



PruLife® Founders Plus UL

PREPARE FOR THE POSSIBILITIES IN LIFE



Life Insurance

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NOT FOR USE IN CALIFORNIA.

0255027 Ed. 08/2016-1



Prudential
Bring Your Challenges®

0255027-00011-00 Exp. 02/02/2018



ABOUT THIS BROCHURE

This brochure is intended to provide an overview of the key features of PruLife® Founders Plus UL. This brochure does not cover all of the terms and conditions of the policy or riders. **For additional details, you must review the forms of the policy and riders, illustrations, and related disclosures.**

Your financial professional can provide you with a detailed illustration that includes additional information and important considerations about this product. In fact, the best way to understand how this life insurance policy works is with the help of a financial professional and a policy illustration. An illustration can show you the effects of various interest-crediting rates on your policy; and a financial professional can help you assess and offer solutions to meet your needs.

How prepared are you?

THE EXPECTED AND UNEXPECTED.

Always being prepared is especially important when it comes to planning for your family's financial future. Think about the following concerns and ask yourself whether you currently have a strategy in place for:

- Cost-effectively protecting your family in case something happens to you.
- Addressing chronic or terminal illness costs.
- Having access to cash when you need it.
- Reducing the impact of taxes on your estate.
- Passing wealth to the next generation.
- Leaving a legacy to the charity of your choice.

PruLife® Founders Plus UL (Founders Plus) can help you address these needs. It is a flexible premium universal life insurance policy that can protect your family and help you prepare for life's challenges.

PROTECT YOUR FAMILY.

- **Cost-effective death benefit protection.** First and foremost, the policy offers permanent death benefit protection that can replace income to your family if something happens to you. The death benefit is also generally received income tax-free (according to U.S. IRC §101(a)).
- **Guaranteed protection.** The policy features a conditional guarantee against lapsing, which can be extended. It can provide you with guaranteed coverage as long as sufficient premiums are paid and other guarantee requirements are met. This feature can offer comfort to you and your family.



Additional key features and benefits.



The combination of features and benefits makes Founders Plus a flexible resource that can be used in different ways and in different scenarios.



PREPARE FOR THE POSSIBILITIES IN LIFE.

PROTECT YOUR LIFESTYLE.

- **Help address the financial impact of a chronic or terminal illness.**

The policy can include the optional BenefitAccess Rider. It can be used to pay for costs associated with a chronic or terminal illness (See 1 on the back cover for more details). Since it advances the death benefit, there will be a reduction in the amount available for your beneficiaries. It is available for an additional charge; additional underwriting requirements apply.

PROTECTED GROWTH.

- **With Founders Plus you can choose one of three account options: Fixed, Plus 50, and Plus 100.** Each offers tax-deferred cash value growth potential based on a fixed interest rate, an indexed interest rate, or both. The account options with an indexed interest rate protect the account values from decreasing based on negative changes in the S&P 500 Index.

LIVE THE LIFE YOU WANT.

- **More control over your finances.** You have the ability to increase or decrease your premium payment based on both your needs and product performance.²
- **Access to cash value if you need it.**³ Any cash value accumulated in the account options can be accessed through loans and withdrawals. If you no longer need the entire death benefit for protection, you can use the cash value in your policy for other purposes. The cash value is a significant part of the policy's flexibility.
- **Simplicity in account choices and managing the policy.** With limited account options setting up and managing your policy is easy compared with other life insurance products that offer multiple account options. While you choose only one account at a time, you can easily change accounts based on your needs and the product's performance (subject to transfer restrictions).

GIVE TO THOSE YOU CARE ABOUT.

- **Create a legacy.** The death benefit can be used to provide a legacy for your children, their children, or a charity you believe in.

You can use the Benefit Payout Option to help stay in control. It lets you choose to have the benefit paid out to your loved ones as income over time.

Account options overview.



WHAT IS THE S&P 500?

The Standard & Poor's 500 is an American stock market index. It is made up of a diverse group of large company stocks. It is used as a benchmark for how the U.S. stock market is doing. Most of the companies in the index are solid mid cap or large cap corporations; many are even household names that you would recognize.

Founders Plus offers three accounts that provide two different approaches to accumulating cash value, each of which is appropriate for different goals.

FIXED ACCOUNT OPTION.

The Fixed Account offers the greater predictability of a fixed rate, though lower overall cash value growth potential. This account provides a more traditional interest crediting option for your policy.

- If interest rates shift, the Fixed rate could potentially change.
- Founders Plus has the potential for greater cash value accumulation in a rising interest rate environment. Interest rates are currently near historical lows.
- Even in a declining interest rate environment, the Fixed Account's guaranteed minimum interest crediting rate of 2.5% may be attractive.
- Fixed Account Interest Rates are declared by the company and are subject to change.

