

Guaranteed Results - Life Insurance Report

Prepared For:
Example

Prepared By:
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Life
Insurance
Presentation

PruLife® Universal Protector

PRESENTATION FOR
Example

PRESENTED BY:

Mariner Insurance Resources
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Overland Park, KS 66211

Phone 913-387-2726
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Example, Female, 65

Preferred Best

\$500,000 PruLife® Universal Protector

Initial Annual Premium Outlay \$10,210.00

A Life Insurance Policy that Does More

Consumers primarily purchase life insurance for the protection the policy's death benefit can provide to those financially dependent on the insured. With the BenefitAccess Rider ("BenefitAccess"), a policyowner has the ability to accelerate some or all of the death benefit during the insured's lifetime in the event the insured becomes chronically or terminally ill. This report only discusses the chronic illness option. See the Additional Information section for more details on the terminal illness option. Receiving benefits under the rider will reduce, and in some cases eliminate the death benefit available to the beneficiary. However, this rider provides the policyowner with previously unavailable flexibility to manage the financial uncertainty brought on by a chronic illness.

***PruLife® Universal Protector can pay benefits at death
or if the insured becomes chronically ill.***

Life insurance with an optional rider
that provides income if the insured
becomes **chronically ill**

Life Insurance Policy

Insured's Death
Provides Beneficiaries
a Death Benefit of
\$500,000

Insured's
Chronic Illness
Accelerates the death benefit
to provide the insured a monthly
income up to
\$10,000
per month if the
insured becomes chronically ill

The BenefitAccess Rider advances up to 100% of the policy's death benefit in the event that the insured becomes chronically ill as certified by a licensed health care practitioner. Other terms and conditions under the rider must be satisfied. You can use the benefit payments from BenefitAccess in a way that best suits your personal needs. Use it to help pay for: transportation, home modifications, skilled nursing care, and home or institutional health care to name a few. You can even use the benefit payments from BenefitAccess to pay your friends and or family members who may be providing you with care – or what we like to call "family care". **In addition, no receipts are ever required.** BenefitAccess offers you the ability to help maintain your independence with the flexibility and choice on how you will be cared for in the event of a chronic illness.

Example, Female, 65

Preferred Best

\$500,000 PruLife® Universal Protector

Initial Annual Premium Outlay \$10,210.00

Accelerated Benefits under the Chronic Illness Option

This report is intended to help you understand how BenefitAccess works, not predict performance.

Initial Lifetime Benefit Amount:	\$500,000	The maximum amount that can be accelerated during the lifetime of the insured under the Chronic Illness Option assuming the conditions to accelerate the policy's death benefit under the Chronic Illness Option are met. For purposes of benefit payments, the Lifetime Benefit Amount is determined at time of claim.
2019 IRS Per Diem (Daily Benefit Limit)	\$370	This is the daily amount allowed by the IRS.
Monthly Equivalent of the 2019 IRS Daily Benefit Limit:	\$11,100	This is the monthly equivalent of the IRS daily benefit limit assuming a 30 day month.
Maximum Monthly Benefit:	\$10,000	This is the contractual maximum monthly benefit amount based on the policy's death benefit. The maximum monthly benefit amount which can be accelerated is the lowest of: <ul style="list-style-type: none"> 1. 2% of the death benefit at the time of claim; and 2. The monthly equivalent of the IRS daily benefit limit at the time of claim; and 3. The monthly equivalent of the IRS daily benefit limit as of the contract date, compounded annually at the Daily Benefit Limit Compound Rate.

The BenefitAccess Rider is not a long-term care insurance product and is not intended to fulfill the need for long-term care insurance. The accelerated benefit is supplementary to the primary need for death benefit protection. Receiving accelerated benefits under the rider will reduce, and in some cases, eliminate the policy's death benefit payable to the beneficiary. The remaining death benefit, if any, after payments have been received under the rider, are payable to the beneficiary upon the death of the insured. The rider may not cover all of the costs associated with the chronic illness of the insured.

About the Policy

PruLife® Universal Protector (UL Protector) is a flexible premium universal life insurance policy, which under Internal Revenue Code ("IRC") §101(a), provides a generally income-tax free death benefit for your beneficiaries. UL Protector has a valuable No-Lapse Guarantee* that will help ensure your policy remains in effect for the period of time you choose, up to and including your lifetime.

