tr> <td>Term Essential 20</td><td>18-65</td><td>18-60</td></tr> <tr> <td>Term Essential 30</td><td>18-55</td><td>18-50</td></tr> <tr> <td>Smokers:</td><td></td><td></td></tr> <tr> <td>Term Essential 10</td><td>18-75</td><td>18-70</td></tr> <tr> <td>Term Essential 15</td><td>18-70</td><td>18-65</td></tr> <tr> <td>Term Essential 20</td><td>18-60</td><td>18-60</td></tr> <tr> <td>Term Essential 30</td><td>18-45</td><td>18-45</td></tr> </table>		Most States	WA	Non-Smokers:			Term Essential 10	18-75	18-70	Term Essential 15	18-70	18-65	Term Essential 20	18-65	18-60	Term Essential 30	18-55	18-50	Smokers:			Term Essential 10	18-75	18-70	Term Essential 15	18-70	18-65	Term Essential 20	18-60	18-60	Term Essential 30	18-45	18-45	<table> <tr> <td></td><td>Most States</td><td>WA</td></tr> <tr> <td>Non-Smokers:</td><td></td><td></td></tr> <tr> <td>Term Elite 10</td><td>18-75</td><td>18-70</td></tr> <tr> <td>Term Elite 15</td><td>18-70</td><td>18-65</td></tr> <tr> <td>Term Elite 20</td><td>18-65</td><td>18-60</td></tr> <tr> <td>Term Elite 30</td><td>18-50</td><td>18-50</td></tr> <tr> <td>Smokers:</td><td></td><td></td></tr> <tr> <td>Term Elite 10</td><td>18-75</td><td>18-70</td></tr> <tr> <td>Term Elite 15</td><td>18-70</td><td>18-65</td></tr> <tr> <td>Term Elite 20</td><td>18-60</td><td>18-60</td></tr> <tr> <td>Term Elite 30</td><td>18-45</td><td>18-45</td></tr> </table>		Most States	WA	Non-Smokers:			Term Elite 10	18-75	18-70	Term Elite 15	18-70	18-65	Term Elite 20	18-65	18-60	Term Elite 30	18-50	18-50	Smokers:			Term Elite 10	18-75	18-70	Term Elite 15	18-70	18-65	Term Elite 20	18-60	18-60	Term Elite 30	18-45	18-45
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MINIMUM FACE AMOUNT	\$100,000	\$100,000																																																																		
GUARANTEED MINIMUM INTEREST-CREDITING RATE	n/a	n/a																																																																		
PREFERRED LOAN RATE (AFTER 10 YEARS)	n/a	n/a																																																																		
SURRENDER CHARGE PERIOD	n/a	n/a																																																																		
BONUS INTEREST (NON-GUARANTEED)	n/a	n/a																																																																		
RIDERS*/FEATURES	<ul style="list-style-type: none"> Waiver of Premium <i>Living Needs Benefit</i> ^{SM 4} Children's Protection Rider Accidental Death Benefit 	<ul style="list-style-type: none"> Waiver of Premium <i>Living Needs Benefit</i> ^{SM 4} Children's Protection Rider Accidental Death Benefit 																																																																		
DEFINITION OF LIFE INSURANCE TEST (DOLI)	n/a	n/a																																																																		
DEATH BENEFIT OPTIONS	n/a	n/a																																																																		

PRODUCT PORTFOLIO

	PruTerm WorkLife 65 SM
	INDIVIDUAL TERM
DESIGN HIGHLIGHTS	<ul style="list-style-type: none"> • Guaranteed level premium period to age 65 no matter when it is purchased • Includes built-in Insured's Waiver of Premium Benefit rider that waives premiums if: <ul style="list-style-type: none"> - the insured becomes unemployed after the first contract anniversary but before age 65. We will waive one continuous year of premiums. The insured must remain unemployed for 60 days, receive state unemployment benefits, and have been continuously employed for a full year preceding the date unemployment began. The unemployment feature may only be used once. - the insured becomes disabled prior to age 65. Policy premiums will be waived until he or she recovers or turns 65, whichever happens first. • Convertible at any time up to age 65. The Insured's Waiver of Premium Benefit for Unemployment and Disability Rider is not eligible for conversion. • Age Last Birthday
ISSUE AGES (Some limits may apply*) ¹	<ul style="list-style-type: none"> • 25–55
MINIMUM FACE AMOUNT	\$100,000
GUARANTEED MINIMUM INTEREST CREDITING RATE	n/a
PREFERRED LOAN RATE (AFTER 10 YEARS)	n/a
SURRENDER CHARGE PERIOD	n/a
BONUS INTEREST (NON-GUARANTEED)	n/a
RIDERS*/FEATURES	<ul style="list-style-type: none"> • <i>Living Needs Benefit</i>^{SM 4} • Accidental Death Benefit • Children's Protection Rider
DEFINITION OF LIFE INSURANCE TEST (DOLI)	n/a
DEATH BENEFIT OPTIONS	n/a