PLUS ACCOUNT OPTIONS.

Two Plus Accounts offer the potential for greater cash value growth, but will have more potential volatility in the interest rate than the Fixed Account. The interest crediting rate of one component is linked to the performance of the S&P 500®⁴ Index, which provides great potential, subject to a cap. The other component is linked to the Fixed Account, providing a more traditional interest crediting rate.

The accounts differ by how much each component contributes to its overall rate.

- Each account offers the potential for **Index Interest**, which is based on the S&P 500® growth, excluding dividends, and is subject to a participation rate that determines the percentage of the gain (if any) in the designated index that will be credited to the policy, subject to a cap and floor.
 - ▶ For the Plus 50 Account, the participation rate is 50% with a current cap of 5.75%.⁵
 - ▶ For the Plus 100 Account, the participation rate is 100% with a current cap of 9.25%.⁵
- Each account offers an interest credit based on a **Basic Interest Rate**.
 - ▶ For the Plus 50 Account, the Basic Interest Rate is the amount that the Fixed Account rate exceeds 2.5%. Assuming a declared Fixed Rate of 4.25%, it would equal 1.75%.
 - ▶ For the Plus 100 Account, the Basic Interest Rate is the amount that the Fixed Account rate exceeds 5%. Assuming a declared Fixed Rate of 4.25%, it would equal 0%.
 - ▶ The Basic Interest Rate can never be less than 0%.
- Both accounts offer an index floor of 0% to help protect the cash value from negative equity market-based returns.

In periods of low or negative S&P 500® Index returns or even low fixed interest rates, segment investments can be lower at maturity than at the start date due to deduction of policy charges.

Understanding the account options.

WHICH ACCOUNT WORKS BETTER FOR YOUR GOALS?

The Fixed Account is an appropriate choice if you:

- Want more stable crediting interest rates.
- Want less volatility.

The Plus 50 Account is an appropriate choice if you:

- Still want some consistent growth potential regardless of what the market does.
- Are willing to trade some stability for greater growth potential.

The Plus 100 Account is an appropriate choice if you:

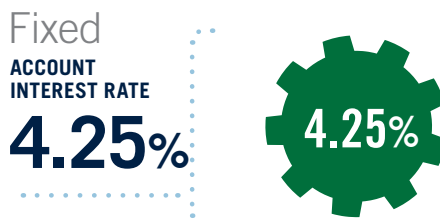
- Are willing to trade stability for greater growth potential.
- Don't mind giving up any fixed interest until rates are higher.

Since your goals may change over time, Founders Plus allows you to change your account choice to better manage your financial future. See page 10 for details.

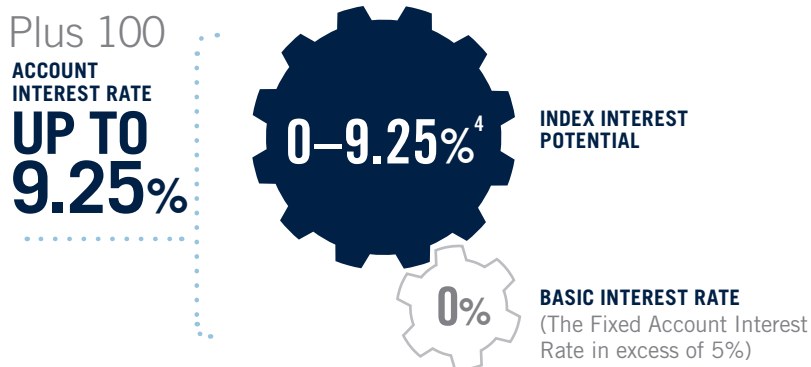
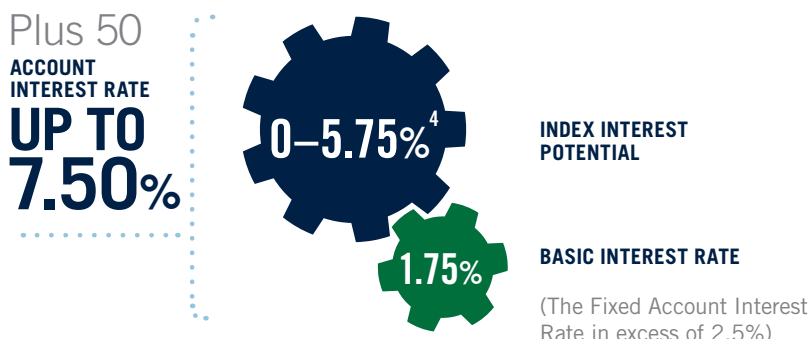
Think of the components of each account as gears, gears that can help you move forward. The Fixed Account has only one gear. The Plus Accounts have two, working together, that can potentially move you faster, depending on interest crediting rates.

