FAST FACTS

PruLife® SVUL Protector

Overview	PruLife SVUL Protector (SVUL Protector) is a second-to-die variable universal life policy designed to meet clients' needs in a cost-effective way. In addition to having its death benefit protection, clients have the ability to grow and access cash value with a wide variety of underlying investment options. It allows for customization like managing the length of the guarantee, the underlying investment options, and premiums. With its flexibility and competitive cost, SVUL Protector can be effective in many strategies, such as helping to transfer wealth, preserving assets for specific charities, providing future care for a dependent with special needs, allowing a business to live on, and meeting estate tax needs. Except in New York and California, SVUL also provides the ability to enhance coverage by adding the option to apply for Survivorship BenefitAccess Rider (SBAR), a chronic and terminal illness rider, available for an additional cost.
Target Markets	Consumers seeking low-cost death benefit protection on two lives and who are willing to assume the market risk and volatility to also have: ▸ A way to preserve their assets for surviving family members or a specific charity ▸ A way to offset estate taxes* or help with an estate planning need ▸ The potential and flexibility to build cash value, which is accessible if their needs change * Life insurance death benefits are generally income tax-free (IRC §101(a)). There may be estate or other tax consequences. Clients should consult a professional tax advisor.
Design Highlights	▸ Cost-effective permanent life insurance protection that covers two insureds with a death benefit payable after both insureds have died ▸ A built-in limited No-Lapse Guarantee for 10 years with first-year premium flexibility and the option to add dialable riders to extend the guarantee ▸ A robust menu of underlying investment options and a Fixed-Rate option ▸ Cash value flexibility ▸ Option to add, if qualified and for an additional cost, the Survivorship BenefitAccess Rider for concerns about potential future chronic or terminal illness (not available in New York or California) ▸ Age Last Birthday pricing
Auto Issue/Jumbo Limit[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 + in-force 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. The capacity, or maximum face amount, may be subject to availability of reinsurance.

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Prudential

Fast Facts | **SVUL PROTECTOR®**

Underwriting Categories

Prudential offers six underwriting categories, including four Non-Smoker and two Smoker categories, plus Rating Class T for situations where one insured is uninsurable.*

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

* If one life is uninsurable, additional limitations may apply.

The chart below is a general correlation of underwriting categories and is provided as a guideline to help prepare initial illustrations. With the exception of Prudential, underwriting categories are not meant to represent any specific company's rating classes.

Prudential	Preferred Best	Preferred Non-Tobacco	Non-Smoker Plus	Non-Smoker	Preferred Smoker	Smoker
Companies with 3 Non-Smoking classes	Super Preferred	Preferred Non-Smoker	Standard Non-Smoker		Preferred Smoker	Smoker
Companies with 4 Non-Smoking classes	Super Preferred	Preferred Non-Smoker	Standard Plus	Standard Non-Smoker	Preferred Smoker	Smoker

Death Benefit Types

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

Death Benefit Option Changes

- Changes from option A to B and B to A are allowed
- Option C may be changed to A or B but cannot be changed back to C

Definition of Life Insurance Test

Choice of:

- Cash Value Accumulation Test (CVAT)
- Guideline Premium Test (GPT)

Issue Ages

- 18 - 85 (NY: Maximum Age is 80; CA: Maximum Age is 80 if both insureds are non-smoker (and age 76 if either insured is smoker or uninsurable)

Minimum Face Amount

$200,000, except for the following circumstances, for which the minimum face amount is $250,000:

- The older insured is 81 years of age or older
- The Enhanced Cash Value (ECV) Rider is elected

Face Amount Changes

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.

- Minimum decrease: $10,000
- Increases will not be allowed

Premiums

- Premiums can be paid to attained age 121 of the younger insured.

Billing Modes

- Annual
- Semiannual
- Quarterly
- Monthly (EFT only)