PRODUCT PORTFOLIO

	PruLife® Return of Premium Term	PruTerm SM One
	INDIVIDUAL TERM	
DESIGN HIGHLIGHTS	<ul style="list-style-type: none"> Guaranteed 15-, 20- and 30-year level premium periods Premium guaranteed in all years Convertible to the lesser of the level premium period or to the 1st policy anniversary on or after the insured's 65th birthday, but never less than five years Rider to Provide an Intermediate Endowment Benefit returns all premiums paid during the level premium period selected if the insured survives the selected period. (For policies issued prior to 11/02/09, returned premiums do not include any premiums waived under the Waiver of Premium benefit.) Premiums returned will not include any outstanding loans or interest due. Also, all premiums will not be returned if the policy was surrendered before the end of the level premium period. Age Last Birthday 	<ul style="list-style-type: none"> Annual renewable term insurance. Convertible through the 5th policy anniversary. Age Last Birthday
ISSUE AGES (Some limits may apply*) ¹	<p>Non-Smokers: Most States</p> <p>ROP Term 15 18–65 ROP Term 20 18–60 ROP Term 30 18–50</p> <p>Smokers: Most States</p> <p>ROP Term 15 18–55 ROP Term 20 18–55 ROP Term 30 18–45</p>	18–75
MINIMUM FACE AMOUNT	\$100,000	\$50,000
GUARANTEED MINIMUM INTEREST CREDITING RATE	n/a	n/a
PREFERRED LOAN RATE (AFTER 10 YEARS)	No	n/a
SURRENDER CHARGE PERIOD	n/a	n/a
BONUS INTEREST (NON-GUARANTEED)	n/a	n/a
RIDERS*/FEATURES	<ul style="list-style-type: none"> <i>Living Needs Benefit</i>^{SM 4} 	<ul style="list-style-type: none"> <i>Living Needs Benefit</i>^{SM 4}
DEFINITION OF LIFE INSURANCE TEST (DOLI)	n/a	n/a
DEATH BENEFIT OPTIONS	n/a	n/a

PRODUCT PORTFOLIO

	PruLife® Universal Protector	PruLife® Founders Plus UL
	INDIVIDUAL UL	INDIVIDUAL UL
DESIGN HIGHLIGHTS	<ul style="list-style-type: none"> • Flexible premium, permanent life insurance with a focus on death benefit protection and long term, up to lifetime, No-Lapse Guarantees. • Adjustable No-Lapse Guarantee period based on the number, amount, and timing of premium payments. • Age Last Birthday 	<ul style="list-style-type: none"> • Flexible premium, permanent life insurance with a focus on death benefit protection with the added flexibility of cash value accumulation potential and access. • Cash value accumulation potential is based on a choice between one of two distinct account options: <ul style="list-style-type: none"> – The Fixed Account that offers traditional fixed interest crediting that is declared by Prudential with a compelling minimum rate. – The Plus Account offers a combination of reduced, Basic Interest credits PLUS potential for additional interest credits based, in part, on the performance of the S&P 500 Index^{6, 7}, excluding dividends (subject to a 50% participation rate, a current cap, and a floor of 0%).⁸ • Adjustable No-Lapse Guarantee period based on the number, amount, and timing of premium payments. • Age Last Birthday
ISSUE AGES (Some limits may apply* ¹)	<ul style="list-style-type: none"> • 0–85¹ 	<ul style="list-style-type: none"> • 0–85¹ • 0–70 (Type C)
MINIMUM FACE AMOUNT	0–75 \$50,000 76–80 \$100,000 81–85 \$250,000 ²	0–80 \$100,000 81–85 \$250,000 ²
GUARANTEED MINIMUM INTEREST CREDITING RATE	1%	<ul style="list-style-type: none"> • Fixed Account = 2.5% • Plus Account = 0% • Cumulative Alternate Contract Fund = 1% (excludes certain policy charges)
PREFERRED LOAN RATE (AFTER 10 YEARS)	Yes	Yes
SURRENDER CHARGE PERIOD	20 years	14 years
BONUS INTEREST (NON-GUARANTEED)	n/a	n/a
RIDERS*/FEATURES	<ul style="list-style-type: none"> • Enhanced Disability Benefit • <i>Living Needs Benefit</i>^{SM 4} • Children Level Term Rider • Accidental Death Benefit • BenefitAccess Rider⁵ 	<ul style="list-style-type: none"> • Enhanced Disability Benefit • <i>Living Needs Benefit</i>^{SM 4} • Children Level Term Rider • Accidental Death Benefit • BenefitAccess Rider⁵ • Enhanced Cash Value Rider⁹ • Overloan Protection Rider¹⁰
DEFINITION OF LIFE INSURANCE TEST (DOLI)	CVAT only	CVAT or GPT
DEATH BENEFIT OPTIONS	A only	A, B, and C