Assumptions Used to Prepare This Presentation

Policyowner	Example
For use in	Kansas
Insured	Example, Female, Age 65, Preferred Best
Basic Insurance Amount	\$500,000
ICC16 ULNLGA-2016	Fixed Death Benefit, Cash Value Accumulation Test
See the Additional Information Section for information on the benefits and limitations of the riders described below. Complete details will be in the policy.	
BenefitAccess Rider	The policyowner may accelerate some or all of the life insurance policy's death benefit if the criteria for a qualifying event and other conditions described in the rider are met. The Maximum Monthly Benefit Percentage can be 2% or 4% of the death benefit, subject to rider requirements. The 4% option costs more than the 2% option. This presentation assumes a 2% Maximum Monthly Benefit. This percentage is set at issue and will not change.
ICC17 VL 145 B5-2017	
Rider to Provide Lapse Protection	A conditional No-lapse guarantee that can keep your policy in effect if sufficient premiums are paid.
ICC16 PLI 550A-2016	
Billed Premium	\$10,210.00 paid Annually in the first year. See Your Policy in Action for later payments.
Timing of Payments	Payments are made on the first day of each modal payment period.
Distributions	None

* No-Lapse Guarantee refers to conditional death benefit guarantees. See the No-Lapse Guarantee explanation in the Additional Information section for more details.

The values shown in this presentation are based on the assumptions shown above and elsewhere in this presentation. Any facts that differ from these assumptions will affect these values. Any application for insurance will be subject to underwriting. The underwriting review process will determine the underwriting category, any rating and extras, and the maximum amount of coverage that will be issued. Actual policy transactions, interest credited rates, and charges deducted over time may be different from those shown here, and will determine the actual value of the policy.

This presentation briefly describes certain benefits and features of the PruLife® Universal Protector product. This is a presentation and not a contract or offer of insurance coverage. Only the policy, if one is issued, will contain complete information about exclusions, limitations, reductions of benefits, and terms for keeping it in force. If there is a discrepancy between the presentation and the policy, the policy will be considered correct.

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**Your
Policy in
Action**

Example, Female, 65
Preferred Best
\$500,000 PruLife® Universal Protector
Initial Annual Premium Outlay \$10,210.00

Guaranteed Results Based on Minimum Interest Rate of 1.00% & Maximum Charges

Year	Age	Annual Premium Outlay	Cash Value	Death Benefit	IRR Death Benefit (1)	Tax Equivalent IRR Death Benefit (1)
1	65	10,210	0	500,000	4,797%	7,380%
2	66	10,210	0	500,000	551%	848%
3	67	10,210	0	500,000	227%	349%
4	68	10,210	0	500,000	131%	202%
5	69	10,210	0	500,000	88%	136%
6	70	10,210	0	500,000	65.20%	100.31%
7	71	10,210	0	500,000	50.41%	77.55%
8	72	10,210	0	500,000	40.39%	62.14%
9	73	10,210	0	500,000	33.21%	51.09%
10	74	10,210	0	500,000	27.85%	42.85%
Total		----- \$102,100				
11	75	10,210	0	500,000	23.71%	36.48%
12	76	10,210	0	500,000	20.43%	31.43%
13	77	10,210	0	500,000	17.78%	27.35%
14	78	10,210	0	500,000	15.60%	24.00%
15	79	10,210	0	500,000	13.77%	21.18%
16	80	10,210	0	500,000	12.23%	18.82%
17	81	10,210	0	500,000	10.92%	16.80%
18	82	10,210	0	500,000	9.78%	15.05%
19	83	10,210	0	500,000	8.79%	13.52%
20	84	10,210	0	500,000	7.92%	12.18%
Total		----- \$204,200				
21	85	10,210	0	500,000	7.16%	11.02%
22	86	10,210	0	500,000	6.48%	9.97%
23	87	10,210	0	500,000	5.87%	9.03%
24	88	10,210	0	500,000	5.33%	8.20%
25	89	10,210	0	500,000	4.84%	7.45%
26	90	10,210	0	500,000	4.40%	6.77%
27	91	10,210	0	500,000	4.00%	6.15%
28	92	10,210	0	500,000	3.64%	5.60%
29	93	10,210	0	500,000	3.30%	5.08%
30	94	10,210	0	500,000	3.00%	4.62%
Total		----- \$306,300				

‡ The policy ends and coverage ceases because the Cash Value is not greater than zero and the No-Lapse Guarantee is not in effect. You will have taxable income under the policy if the policy ends with an outstanding loan in excess of cost basis. Please refer to the Additional Information section for more information.

(1) The IRR does not reflect the effects of income taxes. The Tax Equivalent IRR reflects an assumed annual tax rate of 35.00%. These hypothetical accounts are for demonstrative purposes only and do not represent any investment available on the market.

