



FAST FACTS

PruLife® Survivorship Index UL

Contract Number	SIUNLG-2015 or ICC15 SIUNLG-2015
Overview	<p>PruLife® Survivorship Index UL is a survivorship indexed universal life policy that offers customers:</p> <ul style="list-style-type: none"> • Death benefit protection that covers two insureds with a death benefit payable upon the death of the second insured. • Two interest bearing accounts to give potential to grow their policy values. • Flexible premiums. • A No-Lapse Guarantee that provides a guarantee against lapse that can last into the client's 90s.
Target Markets	<p>Customers seeking low cost death benefit protection and:</p> <ul style="list-style-type: none"> • A way to preserve their assets for surviving family members or a specific charity. • May have an estate tax and/or estate planning need. • A policy that offers the potential to build cash value, which is accessible if their needs change.
Design Highlights	<ul style="list-style-type: none"> • Cost effective permanent life insurance protection that covers two insureds with a death benefit payable upon death of the second insured. • No-lapse guarantee that can provide coverage beyond life expectancy. • Potential to accumulate cash value based on fixed or indexed interest crediting. • Age Last Birthday.
Issue Ages	<p>18-85</p> <p>There are no restrictions on age difference between the two insureds.</p>
Minimum Face Amount	<p>\$200,000, except for the following circumstances, where the minimum face amount is \$250,000:</p> <ul style="list-style-type: none"> • The older insured is 81 years of age or older • The Enhanced Cash Value (ECV) Rider is elected
Auto-issue/Jumbo limits	<p>\$75 million/\$100 million</p> <p>“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.</p>
Underwriting Categories	<ul style="list-style-type: none"> • Preferred Best • Preferred Non-tobacco • Non-Smoker Plus • Non-Smoker • Preferred Smoker • Smoker • Substandard Rating Classes A through K • Uninsurable Rating Class T – available on one insured* <p>*If one life is uninsurable, additional limitations may apply</p>

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0284082-00003-00 Ed. 12/2015 Exp. 05/02/2017



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Definition of Life Insurance Test	Cash Value Accumulation Test (CVAT)
Death Benefit Types	<ul style="list-style-type: none"> • Level Death Benefit (Type A) • Variable Death Benefit (Type B) • Return of Premium Death Benefit (Type C)
Minimum Initial Premium	8.6% of premium based No-Lapse Guarantee
Premiums	Premiums can be paid to attained age 121 of the younger insured.
No-Lapse Guarantee	<p>The product makes use of two lapse protection features, a premium-based Limited No-Lapse Guarantee during the first 10 years of the policy before switching to the shadow account guarantee. The Limited No-Lapse Guarantee protects against lapse provided a certain level of premiums are received. As long as premiums paid into the policy at 3% minus withdrawals accumulated at 3% are equal to or greater than the amounts shown in the Table of No-Lapse Guarantee Values in the contract, and the policy has no excess contract debt, the policy will not lapse.</p> <p>During the early years of the policy, the shadow account's No-Lapse Guarantee Value accrues, but does not provide lapse protection. Once the Limited No-Lapse Guarantee expires, 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 premium payments 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.</p>
Interest Crediting Options	<p>Overview</p> <ul style="list-style-type: none"> • Policy offers a Fixed Account and an Indexed Account. • Policy owner determines the type of interest crediting applied to their policy. <p>Fixed Account</p> <p>Premiums (net of charges) will first go to this account.</p> <ul style="list-style-type: none"> • Amounts in the Fixed Account earn fixed interest credits daily, at a rate declared by Prudential • The guaranteed minimum interest rate is 2%. <p>Indexed Account</p> <p>The Indexed Account offers interest credits based on the performance of the S&P 500® Index (excluding dividends).</p> <ul style="list-style-type: none"> • When a client chooses the Indexed Account, values from the Fixed Account are transferred to the Indexed Account on the next available Transfer Date (transfers occur on the 15th of each month). • Each time a transfer is made from the Fixed Account to the Indexed Account, a unique one-year segment is created. A policy can have up to 12 segments active at one time. • An Indexed Segment can earn Fixed and Indexed Interest based on the policy owner's instructions. <p style="text-align: right;">(continued)</p>

