



FAST FACTS

VUL Protector®

<p>Overview</p>	<p>VUL Protector is a variable universal life insurance policy focused on providing cost-effective death benefit protection with a meaningful No-Lapse Guarantee and the potential for cash value accumulation through a wide variety of underlying investment options, including asset allocation (which invest in a variety of securities in different asset classes), fixed income, and equity funds.</p> <p>Additionally, VUL Protector can be enhanced with Prudential's optional BenefitAccess Rider,¹ which can accelerate the policy's death benefit and provide income to clients who become chronically or terminally ill and meet the other terms and conditions of the rider. BenefitAccess is available for an additional cost, and additional underwriting requirements apply. Please refer to the BenefitAccess Rider Fast Facts for more information.</p>
<p>Target Markets</p>	<p>Clients with a death benefit need and who may:</p> <ul style="list-style-type: none"> ▶ Want cost-effective protection. ▶ Have income protection, estate planning, or wealth transfer needs. ▶ Be willing to assume market risk and volatility to achieve potentially higher returns. ▶ Want the flexibility of potential cash value accumulation. ▶ Be interested in protection for chronic or terminal illness (available through optional riders).
<p>Design Highlights</p>	<ul style="list-style-type: none"> ▶ Permanent life insurance that has the potential to provide cash value accumulation. ▶ Extended No-Lapse Guarantee with first-year premium flexibility. ▶ Cash value flexibility. ▶ Choice of 62 underlying investment options and a Fixed Account. ▶ Ability to add the BenefitAccess Rider¹ for chronic or terminal illness cost concerns. (Please use ORD 115183-2014, the variable product-specific BenefitAccess Rider Disclosure form that is required as part of the pre-issue process. Note: There are several state-specific versions of this disclosure.) Refer to the separate Fast Facts on this rider for more information. ▶ Age Last Birthday pricing. <p>For a full list of available riders, refer to page 6.</p>
<p>Auto Issue/Jumbo Limits²</p>	<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>

Continued on the next page.

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Prudential
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Underwriting Categories	<p>Prudential offers six underwriting categories, including four Non-Smoker and two Smoker categories.</p> <table border="1"> <thead> <tr> <th>Non-Smoker</th> <th>Smoker</th> </tr> </thead> <tbody> <tr> <td>Preferred Best</td> <td>Preferred Smoker</td> </tr> <tr> <td>Preferred Non-Tobacco</td> <td>Smoker*</td> </tr> <tr> <td>Non-Smoker Plus</td> <td></td> </tr> <tr> <td>Non-Smoker*</td> <td></td> </tr> </tbody> </table> <p><i>*Only categories available for policies under \$100,000, issue ages under 18, and certain substandard ratings and extras.</i></p> <p>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.</p> <table border="1"> <thead> <tr> <th>Prudential</th> <th>Preferred Best</th> <th>Preferred Non-Tobacco</th> <th>Non-Smoker Plus</th> <th>Non-Smoker</th> <th>Preferred Smoker</th> <th>Smoker</th> </tr> </thead> <tbody> <tr> <td>Companies with 3 Non-Smoking classes</td> <td>Super Preferred</td> <td>Preferred Non-Smoker</td> <td colspan="2">Standard Non-Smoker</td> <td>Preferred Smoker</td> <td>Smoker</td> </tr> <tr> <td>Companies with 4 Non-Smoking classes</td> <td>Super Preferred</td> <td>Preferred Non-Smoker</td> <td>Standard Plus</td> <td>Standard Non-Smoker</td> <td>Preferred Smoker</td> <td>Smoker</td> </tr> </tbody> </table>						Non-Smoker	Smoker	Preferred Best	Preferred Smoker	Preferred Non-Tobacco	Smoker*	Non-Smoker Plus		Non-Smoker*		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
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Death Benefit Types	<ul style="list-style-type: none"> ▶ Fixed Death Benefit (Type A). ▶ Variable Death Benefit (Type B). 																																				
Death Benefit Option Changes	<ul style="list-style-type: none"> ▶ Changes from option A to B and B to A are allowed. 																																				
Definition of Life Insurance Test	<p>Choice of:</p> <ul style="list-style-type: none"> ▶ Cash Value Accumulation Test (CVAT). ▶ Guideline Premium Test (GPT). 																																				
Face Amount Bands	Band	Minimum Face Amount	Maximum Face Amount																																		
	1	\$50,000	\$99,999																																		
	2	\$100,000	\$249,999																																		
	3	\$250,000	\$999,999																																		
	4	\$1 million and up																																			
Issue Ages	▶ 0 – 85																																				
Minimum Face Amounts	▶ 0 – 17 = \$50,000		▶ 18 – 75 = \$75,000																																		
	▶ 76 – 80 = \$100,000		▶ 81 – 85 = \$250,000																																		
Face Amount Changes	<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: \$5,000. ▶ Increases will not be allowed. 																																				
Premiums³	▶ Premiums can be paid to attained age 121.																																				