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**Your
Policy in
Action**

Example, Female, 65

Preferred Best

\$500,000 PruLife® Universal Protector

Initial Annual Premium Outlay \$10,210.00

Guaranteed Results Based on Minimum Interest Rate of 1.00% & Maximum Charges

Year	Age	Annual Premium Outlay	Cash Value	Death Benefit	IRR Death Benefit (1)	Tax Equivalent IRR Death Benefit (1)
31	95	10,210	0	500,000	2.72%	4.18%
32	96	10,210	0	500,000	2.46%	3.78%
33	97	10,210	0	500,000	2.22%	3.42%
34	98	10,210	0	500,000	2.00%	3.08%
35	99	10,210	0	500,000	1.79%	2.75%
36	100	10,210	0	500,000	1.60%	2.46%
37	101	10,210	END‡	END‡	END‡	END‡
Total		\$377,770				

‡ The policy ends and coverage ceases because the Cash Value is not greater than zero and the No-Lapse Guarantee is not in effect. You will have taxable income under the policy if the policy ends with an outstanding loan in excess of cost basis. Please refer to the Additional Information section for more information.

(1) The IRR does not reflect the effects of income taxes. The Tax Equivalent IRR reflects an assumed annual tax rate of 35.00%. These hypothetical accounts are for demonstrative purposes only and do not represent any investment available on the market.

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Charges and Expenses

Example, Female, 65
 Preferred Best
 \$500,000 PruLife® Universal Protector
 Initial Annual Premium Outlay \$10,210.00

This report shows the maximum deductions made from premium payments and the Contract Fund based on the assumptions used in this presentation.

Guaranteed Results Based on Minimum Interest Rate of 1.00% & Maximum Charges

Year	Age	Annual Premium Outlay	Deductions from Premiums		Deductions from the Contract Fund				Policy Values		
			Premium Based Charge	Admin Sales Charge	Admin. & Transaction Charges	Cost of Insurance	Charge for Extras	Cost of Additional Riders	Contract Fund	Cash Value	Death Benefit
1	65	10,210	766	1,838	3,420	2,922	0	89	1,217	0	500,000
2	66	10,210	766	1,838	3,420	3,197	0	161	2,097	0	500,000
3	67	10,210	766	1,838	3,420	3,493	0	206	2,643	0	500,000
4	68	10,210	766	1,838	3,420	3,826	0	244	2,822	0	500,000
5	69	10,210	766	1,838	3,420	4,215	0	297	2,558	0	500,000
6	70	10,210	766	1,838	3,420	4,674	0	380	1,746	0	500,000
7	71	10,210	766	1,838	3,420	5,224	0	475	278	0	500,000
8	72	10,210	766	1,838	3,420	5,876	0	557	0	0	500,000
9	73	10,210	766	1,838	3,420	6,638	0	651	0	0	500,000
10	74	10,210	766	1,838	3,420	7,519	0	779	0	0	500,000
Total		\$102,100									
11	75	10,210	766	1,838	3,420	8,518	0	928	0	0	500,000
12	76	10,210	766	1,838	3,420	9,657	0	1,102	0	0	500,000
13	77	10,210	766	1,838	3,420	10,981	0	1,304	0	0	500,000
14	78	10,210	766	1,838	3,420	12,545	0	1,520	0	0	500,000
15	79	10,210	766	1,838	3,420	14,428	0	1,750	0	0	500,000
16	80	10,210	766	1,838	3,420	16,651	0	2,033	0	0	500,000
17	81	10,210	766	1,838	3,420	19,024	0	2,378	0	0	500,000
18	82	10,210	766	1,838	3,420	21,482	0	2,754	0	0	500,000
19	83	10,210	766	1,838	3,420	24,305	0	3,213	0	0	500,000
20	84	10,210	766	1,838	3,420	28,197	0	3,761	0	0	500,000
Total		\$204,200									
21	85	10,210	766	1,838	3,420	32,668	0	4,432	0	0	500,000
22	86	10,210	766	1,838	3,420	37,104	0	5,220	0	0	500,000
23	87	10,210	766	1,838	3,420	42,195	0	6,076	0	0	500,000
24	88	10,210	766	1,838	3,420	48,000	0	6,859	0	0	500,000
25	89	10,210	766	1,838	3,420	54,400	0	7,534	0	0	500,000
26	90	10,210	766	1,838	3,420	61,319	0	8,271	0	0	500,000
27	91	10,210	766	1,838	3,420	68,758	0	9,080	0	0	500,000
28	92	10,210	766	1,838	3,420	76,806	0	9,954	0	0	500,000
29	93	10,210	766	1,838	3,420	85,214	0	10,557	0	0	500,000
30	94	10,210	766	1,838	3,420	93,947	0	10,848	0	0	500,000
Total		\$306,300									

‡ The policy ends and coverage ceases because the Cash Value is not greater than zero and the No-Lapse Guarantee is not in effect. You will have taxable income under the policy if the policy ends with an outstanding loan in excess of cost basis. Please refer to the Additional Information section for more information.