Rolling Commission Target Premium (Does not apply to policies issued in NY)	During the first 24 months, first-year commissions will be paid until the Commission Target Premium (CTP) is reached.
No-Lapse Guarantee	This product uses two lapse protection features—first, a premium-based Limited No-Lapse Guarantee during the first 10 years of the policy, and then, if elected at issue, an optional Rider to Provide Lapse Protection. The Limited No-Lapse Guarantee protects against lapse provided a certain level of premiums is received. As long as premiums paid into the policy (net of withdrawals) 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. Once the Limited No-Lapse Guarantee expires, an optional Extended guarantee, which is dialable, will begin if it was elected. However, any alteration of the contract or premium payments (e.g., timing and amount of premium payments, face amount decreases, policy loans or withdrawals, death benefit type changes) has the potential to shorten the no-lapse guarantee period. If the policy lapses, the no-lapse guarantee can be reinstated. **Other optional extended guarantees are available to add as riders:** **Extended:** Up to age 90 with the ability to allocate across the entire investment lineup for a generally lower cost than Extended Plus or Extended Premier. **Extended Plus:** Up to age 120 with access to 10 investment options that allow for a generally lower price point than Extended Premier (not available in NY). **Extended Premier:** Up to age 120 with the ability to allocate across the entire investment portfolio to control and optimize the investment strategy (not available in NY).
First Year Flexibility	Important information about premiums received in the first policy year: • Minimum Initial Premium (MIP): 8.6% of annual Limited No-Lapse Guarantee premium • First Year Flexibility: The No-Lapse Guarantee (Shadow Account) structure allows for increased flexibility in 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 about the timing of premium payments. This flexibility applies only during the first policy year. In subsequent years (years 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 One to maintain the Limited No-Lapse Guarantee and prevent the policy from lapsing. • Late premium payments in any year will always impact policy cash values. Note: Overfunding may cause a policy to become a Modified Endowment Contract, and there may be tax consequences.
Coverage Beyond Age 121	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. 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. • If any amounts are allocated to the underlying variable investment options, mortality and expense risk charges, and investment advisory fees will continue to be deducted. • NY contracts must terminate at the younger insureds age 121.
Investment Options	• A full menu of variable investment options including: - Asset Allocation - U.S. & Sector Equity - International/Global Equity - Fixed Income • Fixed-Rate Option • Investment options are limited when selecting the Extended Plus NLG Rider

Fund Transfers	Up to 12 free during any contract year. Up to $25 per transaction thereafter. Maximum of 20 telephone or fax transfers per year. After 20 transfers, additional transfers may be made only with the company's consent. If we consent, we will accept subsequent transfer requests only if they: ▸ Are in a form acceptable to us ▸ Bear an original signature in ink ▸ Are sent to us via U.S. regular mail Transfers out of the Fixed Rate Option and into the Variable Investment Options each year are limited to the greater of: (a) 25% of the amount in the Fixed Rate Option, (b) $5,000, and (c) the amount transferred from the Fixed Rate Option to the Variable Investment Options in the prior Contract Year.
Interest-Crediting Rate (Fixed Rate Option Only)	▸ 1% minimum guarantee
Persistency Credit	▸ Non-NY: 0.20% years 10+ current (0% guaranteed) ▸ NY: N/A
Contract Fund Options/ Other Features	▸ Automatic Asset Rebalancing ▸ Dollar Cost Averaging (DCA) ▸ Allocated charges (even from Fixed-Rate Option) Only in New York—Reduced Paid-Up (RPU) Option: The amount will be dependent upon the issue age, gender, and underwriting category of each insured, and the value of the contract fund. The policy must be active and not in default when the request for Reduced Paid-Up insurance is made.
Withdrawals	▸ Minimum amount is $500—no limit to the number of withdrawals that can be taken. Withdrawals reduce the contract fund by the withdrawal amount plus the amount of any transaction charges that may be applied. ▸ Withdrawals are available at any time. Withdrawals will reduce the cash value and death benefit, may affect any guarantees against lapse, and may have tax consequences.
Loans (Standard & Preferred)	Loans are available any time loan value exists and the policy is not in default.

Loan Types	Maximum Amount	Credit Rate Applied	Interest Rate Charged
Standard (available during first 10 years)	99% of cash value in variable investment options plus 100% of cash value in Fixed-Rate Option.	1%	2%
Preferred (available on or after the 10th policy anniversary)	99% of cash value in variable investment options plus 100% of cash value in Fixed-Rate Option.	1%	1.05%

Note: After 10 years, all new and existing loans will be considered preferred loans and will be charged the preferred loan rate. Loans will reduce the cash value and death benefit, may affect any guarantees against lapse, and may have tax consequences.

Contract Charges Deducted from Premium Payments		
Premium Charge	**Current** ▸ Non NY Up to and above Target Premium: 10% all years ▸ NY 12.43% up to target (CTP) in all years 17.43% above target (CTP) in all years	**Maximum** ▸ Non NY 15% up to target (CTP) in all years 25% above target (CTP) in all years ▸ NY 15% up to target (CTP) in all years 30% above target (CTP) in all years.
NLG Rider Premium Charge (applies only when the Extended Plus or Extended Premier NLG riders are on the policy)	**Current** ▸ Up to and above Target Premium: 7.5% all years	**Maximum** ▸ Up to and above Target Premium: 10% all years

Charges Deducted Monthly from the Contract Fund	
Monthly Administrative Per Policy Charge	Current—all years: $7.50 per month Maximum—all years: $10.00 per month
Administrative Monthly per $1,000 Charge	Varies by issue age, sex, and underwriting classification of each insured as well as by basic insurance amount. ▸ Current (non-NY)—all years (NY)—20 years ▸ Maximum (non-NY)—all years (NY)—20 years
Cost of Insurance Charge	At any given time, the schedule of cost of insurance rates varies by contract duration as well as the issue age, sex, and underwriting classification of each insured.
No-Lapse Guarantee Riders (Extended, Extended Plus, & Extended Premier)	Varies by contract duration as well as the issue age, sex, and underwriting classification of each insured.
Survivorship BenefitAccess Rider	▸ Varies by monthly benefit %, contract duration, and the issue age, sex, and underwriting classification of each insured