Billing Modes	<ul style="list-style-type: none"> ▶ Annual ▶ Quarterly ▶ Semi-annual ▶ Monthly (EFT only) <p>Payment arrangements other than annual may result in higher aggregate premiums.</p>
Target Premium	<ul style="list-style-type: none"> ▶ During the first 24 months, first-year commissions will be paid until the Commission Target Premium is reached. ▶ Does not apply to policies issued in NY.
No-Lapse Guarantee	<p>This product uses two lapse protection features—first, a premium-based Limited No-Lapse Guarantee during the first five years of the policy, and then it switches to the Rider to Provide Lapse Protection (i.e., shadow account guarantee). The Limited No-Lapse Guarantee protects against lapse provided a certain level of premiums is received. As long as premiums paid into the policy accumulated 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 funding and may be used to guarantee lifetime coverage. Generally, the more premiums paid, the longer the guarantee will last. However, any alteration of the contract or premium payments has the potential to shorten the No-Lapse Guarantee period (e.g., timing and amount of premium payments, face amount decreases, policy loans or withdrawals, death benefit type changes). If the policy lapses, the No-Lapse Guarantee can be reinstated.</p>
First Year Flexibility <i>Not Available in NY</i>	<p>Important information about premiums received in the first policy year:</p> <ul style="list-style-type: none"> ▶ 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 1 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.
Lapse Protection Enhancement <i>Not Available in NY</i>	<p>The Lapse Protection Enhancement (a feature within the Rider to Provide Lapse Protection) may extend the guarantee against lapse, allow the premium payments to be lowered, or both. The policy will be eligible for the first enhancement based on the issue age of the insured. Issue ages under 70 will be eligible for the first enhancement at the beginning of the 20th policy year or on the policy anniversary after the insured's 79th birthday, whichever comes first. For issue ages 70 or older, eligibility begins in policy year 10. We check to see if the policy is eligible for additional enhancements each year thereafter. Enhancements are based on how the contract fund performs, so it is possible that there may be no enhancement in a given year. Once an enhancement is made, it cannot be taken away.</p>
Coverage Beyond Age 121³	<ul style="list-style-type: none"> ▶ Basic insurance amount continues beyond insured's age 121 provided the coverage is in force at that time. After age 121, the policy will continue to be credited with interest. However, premiums will no longer be accepted and charges will no longer be deducted. Interest continues to be charged on any outstanding policy loans. ▶ If any amounts are allocated to the underlying investment options, mortality and expense risk charges and investment advisory fees will continue to be deducted.