PRODUCT PORTFOLIO

	PruLife® Index Advantage UL	
	INDIVIDUAL UL	
DESIGN HIGHLIGHTS	<ul style="list-style-type: none"> • Flexible premium, permanent life insurance that offers death benefit protection and is designed for greater cash value accumulation potential. • Cash value accumulation potential through two distinct account options: <ul style="list-style-type: none"> – The Basic Interest Account offers traditional interest crediting that is declared by Prudential. – The Indexed Account offers Index interest potential based, on the performance of the S&P 500 Index^{6, 7}, excluding dividends (subject to a 100% participation rate, a current cap, and a floor of 0%).⁸ • Two No-Lapse Guarantee options: <ul style="list-style-type: none"> – Short-term No-Lapse Guarantee: the earlier of 20 years or age 70, but at least 10 years. – Limited No-Lapse Guarantee: the earlier of 30 years or to age 80, but at least 10 years. • Age Last Birthday 	
ISSUE AGES (Some limits may apply* ¹)	<ul style="list-style-type: none"> • 0–85 	
MINIMUM FACE AMOUNT	0–80	\$100,000
	81–85	\$250,000 ²
GUARANTEED MINIMUM INTEREST CREDITING RATE	<ul style="list-style-type: none"> • Basic Interest Account = 1% • Indexed Account = 0%, except in PA where it will be 1% • Cumulative Minimum Contract Fund = 1% (excludes certain policy charges) 	
PREFERRED LOAN RATE (AFTER 10 YEARS)	Yes	
SURRENDER CHARGE PERIOD	15 years	
BONUS INTEREST (NON-GUARANTEED)	n/a	
RIDERS*/FEATURES	<ul style="list-style-type: none"> • Enhanced Disability Benefit • <i>Living Needs Benefit</i>^{SM 4} • Children Level Term Rider • Accidental Death Benefit • Enhanced Cash Value Rider⁹ • Overloan Protection Rider¹⁰ • MyNeeds BenefitSM 	
DEFINITION OF LIFE INSURANCE TEST (DOLI)	CVAT or GPT	
DEATH BENEFIT OPTIONS	A and B only	

PRODUCT PORTFOLIO

	PruLife® Universal Plus	PruLife® SUL Protector
	INDIVIDUAL UL	SURVIVORSHIP UL
DESIGN HIGHLIGHTS	<ul style="list-style-type: none"> • Flexible premium, permanent life insurance that offers death benefit protection and is designed for cash value accumulation potential based on traditional, fixed interest crediting rates declared by Prudential. • Two No-Lapse Guarantee options: <ul style="list-style-type: none"> - Short-term No-Lapse Guarantee: 10 years for all ages. - Limited No-Lapse Guarantee: the lesser of 25 years or to age 75, but at least 10 years. • Age Last Birthday • Lower minimum face amounts 	<ul style="list-style-type: none"> • Flexible premium, permanent life insurance with a focus on death benefit protection covering two lives, with long term, up to lifetime, No-Lapse Guarantees. The death benefit is paid upon the death of the second insured. • Adjustable No-Lapse Guarantee period based on the number, amount, and timing of premium payments • Age Last Birthday
ISSUE AGES (Some limits may apply* ¹)	<ul style="list-style-type: none"> • 0–90¹ • 0–75 (Type C) 	<ul style="list-style-type: none"> • 18–85¹ • Maximum age difference between the insureds is 25 years.
MINIMUM FACE AMOUNT	0–75 \$25,000 ³ 76–80 \$100,000 81–90 \$250,000 ²	\$250,000
GUARANTEED MINIMUM INTEREST CREDITING RATE	2%	2%
PREFERRED LOAN RATE (AFTER 10 YEARS)	Yes	Yes
SURRENDER CHARGE PERIOD	10 years	19 years
BONUS INTEREST (NON-GUARANTEED)	Yes, up to 50 bps starting in year 11	n/a
RIDERS*/FEATURES	<ul style="list-style-type: none"> • Enhanced Disability Benefit • <i>Living Needs Benefit</i>^{SM 4} • Children Level Term Rider • Accidental Death Benefit • Enhanced Cash Value Rider⁹ • Overloan Protection Rider¹⁰ • MyNeeds BenefitSM 	<ul style="list-style-type: none"> • Guaranteed Policy Split Rider • Estate Protection Rider
DEFINITION OF LIFE INSURANCE TEST (DOLI)	CVAT and GPT	CVAT only
DEATH BENEFIT OPTIONS	A, B and C plus 0–8% interest	A only