- The one gear that all of the accounts have is based on a fixed interest rate. For the Plus Accounts, the declared Fixed Rate needs to exceed a certain minimum to get credit.
- The Plus Accounts also have another gear that provides an interest crediting rate based on the index. That rate will depend on the index performance as well as which Plus Account is used.

The illustrations below help you see the range and components of each of the three account options. Note that these are non-guaranteed caps and rates.



The Fixed Account assumes a declared interest rate of 4.25%.



This shows how each component in the account option contributes to the overall interest crediting rate in the Plus Accounts. It assumes a declared interest rate of 4.25% in the Fixed Account.

HOW THE ACCOUNTS WORK IN DIFFERENT MARKETS.

The table below shows how the three accounts would hypothetically respond to four types of market scenarios. In general, the Fixed Account offers a better interest rate in weaker markets; the Plus Accounts offer a better interest rate in stronger markets. It assumes a declared Fixed Account Interest Rate of 4.25% and a cap of 5.75% and 9.25% for the Plus 50 and Plus 100 Accounts, respectively.

If the hypothetical market performance is...

With an S&P 500® return of...

PLUS 100 ACCOUNT { Index Interest Rate would be...
Basic Interest Rate would be...
The Account total would be...

PLUS 50 ACCOUNT { Index Interest Rate would be...
Basic Interest Rate would be...
The Account total would be...

FIXED ACCOUNT { **Regardless of market performance, would earn...**

	NEGATIVE	WEAK	MODERATE	STRONG
	-20%	5%	8%	16%
	0%	5%	8%	9.25%
	0%	0%	0%	0%
	0%	5%	8%	9.25%
	0%	2.50%	4%	5.75%
	1.75%	1.75%	1.75%	1.75%
	1.75%	4.25%	5.75%	7.50%
	4.25%	4.25%	4.25%	4.25%

Credited interest rates are not actual rates of return due to policy charges. Policy charges will be taken from any values in the Fixed Account first and then from the most recently created Plus Account segments.

ALTERNATE CONTRACT FUND.

The Alternate Contract Fund helps protect against low or non-existent policy values based on 0% interest credits persisting over multiple years.

It is an alternative way to calculate the insurance benefit and the cash surrender value. Regardless of Fixed Account and Plus Account performance, the policy will guarantee a cumulative return of 1% annually on net premiums, reduced by monthly charges (other than the asset-based administrative fee), withdrawals, and any partial surrender charges. When the Alternate Contract Fund value is more than the actual Contract Fund value, the Alternate Contract Fund will be used in its place for most policy provisions, including to calculate surrender value, available loan amount, amount at risk, and death benefits.

Please note that there is no guarantee that the Alternate Contract Fund will be a positive value as charges and other deductions can deplete it.