<p>Underlying Investment Options</p>	<ul style="list-style-type: none"> ▶ 62 Underlying Investment Options <ul style="list-style-type: none"> - 21 Asset Allocation/Balanced Funds - 25 Domestic Equity Funds - 6 International/Global Funds - 6 Fixed Income Funds - 3 Specialty Funds - 1 Money Market ▶ Fixed Account ▶ No restrictions on fund selection or required asset allocation 												
<p>Fund Transfers</p>	<p>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:</p> <ul style="list-style-type: none"> ▶ Are in a form acceptable to us. ▶ Bear an original signature in ink. ▶ Are sent to us via U.S. regular mail. 												
<p>Interest-Crediting Rate (Fixed Account Only)</p>	<ul style="list-style-type: none"> ▶ 1% minimum guarantee 												
<p>Persistency Credit</p>	<ul style="list-style-type: none"> ▶ Beginning in policy year 10, the contract fund may be credited 0.40% of the unloaned value. ▶ In New York, beginning in policy year 15, the contract is credited 0.40% of the unloaned value. ▶ The persistency credit is not guaranteed except for policies issued in New York. 												
<p>Contract Fund Options/ Other Features</p>	<ul style="list-style-type: none"> ▶ Automatic Asset Rebalancing ▶ Dollar Cost Averaging (DCA) ▶ Allocated charges <p>Only in New York—Reduced Paid-Up (RPU) Option: The amount will be dependent upon the insured’s age, underwriting category, 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.</p>												
<p>Withdrawals⁴</p>	<ul style="list-style-type: none"> ▶ 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 surrender charges and transaction charges that may be applied. ▶ Withdrawals are available at any time. 												
<p>Loans (Standard & Preferred)⁴</p>	<p>Loans are available any time loan value exists and the policy is not in default.</p> <table border="1" data-bbox="553 1539 1498 1780"> <thead> <tr> <th data-bbox="553 1539 846 1602">Loan Types</th> <th data-bbox="846 1539 1170 1602">Maximum Amount</th> <th data-bbox="1170 1539 1321 1602">Credit Rate Applied</th> <th data-bbox="1321 1539 1498 1602">Interest Rate Charged</th> </tr> </thead> <tbody> <tr> <td data-bbox="553 1602 846 1696"> Standard (available during first 10 years) </td> <td data-bbox="846 1602 1170 1696"> 99% of cash value in variable investment options plus 100% of cash value in Fixed Account. </td> <td data-bbox="1170 1602 1321 1696"> 1% </td> <td data-bbox="1321 1602 1498 1696"> 2% </td> </tr> <tr> <td data-bbox="553 1696 846 1780"> Preferred (available on or after the 10th policy anniversary) </td> <td data-bbox="846 1696 1170 1780"> 99% of cash value in variable investment options plus 100% of cash value in Fixed Account. </td> <td data-bbox="1170 1696 1321 1780"> 1% </td> <td data-bbox="1321 1696 1498 1780"> 1.05% </td> </tr> </tbody> </table> <p>Note: After 10 years, all new and existing loans will be considered preferred loans and will be charged the preferred loan rate.</p>	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 Account.	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 Account.	1%	1.05%
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Contract Charges Deducted from Premium Payments	
Premium-Based Administrative Charge (Taxes)	<ul style="list-style-type: none"> ▶ Current—3.75%. ▶ Maximum—7.5%.
Charges for Sales Expenses (on All Premiums)	<ul style="list-style-type: none"> ▶ Current—Years 1 to 5: 3.00%; Years 6 to 10: 2.25%; Years 11+: 0.00%. ▶ Current NY—All Years: 3.00%. ▶ Maximum—All Years: 6.00%.
Charges Deducted Monthly from the Contract Fund	
Administrative Charge (Minimum and Maximum)	▶ \$0.07 to \$8.21 per \$1,000 of basic insurance amount per month for the first seven years plus \$9 per month.
Cost of Insurance Charge	▶ Varies by sex, issue age, rating class, duration, and face amount band and tier (where tier is a classification for portions of the total Net Amount at Risk (NAR) on a policy, based on the relationship of the NAR to the face amount).
Monthly Disability Benefits Charge	▶ Rates vary.
Children Level Term Rider Charge ⁵	▶ \$0.42 per \$1,000 of coverage.
Accidental Death Benefit Rider Charge (Minimum and Maximum)	▶ From \$0.04 to \$0.28 per \$1,000 of coverage.
BenefitAccess Rider Charge	▶ Rates vary.
Charges Deducted Daily from the Variable Investment Options	
Mortality and Expense Risk Charge	<ul style="list-style-type: none"> ▶ Current—0.25%, annual rate. ▶ Maximum—0.45%, annual rate.
Transaction Charges	
Surrender Charge ⁶	▶ Up to 222% of first-year Sales Load Target Premium, less premium for riders and extras reducing to 0 at the end of year 14.
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 calendar 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	<ul style="list-style-type: none"> ▶ Current—\$0. ▶ Maximum—Up to \$25.
Overloan Protection Rider Charge	▶ Up to 3.5% of the contract fund amount.