Charges and Expenses

Example, Female, 65

Preferred Best

\$500,000 PruLife® Universal Protector

Initial Annual Premium Outlay \$10,210.00

Guaranteed Results Based on Minimum Interest Rate of 1.00% & Maximum Charges

Year	Age	Annual Premium Outlay	Deductions from Premiums		Deductions from the Contract Fund				Policy Values		
			Premium Based Charge	Admin Sales Charge	Admin. & Transaction Charges	Cost of Insurance	Charge for Extras	Cost of Additional Riders	Contract Fund	Cash Value	Death Benefit
31	95	10,210	766	1,838	3,420	103,989	0	11,207	0	0	500,000
32	96	10,210	766	1,838	3,420	115,684	0	11,207	0	0	500,000
33	97	10,210	766	1,838	3,420	128,468	0	11,207	0	0	500,000
34	98	10,210	766	1,838	3,420	142,272	0	11,207	0	0	500,000
35	99	10,210	766	1,838	3,420	156,905	0	11,207	0	0	500,000
36	100	10,210	766	1,838	3,420	170,948	0	8,676	0	0	500,000
37	101	10,210	766	1,838	570	30,580	0	1,345	0	END‡	END‡
Total		\$377,770									

‡ The policy ends and coverage ceases because the Cash Value is not greater than zero and the No-Lapse Guarantee is not in effect. You will have taxable income under the policy if the policy ends with an outstanding loan in excess of cost basis. Please refer to the Additional Information section for more information.

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Accelerated Benefit

The advance payment of some or all of the death proceeds payable under a life insurance policy when the insured meets certain eligibility criteria.

Admin. & Transaction Charges

Administrative Charge is a charge for administrative services for keeping records and communicating with policyowners. The guaranteed maximum monthly charge per policy is \$20.00 in all years. The guaranteed maximum monthly charge per \$1000 of Basic Insurance Amount is an amount that varies by sex, issue age, policy year, underwriting and rating class in all years. We may charge less than the guaranteed maximum charge, but not more.

Transaction Charges cover various charges assessed when certain events occur such as withdrawals or a requested decrease in the Basic Insurance Amount.

Annual Premium Outlay

The annual payment amount. Annual payments are assumed to be made at the beginning of each policy year. If you make payments more frequently than annually, they are assumed to be made on the first day of each premium payment period.

Benefit Payment

The periodic or lump sum payment of the accelerated death benefit under the BenefitAccess Rider.

Cash Value

The amount you would receive, based on the assumptions used in this presentation, if you surrendered the policy. This amount is equal to the Contract Fund minus any Surrender charges that may apply within the first 20 policy years. The Cash Value does not reflect any taxes that may be due upon surrender of the policy. The value shown in the presentation is as of the end of the policy year.

Charge for Extras

The additional charge for any temporary extra ratings and aviation, occupational and avocation extras.

Contract Fund

The value of the policy as of the end of each policy year. The Contract Fund may vary and includes any outstanding loan principal plus loan interest credited and does not include any surrender charges.

Cost of Additional Riders

The annualized charges for the cost of the Rider(s).

Cost of Insurance

The annualized charges for providing insurance coverage.

Death Benefit

The Death Benefit is the amount payable under the policy upon the death of the insured. The amount shown in the presentation is as of the end of the policy year.

(IRR) Death Benefit

The Internal Rate of Return (IRR) Death Benefit reflects the deduction of applicable policy related charges and any income tax attributable to distributions from the policy, but does not reflect deductions for sales loads, management fees and other expenses that might be deducted from an actual investment. Assuming the Annual Outlays shown were invested in an alternative investment not subject to income taxes, this is the rate of return that would need to be earned so that the accumulated amount would equal the amount reported in the Death Benefit column.

Lapse

Lapse occurs when the policy's No-Lapse Guarantee is not in effect, the policy's Cash Value is zero, any premium needed to keep the policy in force is not paid when due and coverage ends. The policy will also lapse if it has excess contract debt. The presentation will show "END" in the year of lapse.

Loan

The amount of any loan assumed to be taken at the beginning of each policy year. Loan repayments are indicated by a negative number in the Loans and Withdrawals report. Both standard and preferred loans are available on this policy. The standard loan interest rate is **2.00%**. All new and existing loans will be considered preferred loans on or after the 10th policy anniversary, with an effective annual interest rate of **1.25%**. Loan interest charged on standard or preferred loans is payable at the end of each policy year. The portion of the Contract Fund equal to any loan is credited with interest at an effective annual rate of **1.00%**.

Each loan request must be submitted to the Company.