Charges Deducted Daily from the Variable Investment Options	
Mortality and Expense Risk Charge	▸ Current—0.25%, annual rate ▸ Maximum—0.50%, annual rate

Transaction Charges	
Surrender Charge	14 years. 9 years in NY. Charges vary by issue age, sex, and underwriting classification of each insured as well as policy duration, whether NY or non-NY, and inclusion of any riders.
Transfer Charge	Currently, we do not charge a fee, but we reserve the right to charge $25 per transfer after the first 12 in a contract year.
Withdrawal Charge	Currently there is no charge, but we reserve the right to charge up to $25.
Charge for a Change to Basic Insurance Amount	‣ Current—$0 ‣ Maximum—Up to $25
Charge for Overloan Protection Rider	Up to 3.5% of the contract fund amount
Riders and Endorsements	All riders, supplemental benefits, and product features may not be available in all states. Additional limitations may also apply based on age and underwriting. ‣ Estate Protection Rider[2] ‣ Extended NLG Rider[2] ‣ Extended Plus NLG Rider (Not available in NY)[2] ‣ Extended Premier NLG Rider (Not available in NY)[2] ‣ Guaranteed Policy Split Rider* ‣ Overloan Protection Rider (OPR) ‣ Enhanced Cash Value (ECV) Rider[2, 3] (Not available in all firms or in NY) ‣ Survivorship BenefitAccess Rider[1, 2] (Not available in all firms) ‣ PDA Rider—IL, IN, KS, MI, TN, TX, and WA ‣ Other Goods and Services Rider * Replacement level compensation is paid on any resulting permanent life policies created as a result of this rider.

Premium Deposit Account (PDA) Not available in OR or PA	This is an optional feature that provides the client with 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 fixed interest and provides the client with tax efficiencies, convenience, and predictability.
	‣ Interest will be earned on the PDA value at the PDA interest rate that is in effect on the date the single-sum payment into the PDA is received. This interest rate will be guaranteed for the duration of the agreement.
	‣ The minimum required deposit amount is $10,000 and the maximum is $10,000,000.
	‣ Policyowners can choose for premiums to be paid into the contract over two to 10 years. It's important to explain the following facts about the PDA to clients and prospects:
	  ‣ It is not a bank account and not insured by the Federal Deposit Insurance Corporation.
	  ‣ It is an agreement outside of the life insurance policy.
	‣ Credited interest is reportable as income. Any amount withdrawn from the PDA value to pay premiums is credited annual interest based on the number of days it was in the PDA before being withdrawn. The interest credited plus the amount withdrawn from the PDA equals the annual policy premium payment. Interest is never added to the PDA value.
	‣ Not available if the owner is a Non-Resident Alien.
	‣ The PDA can be canceled at any time for a refund of the PDA account value. Please see the PDA agreement for more information on this option.

Enhanced Cash Value Rider (ECV) Not available in NY	This rider provides an additional amount to the cash surrender value of the policy during the early years. ECV is used primarily for business-owned insurance. 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: There is a $250,000 minimum face amount. While short-term cash values may be higher, the long-term cash values may 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 $1,000 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 through 6. Policies surrendered as part of an exchange under §1035 of the IRS Code will not receive the higher values.

[1] The Survivorship BenefitAccess Rider is an optional rider that accelerates the life insurance death benefit when the surviving insured is chronically or terminally ill as defined in the rider, or both insureds are chronically or terminally ill as defined in 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 Survivorship 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. If the clients' survivorship policy is owned by a trust or non-living entity, they should consult a tax advisor prior to electing the Survivorship BenefitAccess Rider. Clients should always consult their tax and legal advisors when considering the purchase of a life insurance policy and/or accelerated death benefit rider. This rider is not available in NY or CA.

[2] This rider can be added for an additional cost. Both insureds must be 70 or younger.

[3] Both insureds must be age 70 or younger

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company and do not apply to the underlying investment options. 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. Clients should consult their own independent advisors as to any tax, accounting, or legal statements made herein.

PruLife SVUL Protector is issued by Pruco Life Insurance Company in all states except New York, where it is issued by Pruco Life Insurance Company of New Jersey, and distributed through Pruco Securities, LLC (member SIPC). All are Prudential Financial companies located in Newark, NJ.

Clients should consider the investment objectives, risks, and charges and expenses carefully before investing in the contract and/or underlying portfolios. The initial summary prospectus for the contract and the prospectus or summary prospectus for the underlying portfolios (collectively, the "prospectuses"), contain this information as well as other important information which may be obtained by contacting your Prudential Life Wholesaler or from prudential.com. Clients should read the prospectuses carefully before investing.

It is possible to lose money by investing in securities.

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