PRODUCT PORTFOLIO

	VUL Protector®	PruLife® Custom Premier II
	INDIVIDUAL VUL	INDIVIDUAL VUL
DESIGN HIGHLIGHTS	<ul style="list-style-type: none"> • Adjustable No-Lapse Guarantee (based on the number, amount, and timing of premium payments) that provides up to a lifetime of protection regardless of market performance • Long-term cash value accumulation potential • Offers underlying investments options fully invested in equities, asset allocation strategies, and blended portfolios from which to allocate assets • Age Last Birthday 	<ul style="list-style-type: none"> • Long-term cash value accumulation potential • Supplemental retirement income • Three No-Lapse Guarantee periods (Short-term, Limited, Lifetime) • Offers underlying investment options covering a broad range of asset classes and styles • Age Last Birthday
ISSUE AGES (Some limits may apply* ¹)	• 0–85	• 0–85 ¹ • 0–70 (Type C)
MINIMUM FACE AMOUNT	0–17 \$50,000 18–75 \$75,000 76–80 \$100,000 81–85 \$250,000	0–17 \$50,000 ³ 18–75 \$75,000 ³ 76–80 \$100,000 81–85 \$250,000
GUARANTEED MINIMUM INTEREST CREDITING RATE	Fixed-Rate Option (1%)	Fixed-Rate Option (1%)
PREFERRED LOAN RATE (AFTER 10 YEARS)	Yes	Yes
SURRENDER CHARGE PERIOD	14 years	10 years
BONUS INTEREST (NON-GUARANTEED)	Persistency Credit: 0.40% beginning in policy year 10	Persistency Credit: 0.15% beginning in policy year 7 (non-NY only)
RIDERS*/FEATURES	<ul style="list-style-type: none"> • Enhanced Disability Benefit • <i>Living Needs Benefit</i>^{SM 4} • BenefitAccess Rider⁵ • Children Level Term Rider • Accidental Death Benefit • Enhanced Cash Value Rider⁹ • Overloan Protection Rider¹⁰ 	<ul style="list-style-type: none"> • Enhanced Disability Benefit • <i>Living Needs Benefit</i>^{SM 4} • Children Level Term Rider • Accidental Death Benefit • Overloan Protection Rider¹⁰
DEFINITION OF LIFE INSURANCE TEST (DOLI)	CVAT or GPT	CVAT or GPT
DEATH BENEFIT OPTIONS	A and B only	A, B and C

¹There are no extended or exception issue ages.

²Consideration will be given for face amounts as low as \$200,000. You should submit an inquiry to Underwriting before submitting an insurance request on an individual over age 80 for guidance on whether the risk may be considered. If the case can be submitted, requests between \$200,000 and \$249,999 must be submitted using the paper application.

³PruLife Universal Plus and PruLife Custom Premier II policies using Death Benefit C with interest require a minimum face amount of \$250,000.

⁴The *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 (\$100 in Florida) processing fee 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 client's eligibility for public assistance programs. The federal income tax treatment of payments made under this rider depends upon whether the insured is the recipient of the benefit and is considered "terminally ill" or "chronically ill." We suggest that your 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 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.

⁵The BenefitAccess Rider is available for an extra premium. Additional underwriting requirements and limits may also apply. Obtaining 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). Clients should consult tax and legal advisors prior to initiating any claim.