<p>Available Benefits and Riders⁷</p>	<ul style="list-style-type: none"> ▶ Accidental Death Benefit (ADB)* ▶ Children Level Term Rider (CLT)* ▶ Enhanced Cash Value Rider (ECV)* ▶ Lapse Protection Rider (Shadow Account Rider) ▶ BenefitAccess Rider^{1,*} ▶ Enhanced Disability Benefit (EDB)* ▶ <i>Living Needs Benefit</i> (LNB)⁸ ▶ Overloan Protection Rider⁹ <p>*Available for an additional cost.</p> <p>All are subject to state availability. Refer to the latest highlighter on each rider for more information.</p>
<p>Enhanced Cash Value Rider (ECV) <i>Not Available in NY</i></p>	<p>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 or premium-financed¹⁰ 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 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 \$0.50 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 through 6. ▶ Policies surrendered as part of an exchange under Sec. 1035 of the IRS Code will not receive the higher values.

¹ The BenefitAccess Rider is an optional rider for chronic or terminal illness that accelerates the life insurance death benefit. It is not Long-Term Care (LTC) insurance. Benefits received under the rider will reduce and may deplete the death benefit. Electing the BenefitAccess Rider results in an additional charge and underwriting requirements. Some benefit payments may be subject to a fee. Other terms and conditions apply. Clients should consult their tax and legal advisors.

For New York contracts: Please also note the rider is not subject to the minimum requirements of New York law, does not qualify for the New York State Long-Term Partnership Program, and is not a Medicare supplement policy. In addition, receiving accelerated death benefits may affect clients' eligibility for public assistance programs and such benefits may be taxable.

² The capacity, or maximum face amount, may be subject to availability of reinsurance.

³ The contract may not qualify as life insurance under federal tax law after the insured has attained age 100 and may be subject to adverse tax consequences. A tax advisor should be consulted before choosing to continue the contract after the insured reaches age 100.

⁴ Loans and withdrawals will reduce the cash value and death benefit, may affect any guarantees against lapse, and may have tax consequences.

⁵ Duration of the charge is limited.

⁶ The maximum surrender charge percentage of 222% applies in the early durations for the younger ages. The percentage varies by contract form, issue age, and duration, and decreases to zero by the end of the 14th year.

⁷ All riders, supplemental benefits, and product features may not be available in all states. Additional limitations may also apply based on age and underwriting.

- BenefitAccess Rider may not be added to the same policy as Enhanced Disability Benefit and *Living Needs Benefit*.
- *Living Needs Benefit* may not be added to the same policy as BenefitAccess Rider.
- Enhanced Disability Benefit may not be added to the same policy as BenefitAccess Rider.

⁸ The *Living Needs Benefit*SM is an accelerated death benefit and is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for insurance of these types. There is no charge for this rider but, when a claim is paid under this rider, the death benefit is reduced for early payment, and a \$150 processing fee (\$100 in Florida) is deducted. If more than one policy is used for the claim, each policy will have a processing fee of up to \$150 deducted (\$100 in Florida). Portions of the *Living Needs Benefit*SM payment may be taxable, and receiving an accelerated death benefit may affect eligibility for public assistance programs. The federal income tax treatment of payments made under this rider depends upon whether the insured is considered "terminally ill" or "chronically ill" and, if the policy is business related, whether the insured is receiving the benefits. We suggest that clients seek assistance from a personal tax advisor regarding the implications of receiving *Living Needs Benefit*SM 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. .

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

¹⁰ Prudential's sole role with regard to any premium finance arrangement is that of a product provider. Prudential is endorsing neither the use of the premium finance strategy nor the use of any premium finance concept sponsor. This information does not supersede contractual provisions. Not all products, features, and benefits are available in all states.

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. They 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.

VUL 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 offered through Pruco Securities LLC (member SIPC). All are Prudential Financial companies located in Newark, NJ.

Your clients 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 contain this information as well as other important information. Your clients should read the prospectus(es) carefully before investing.

It is possible to lose money by investing in securities.

Investment and Insurance Products:

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