Loans you take against the contract are ordinarily treated as debt and are not considered distributions subject to tax. However, you should know that 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.

Premium Based Admin Charge

A charge that is deducted from premiums paid into the policy. The maximum administration charge is 7.50%.

Sales Charge

This charge helps cover our policy selling costs.

Surrender Charges

Surrender charges may apply within the first 20* policy years of initial base policy coverage, if you make a withdrawal on a policy with a Type A (Fixed) death benefit, reduce the Basic Insurance Amount, or surrender the policy.

The initial Surrender Charge Target Premium is \$9,065.00.

Guaranteed Results Based on Minimum Interest Rate of 1.00% & Maximum Charges

Year	Contract Fund	Surrender Charge	Cash Value
1	1,217	10,110	0
2	2,097	9,238	0
3	2,643	8,404	0
4	2,822	7,607	0
5	2,558	6,850	0
6	1,746	6,393	0
7	278	5,936	0
8	0	5,480	0
9	0	5,023	0
10	0	4,566	0
11	0	4,109	0
12	0	3,653	0
13	0	3,196	0
14	0	2,739	0
15	0	2,283	0
16	0	1,827	0

Glossary of Terms

17	0	1,370	0
18	0	913	0
19	0	548	0
20	0	274	0
21	0	0+	0

- * At older ages, Surrender Charges may go to zero earlier than year 20.
- + Surrender Charge is zero in year 21 and thereafter.

Tax Equivalent (IRR) Death Benefit

The Tax Equivalent IRR reflects the deduction of applicable policy related charges and any income tax attributable to distributions from the policy, but does not reflect deductions for sales loads, management fees and other expenses that might be deducted from an actual investment. Assuming the Annual Outlays shown were invested in an alternative investment subject to income taxes, this is the gross rate of return that would need to be earned so that the accumulated amount net of income taxes would equal the amount reported in the Death Benefit column.

BenefitAccess Rider (Rider to Provide Acceleration of Death Benefit)

With the BenefitAccess Rider (referred to in the policy as a Rider to Provide Acceleration of Death Benefit), the insured may accelerate all or part of the policy's death benefit if the insured is chronically ill or terminally ill, provided all eligibility requirements are met. The BenefitAccess Rider is available for extra charges and additional underwriting requirements and limits may also apply.

Chronic Illness Portion - Chronically ill means the insured has been certified by a licensed health care practitioner as being, or expected to be, unable to perform (without substantial assistance from another individual) at least two activities of daily living for a period of at least 90 days due to a loss of functional capacity, or is requiring substantial supervision for protection from threats to health and safety due to severe cognitive impairment. A licensed health care practitioner must certify, at the time you apply for benefits and every 12 months thereafter, that the insured is chronically ill as defined in the Rider. The recertification will be deemed to be effective as of the start of the new benefit year. Benefit payments are subject to satisfying a 90 day elimination period beginning on the day we receive written certification that the insured is chronically ill. Accelerated benefit payments do not begin until after you satisfy the elimination period. The 90 day elimination period will be waived if the licensed health care practitioner certifies that the chronic illness is expected to last for the remainder of the Insured's life and all other conditions of eligibility are met and we approve the claim for benefits. We reserve the right to independently assess the insured. You may choose to receive a monthly or an annual payment when accelerating the death benefit under the chronic illness option. Chronic illness benefits are subject to limits, such as a maximum monthly benefit payment that is based in part on a percentage of the lifetime benefit amount and on the per day benefit limitations set by the Internal Revenue Service. This rider is not Long-Term Care insurance (LTC) and it is not intended to replace LTC. The rider may not cover all of the costs associated with chronic illness.

When we approve a chronic illness claim, we will permanently waive future rider charges. We will also waive policy charges and will do so permanently once you receive 25 monthly chronic illness benefit payments. Interest on outstanding loans will continue to accrue. If contract debt exceeds the cash value, and the excess contract debt exceeds any benefit payment available, a payment will be required to keep the policy in force.

Terminal Illness Portion - Terminally ill means the insured has a medical condition that is reasonably expected to result in the insured's death within 6 months or less. If the insured is terminally ill and you meet all other requirements, such as providing a physician's certification, you may be able to accelerate all of the death benefit in a single sum. You may choose instead to accelerate a portion of the death benefit. Payments under this portion of the rider will be reduced by a discount interest rate and are subject to a \$150 processing fee. If you use the terminal illness portion of the rider, you can no longer use the chronic illness portion.

Additional Information about the BenefitAccess Rider - Obtaining benefits under the terms of the rider will reduce or eliminate the death benefit. If a death benefit remains, the contract fund and other values inside the policy may be adjusted. Unless all future charges are waived under this or another rider, then taking benefits under this rider this could shorten protection under a No-lapse Guarantee and require additional premiums to continue your policy. Outstanding loans will reduce payments under the rider. 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. Clients should consult tax and legal advisors prior to initiating any claim.