<p>Interest Crediting Options (continued)</p>	<ul style="list-style-type: none"> • Index Interest rates are based on the performance of the S&P 500 Index, using an annual point-to-point calculation method (excluding dividends). Fixed Interest rates are the same as those offered in the Fixed Account. • Indexed Interest will never be less than 0%, and is subject to an Index Growth Cap. • Clients may choose to earn a combination of Indexed and Fixed interest on Index Segments by specifying an Indexed and Fixed Interest percentage. • The sum of the Indexed and Fixed Interest percentage will always equal 100%. • The specified Indexed and Fixed Interest percentages apply to any new segments created while the election is in place. • Once an Index Segment is created, the specified Indexed and Fixed Interest percentages for that segment will not change. <p>Indexed Segment Information</p> <ul style="list-style-type: none"> • Floor: 0% • Minimum Index Growth Cap: Current Index Growth Cap can be found on www.prudential.com. The Index Growth Cap can change at any time, but is guaranteed to never be less than 3%. • Participation Rate: 100% • Each month, the policy allows eligible Fixed Account values to be transferred to the Indexed Account, creating an Index Segment.
<p>Changing Account Selection After Issue</p>	<p>Policy owners have the ability to change their account selection after their policy has been issued, by sending in a request to Prudential with change instructions.</p> <p>Changing from the Fixed Account to the Indexed Account</p> <ul style="list-style-type: none"> • Amounts in the Fixed Account are allocated to the Indexed Account on the next available Transfer Date. Transfers occur on the 15th of each month. <p>Changing from the Indexed Account to the Fixed Account</p> <ul style="list-style-type: none"> • All future premiums and loan repayments are allocated to the Fixed Account. • Funds in active Indexed Account segments will transfer to the Fixed Account upon reaching their segment maturity date
<p>Designated Transfer Amount (DTA)</p>	<p>Policy owners have the option of creating multiple Index Segments with one premium, by specifying a “Designated Transfer Amount (DTA)”.</p> <p>The DTA is an amount that will be transferred from the Fixed Account to the Indexed Account on a monthly basis, creating a unique Index Segment with each transfer.</p> <p>If the Fixed Account balance is less than the designated amount, the full, remaining balance will be transferred.</p>
<p>Alternate Contract Fund</p>	<p>The Alternate Contract Fund is an alternative way to calculate the insurance benefit and the cash surrender value. It will be calculated to reflect premiums paid and current charges deducted (excluding the Asset Based Charge) and credited with 1% annual interest. If this value, less surrender charges and outstanding policy debt, is greater than zero, it will keep the policy from lapsing should the Contract Fund, less surrender charges and outstanding policy debt, fall below zero. If the Contract Fund is ever less than the Alternate Contract Fund and the policy is being fully surrendered, the Alternate Contract Fund will be used to calculate the full surrender value instead of the Contract Fund. The Alternate Contract Fund may also impact the amount available for a loan.</p>
<p>Face Amount Increases</p>	<p>Not Available</p>