A licensed health care practitioner must certify that the insured is chronically or terminally ill to qualify for benefits. 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. The rider is a life insurance accelerated death benefit product, is generally not subject to health insurance requirements, and may not be available in all states.

⁶The S&P 500® Index is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by The Prudential Insurance Company of America for itself and affiliates including Pruco Life Insurance Company and Pruco Life Insurance Company of New Jersey (collectively "Pruco Life"). Standard & Poor's®, S&P®, and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Pruco Life. Pruco Life's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates; and none of such parties make any representation regarding the advisability of purchasing such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index. S&P 500® index values are exclusive of dividends.

⁷The potential to build cash value in the Indexed Account or Plus Account is based on the performance of the S&P 500® Index (using an index growth cap and floor) on an annual point-to-point basis based on a 100% participation rate for Advantage UL and a 50% participation rate for Founders Plus UL (subject to change). Money that is placed in the Indexed Account or Plus Account is not a direct investment in the S&P 500® Index. If amounts in the Indexed Account of Advantage UL are withdrawn prior to the end of the one-year term, no interest will be credited.

⁸The Index Growth Cap is generally stated as a percentage, which is the maximum rate of interest that will be credited at the end of the one year Index Segment Duration, regardless of changes to the designated index. The Index Growth Cap is declared for each Index Segment in advance of each Index Segment Duration. The Index Growth Cap is subject to change at our discretion, both up and down, but is guaranteed to never be less than 3.00%. 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.

⁹Not available in New York. For PruLife Founders Plus UL policies, the Enhanced Cash Value Rider is only available at face amounts of \$250,000 and above.

¹⁰The Overloan Protection Rider is available only on policies with GPT.

***Product and rate availability can vary by state. Minimum age may vary by face amount. All benefits, riders, and product features may not be available in all states. Additional limitations may apply based on age and underwriting. Some riders are available at an additional cost.**

VUL Protector, PruLife Custom Premier II, PruLife Founders Plus UL, PruLife Universal Plus, PruLife Universal Protector, PruLife Index Advantage UL, PruLife SUL Protector, PruTerm One, Term Essential, Term Elite, and PruTerm WorkLife 65 are issued by Pruco Life Insurance Company except in New York, where, if available, they are issued by Pruco Life Insurance Company of New Jersey. PruLife Return of Premium Term is issued by Pruco Life Insurance Company in all states except New Jersey and New York, where it is issued by Pruco Life Insurance Company of New Jersey. Both Pruco Life companies are located at 213 Washington Street, Newark, NJ 07102-2992. Each is solely responsible for its own financial condition and contractual obligations. Variable life policies are offered through Pruco Securities, LLC. All are Prudential Financial companies, located in Newark, NJ.

These comparisons highlight some of the many features and benefits of our products. Your clients should carefully consider all of the features and benefits of a product before purchasing.

Overfunding may cause a policy to become a Modified Endowment Contract, and there may be tax consequences.

A policy's cash value may not be guaranteed and can change. Life insurance policy values are accessed through loans and withdrawals. Loans and withdrawals will reduce the policy's cash value and death benefit and may have tax consequences. Face amounts are subject to our retention limits. Face amounts in excess of our retention limits will be considered on a case-by-case basis, subject to the availability of reinsurance.

All guarantees are based on the claims-paying ability of the issuing company and do not apply to the underlying investment options.

Investors should consider the investment objectives, risks, and charges and expenses carefully before investing in the contract, and/or underlying portfolios. The prospectus, and, if available, the summary prospectus, contains this information as well as other important information. A copy of the prospectus(es) may be obtained from prudential.com. Your clients should read the prospectus(es) carefully before investing.

Remind clients that it is possible to lose money by investing in securities.

This material is designed to provide general information in regard to the subject matter covered. It should be used with the understanding that we are not rendering legal, accounting, or tax advice. Such services should be provided by your client's own professional advisors. Accordingly, any information in this document cannot be used by any taxpayer for purposes of avoiding penalties under the Internal Revenue Code.

Securities and Insurance Products:

Not Insured by FDIC or Any Federal Government Agency. May Lose Value.
Not a Deposit of or Guaranteed by Any Bank or Bank Affiliate.

NOT FOR CONSUMER USE.

CONTRACTUAL PROVISIONS SUPERCEDE THIS OVERVIEW.