Rider to Provide Lapse Protection

The **Rider to Provide Lapse Protection** offers a flexible guarantee against lapse up to age 121. The length of time the protection is in effect depends on several factors:

- **The amount of premium payments.** The more premiums paid, the longer the guarantee. Conversely, the less premium paid or the fewer the number of payments, the shorter the guarantee period.
- **The timing of premium payments.** It is assumed that we will receive all premiums shown in this illustration and that we will receive them on or before the beginning of each premium-paying period as illustrated (monthly EFT, quarterly, semiannually, or annually)—that is, “on time.”
- Any delay in the receipt of the initial premium or the timing of a 1035 Exchange amount being transferred to this policy may affect the No-Lapse Guarantee Value
- **Changes in the basic insurance amount**
- **Changes in the death benefit option**
- **Loans and Withdrawals**

This Rider will NOT protect against lapse caused by excess contract debt.

No-Lapse Guarantee

These are conditional guarantees that can keep your policy in effect even if the cash value is too low to do so. The Limited No-lapse Guarantee can protect your policy during the first 10 years. The Rider to Provide Lapse Protection can protect your policy starting in year 11. The premiums, rates and fees for these features are guaranteed. Thus we can tell you how long your policy will last based on how you plan to pay and whether or not you exercise various policy rights. No-Lapse Guarantee values are not available to you for any reason or through any means.

Policy changes, loans, withdrawals, using optional benefits and even small changes in the amount or timing of premium payments can affect how long the No-Lapse Guarantee stays in effect. For this reason, it is important to pay your premiums when they are due. If the No-Lapse Guarantees and the contract value cannot maintain the policy, the policy will end. However you may restore the guarantee by paying enough premium to sufficiently replenish the cash value. The No-Lapse Guarantees will not protect your policy from ending due to excess contract debt. The Rider to Provide Lapse Protection terminates when the policy does.

Please note that, if you pay only the minimum premium required for a guarantee, you may give up the potential to build tax deferred cash value. However, this product is designed more to support affordable death benefit protection than the possibility of contract value accumulation.

Policy Charges and Expenses

There are a number of charges and expenses to cover the cost of providing benefits such as:

- Deductions from premiums to cover administrative charges due to premiums and sales charges.
- Monthly deductions from the Contract Fund to cover policy administration and cost of insurance charges and, if necessary, charges for extra ratings and the cost of other riders.
- Administrative charges assessed when certain events occur such as a withdrawal or a decrease in the policy's Basic Insurance Amount.

Premiums

PruLife® Universal Protector is not a fixed, level, single, or limited premium policy. You can pay premiums at any time in any amount, subject to limitations. For this reason, the example in this presentation details just one of many hypothetical combinations of premium patterns and benefits. For more information on premiums and premium fees, please see the policy or talk to your sales professional.

Tax Information

The tax information and assumptions in this presentation are not intended to provide legal or tax advice. We make no representations that the income tax rate assumptions used here are appropriate for your situation.

Additional Information

Unless otherwise indicated, this presentation only addresses income tax consequences, and does not address any other possible tax consequences, such as estate taxation of life insurance or investments. This presentation assumes the policy is owned by Example and the income tax rate is 35%. If actual ownership is different, the tax consequences may also be different.

Withdrawals from the policy may be taxable to the extent they exceed the Cost Basis, and in limited cases, upon a distribution associated with a reduction in benefits during the first 15 policy years.

If the policy is transferred, exchanged, or Lapses (whether illustrated or not), there may be income tax consequences that are not shown here. If there is an outstanding loan, the amount borrowed may become taxable to the extent that the policy's Net Cash Value, together with any outstanding loan amount, exceeds the policyowner's cost basis in the policy.

Federal tax law limits the amount of premium contributions that can be made to a policy in order 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 to the extent there is gain in the policy. For distributions from a MEC prior to age 59½, a federal income tax penalty may apply to the extent there is gain in the policy. However, death benefits are still generally received income-tax free pursuant to IRC §101(a). The death benefit will be reduced by any withdrawals or loans (plus unpaid interest). Clients should consult a tax advisor.

The Annual Seven Pay Premium at issue is \$36,060.00. The Annual Seven Pay Limit is the maximum amount of money you can pay in each of the first seven years (assuming no policy changes), without the policy becoming a MEC.

At guaranteed interest rate of 1.00% and maximum charges, the policy will not become a MEC.

Time Value of Money

This presentation does not take into consideration the time value of money. As a result, the presentation does not take into consideration that, because of interest, a dollar paid today is more valuable than a dollar paid in the future.