<p>Face Amount Decreases</p>	<p>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 to the decreased amount:</p> <ul style="list-style-type: none"> • Minimum decrease: \$10,000 <p><i>May cause policy to become a Modified Endowment Contract (MEC). MECs receive less favorable tax treatment on pre-death distributions (including loans) than policies that are not classified as MECs.</i></p>												
<p>Riders and Endorsements</p>	<p>Estate Protection Rider is designed to provide up to an additional 100% of the policy's total death benefit if both insureds die before the policy's fourth anniversary. The proceeds from this rider can be used to pay the federal income tax liability incurred if the policy's proceeds are included in the estate of the second insured to die. This rider can be requested, for an additional cost, and is only available at policy issue.</p> <p>Guaranteed Policy Split Rider allows the policy to be split (at attained age) into two individual policies, without evidence of insurability, in case of divorce or a tax law change in applying the unlimited marital deduction, as described in the rider. A policy split may result in adverse tax consequences. This rider may be provided with the policy at no additional cost.</p> <p>The Enhanced Cash Value (ECV) Rider is an optional rider that, during the early years, provides an additional amount to the cash surrender value of the policy. ECV is suitable primarily for business-owned or premium-financed insurance.</p> <p>It may be added to a policy only at issue and cannot be removed after the New Business Change Period. When adding ECV to the policy, it is important to consider the following:</p> <ul style="list-style-type: none"> • There is a \$250,000 minimum face amount. • While short-term cash values may be higher, the long-term cash values will be lower. • ECV enhances the policy's cash surrender value; however, it does not enhance the policy's Contract Fund value. • ECV does not enhance the policy's loan value. • There will be a one-time charge of \$0.75 per thousand of coverage amount for ECV. The charge will be deducted from the first monthly deduction on the policy. • Compensation rates and structure differ on policies with ECV. A portion of first year compensation is earned and payable in policy year 1. Provided the policy remains in force, contingent future commission is payable in policy years 2 – 6. • Policies surrendered as part of an exchange under Sec. 1035 of the IRS Code will not receive the higher values. • Not available in NY. 												
<p>Minimum Withdrawal Amount</p>	<p>\$250</p>												
<p>Loans</p>	<p>Loans are available at any time provided loan value exists and the policy is not in default.</p> <p>Loan Types</p> <p>Standard loans are available any time loan value exists.</p> <p>Starting on or after the 10th policy anniversary, all loans are considered "preferred loans" and are charged the preferred loan interest rate.</p> <table border="1" data-bbox="545 1761 1455 1948"> <thead> <tr> <th>Loan Types</th> <th>Maximum Amount</th> <th>Credit Rate Applied</th> <th>Interest Rate Charged</th> </tr> </thead> <tbody> <tr> <td>Standard</td> <td>100% of cash value</td> <td>2%</td> <td>3%</td> </tr> <tr> <td>Preferred</td> <td>100% of cash value</td> <td>2%</td> <td>2.05%</td> </tr> </tbody> </table>	Loan Types	Maximum Amount	Credit Rate Applied	Interest Rate Charged	Standard	100% of cash value	2%	3%	Preferred	100% of cash value	2%	2.05%
Loan Types	Maximum Amount	Credit Rate Applied	Interest Rate Charged										
Standard	100% of cash value	2%	3%										
Preferred	100% of cash value	2%	2.05%										

Contract Charges Deducted from Premium Payments	
Premium-Based Administrative Charge	<ul style="list-style-type: none"> • Current—2.5% (all years) • Maximum—2.5% (all years)
Charges for Sales Expenses (premium based sales load)	<ul style="list-style-type: none"> • Current—5.5% (all years) • Maximum—5.5% (all years)
Charges Deducted Monthly from the Contract Fund	
Administrative Charge (Asset Based Charge)	0.75% of beginning of month contract value (for 30 years)
Monthly Administrative Charge	<ul style="list-style-type: none"> • Current—All Years: \$7.50 per month • Maximum—All Years: \$10.00 per month
Monthly per \$1,000 Charge	<ul style="list-style-type: none"> • Current (All States)—1st 8 years. Varies by gender, insureds' issue ages, underwriting category, and rating table • Maximum (NY)—1st 8 years. Varies by gender, insureds' issue ages, underwriting category, and rating table • Maximum (non-NY)—All years. Varies by gender, insureds' issue ages, underwriting category, and rating table
Cost of Insurance Charges	Varies by insureds' gender, issue ages, underwriting category, rating class, and duration
Charges for Riders and/or Endorsements	Enhanced Cash Value (ECV) Rider: One time charge at issue (\$0.75 per 1,000 of coverage) Other riders: charges vary by gender, insureds' issue ages, underwriting category, rating class, and duration
Charges for Withdrawals	<ul style="list-style-type: none"> • Current—None • Maximum—\$25
Administrative Charge for Any Change in Basic Insurance Amount	<ul style="list-style-type: none"> • Current—None • Maximum—\$25 per decrease in death benefit
Surrender Charge	<ul style="list-style-type: none"> • 14 years • Varies by gender, insureds' issue ages, underwriting category, rating table, duration, NY/non-NY, and inclusion of riders • The surrender charge declines annually after issue
Coverage Beyond Age 121	<p>Basic Insurance Amount coverage continues beyond the time the younger insured reaches or would have reached attained age 121, provided the policy is in effect at the time.</p> <p>After the younger insured's attained 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 not be deducted.</p>
Rolling Commission Target Premium	During the first 24 months, first-year commissions will be paid until the Commission Target Premium (CTP) is reached. This does not apply to policies issued in New York.

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

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The SIUL policy is not a variable contract or an investment.

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