Internal Tracking Information

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LMT: 8395.00

LFT: 10,762.00

PRF: B

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**Presentation
Summary**

Example, Female, 65

Preferred Best
\$500,000 PruLife® Universal Protector
Initial Annual Premium Outlay \$10,210.00

Based on the assumptions listed on the About the Policy page, this presentation shows:

Rider to Provide Lapse Protection

Benefit Access Rider

Maximum Monthly Benefit	2%
Billed Premium	\$10,210.00 paid Annually
No-Lapse Guarantee Duration	Age 100 Policy Year 36

Signatures

Acknowledgement of Receiving this Presentation

I (we) have received a copy of this presentation and understand that, if I am not satisfied with any aspect of this Life Insurance policy, I may return it within the time period stated in the "Right to Cancel" provision located on the face page of the policy and receive a refund of the money that I have paid.

Applicant/Owner's Signature _____ Date _____

Applicant/Owner's Signature _____ Date _____

I certify that this presentation has been presented to the applicant(s) and that I have made no statements that are inconsistent with the presentation.

Representative's Signature _____ Date _____

Guaranteed Results - Life Insurance Report

Name: Example

Female Age : 65-Preferred Best-1 Date: 12/11/2019

Initial Death Benefit \$500,000	Initial Annual Payment \$10,210	Guaranteed Interest Rate** 1.00%	Tax Rate 35%
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Year	Age	Net Annual Outlay	Cumulative Net Outlay	Annual Cash Value Incr / Decr	Net Cash Value	Net Death Benefit
1	65	10,210	10,210	0	0	500,000
2	66	10,210	20,420	0	0	500,000
3	67	10,210	30,630	0	0	500,000
4	68	10,210	40,840	0	0	500,000
5	69	10,210	51,050	0	0	500,000
T@	69	51,050	51,050	0	0	500,000
6	70	10,210	61,260	0	0	500,000
7	71	10,210	71,470	0	0	500,000
8	72	10,210	81,680	0	0	500,000
9	73	10,210	91,890	0	0	500,000
10	74	10,210	102,100	0	0	500,000
T@	74	102,100	102,100	0	0	500,000
11	75	10,210	112,310	0	0	500,000
12	76	10,210	122,520	0	0	500,000
13	77	10,210	132,730	0	0	500,000
14	78	10,210	142,940	0	0	500,000
15	79	10,210	153,150	0	0	500,000
T@	79	153,150	153,150	0	0	500,000
16	80	10,210	163,360	0	0	500,000
17	81	10,210	173,570	0	0	500,000
18	82	10,210	183,780	0	0	500,000
19	83	10,210	193,990	0	0	500,000
20	84	10,210	204,200	0	0	500,000
T@	84	204,200	204,200	0	0	500,000
21	85	10,210	214,410	0	0	500,000
22	86	10,210	224,620	0	0	500,000
23	87	10,210	234,830	0	0	500,000
24	88	10,210	245,040	0	0	500,000
25	89	10,210	255,250	0	0	500,000
T@	89	255,250	255,250	0	0	500,000

V2.51.00 C2.69.00c. 12112019440166 **This is a supplemental presentation. It must be accompanied by a complete UL - PruLife® Universal Protector presentation which shows guaranteed elements and other important information.

† The policy ends and coverage ceases because the Cash Value is not greater than zero and the No-Lapse Guarantee is not in effect. You will have taxable income under the policy if the policy ends with an outstanding loan in excess of cost basis.

Guaranteed Results - Life Insurance Report

Name: Example

Female Age : 65-Preferred Best-1 Date: 12/11/2019

Initial Death Benefit \$500,000	Initial Annual Payment \$10,210	Guaranteed Interest Rate** 1.00%	Tax Rate 35%
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Year	Age	Net Annual Outlay	Cumulative Net Outlay	Annual Cash Value Incr / Decr	Net Cash Value	Net Death Benefit
26	90	10,210	265,460	0	0	500,000
27	91	10,210	275,670	0	0	500,000
28	92	10,210	285,880	0	0	500,000
29	93	10,210	296,090	0	0	500,000
30	94	10,210	306,300	0	0	500,000
T@	94	306,300	306,300	0	0	500,000
31	95	10,210	316,510	0	0	500,000
32	96	10,210	326,720	0	0	500,000
33	97	10,210	336,930	0	0	500,000
34	98	10,210	347,140	0	0	500,000
35	99	10,210	357,350	0	0	500,000
T@	99	357,350	357,350	0	0	500,000
36	100	10,210	367,560	0	0	500,000
37	† 101	10,210	377,770	0	0	0
T@	101	377,770	377,770	0	0	0

V2.51.00 C2.69.00c. 12112019440166 **This is a supplemental presentation. It must be accompanied by a complete UL - PruLife® Universal Protector presentation which shows guaranteed elements and other important information.

† The policy ends and coverage ceases because the Cash Value is not greater than zero and the No-Lapse Guarantee is not in effect. You will have taxable income under the policy if the policy ends with an outstanding loan in excess of cost basis.

Guaranteed Results - Life Insurance Report

Age

The age of the insured at the end of each policy year. For an SUL product, the age will be of the younger insured at the end of each policy year.

Net Annual Outlay

The annual premium amount reduced by any withdrawals or loans, and increased by any loan payments, loan interest payments and taxes resulting from loans and withdrawals.

Cumulative Net Outlay

Sum of net annual outlay.

Annual Cash Value Incr / Decr

Annual increase in cash value.

Net Cash Value

The Cash Value is the amount you would receive, based on the assumptions used in this presentation, if you surrendered the policy. The value shown in the presentation is as of the end of the policy year. For Universal Life product, this amount is equal to the Contract Fund minus any Surrender Charges. Net Cash Value to be received if there was an outstanding loan. It equals the Cash Value minus the outstanding loan and any unpaid Loan Interest.

Net Death Benefit

The Death Benefit is the amount payable under the policy upon the death of the insured. The Net Death Benefit reflects deductions of any outstanding loans and unpaid loan interest. The amount shown in the presentation is as of the end of the policy year.

Life Insurance Report

The Life Insurance report shows guaranteed values and other guaranteed elements.

The net annual premium outlay column includes total annual premium as shown for the base policy and any riders less any loans, dividends and/or surrenders of other policy values, plus any tax consequences that might result from situations such as a Modified Endowment Contract.

Please refer to the PruLife Universal Protector (2016) Life Insurance Policy Individual Basic Presentation ('Basic Presentation').

1. This supplemental WinFlex concept presentation must be accompanied by a Basic Presentation.
2. The presentation may contain numbers that are based on complex tax calculations. These calculations do not represent tax or legal advice, and do not necessarily represent Pruco Life's position with respect to the interpretation of applicable tax law. Therefore, it is important that the purchaser consult with a tax or legal advisor to determine specific tax consequences to the purchaser.
3. Pruco Life may offer a more detailed presentation, with more specific discussion of the tax issues involved in the concept as shown. The detailed presentation may show columns and numbers that differ from those shown in this presentation. You may wish to ask your broker or agent for the more detailed presentation, or ask that one be provided to your tax or legal advisor.

Client Input Summary

Company: Prudential

December 11, 2019

Product: PruLife Universal Protector (2016)

Insured

Insured Name	Example
Sex	Female
Age Last Birthday	65
Class	Preferred Best
State of Issue	Kansas
Policy Effective Date	TODAY
Months Until Receipt of Premium	0

Solve For

Solve For	Premium
Face Amount	1 to 56 - 500,000
Premium Solve Option	No-Lapse Guarantee
No-Lapse Guarantee Years/Age	Age
Age	100
Years to Pay Premium	All Years
Solve Value	Endow
Solve Year/Age	Age
Age	121

Disbursements

Disbursements	N
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Interest Rate

Illustrated Interest Rate	1 to 121 - Guaranteed
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Policy Options

Policy Owner	Insured
Owner Tax Bracket	1 to 56 - 35
Death Benefit Option	Level
Premium Mode	Annual
Product Rate Basis	Current
Insurance Test	Cash Value Accum
Prevent MEC	Y
Prevent Lapse	Y
No Lapse thru Age	121
Drop-In Mode	Annual
Drop-in Amount	1 to 56 - 0
1035 Exchange Amount	0
Revised Illustration	N

Policy Riders

Policy Riders	Y
BenefitAccess Rider	Y
Maximum Monthly Benefit %	2%

Client Input Summary

Company: Prudential

December 11, 2019

Product: PruLife Universal Protector (2016)

Policy Riders

Show Chronic Illness Benefits?	N
Accidental Death Benefit	None
Child Rider	N

Output Options

Contract Charges & Expense Report	Y
Internal Rate of Return on Death Benefit Information	Y
Loan and Withdrawal Report	N
Input Summary Report	N
Compensation Report	N

Agent Info

Agent Name	Mariner Insurance Resources
Agent Address1	5700 W 112th Street
Agent Address2	Suite 500
Agent City	Overland Park
Agent State	Kansas
Agent Zip Code	66211
Agent Phone	913-387-2726
Agent License #	9876543210
Bank Sale	N

Concept

Concept	Life Insurance Report - GUL
Tax Bracket	1 to 55 - 35