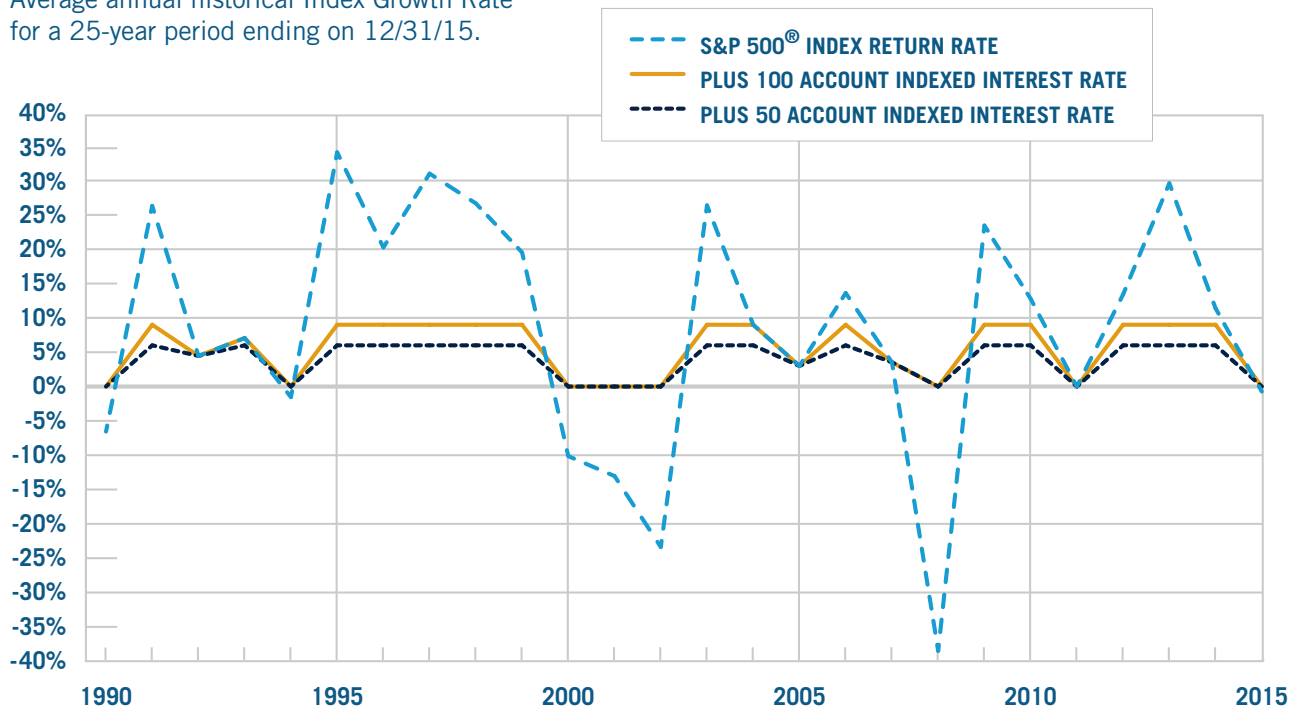
The potential to accumulate cash value in a Plus Account is based in part on the performance of the S&P 500® Index (using an index growth cap and floor) on an annual point-to-point basis based on a 50% participation rate (subject to change) for the Plus 50 Account and 100% for the Plus 100 Account. The Plus Account is not a direct investment in the S&P 500® Index. Founders Plus is not a variable contract or an investment contract.

UPSIDE POTENTIAL, DOWNSIDE PROTECTION.

The chart below shows what indexed crediting rates would have been based on historical shifts in the market. It assumes a cap of 5.75% and 9.25% for the Plus 50 and Plus 100 Accounts, respectively; it does not include the Basic Interest Rate component for either. Please note that these caps can change.

PLUS ACCOUNT INDEXED INTEREST RATE vs. S&P 500® INDEX

Average annual historical Index Growth Rate for a 25-year period ending on 12/31/15.



These are hypothetical examples for illustrative purposes only. Past performance is not a guarantee of future results. The chart does not take into consideration the cost of insurance, policy charges, and fees; these are all deducted from an account monthly regardless of the policy's performance.

THE 0% FLOOR PROTECTS YOU FROM MARKET DOWNTURNS.

It's easy to underestimate the value of having a 0% floor in Founders Plus. The chart above shows years where the index is down, meaning the following positive year or possibly the next several become a recovery. With a 0% floor, the following years do not have to make up lost policy value based on negative market performance, so these positive years can help contribute to accumulating interest credits without ground to make up.

A STRATEGY TO HELP BALANCE MARKET UNCERTAINTY

You can decrease the chance of "bad timing" when you move your cash value to a Plus Account through the Designated Transfer Amount option. With this option, you pick the dollar amount you want to transfer each month to a Plus account. When you use this option, you can spread your premiums over multiple segments within a Plus Account. Each segment may get a different interest rate. This may help you diversify your market-based interest risk because it spreads it out over segments. This is how each component in the account option contributes to the overall interest crediting rate in the Plus Accounts. It assumes a declared interest rate of 4.25% in the Fixed Account. The declared interest rate for the Fixed Account and index interest potential for the Plus 50 and Plus 100 Accounts are not guaranteed and subject to change.

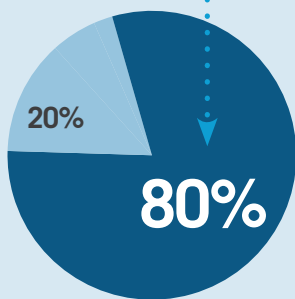
Founders Plus can offer flexibility during challenging times.

THE CHALLENGE OF CHRONIC AND TERMINAL ILLNESS.

5 in 10 people age 65 and older will face a chronic illness or disability later in life.*



80% of people who are chronically ill live in a private home, and of those people, 80% are cared for by family and friends.^{†,‡}



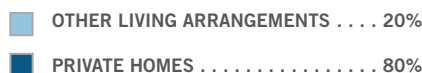
Usually, life insurance benefits are paid to your beneficiaries when you die; living benefits are ones that you can use, naturally while you are alive.

Please note that, when you accelerate the death benefit, it reduces and may eliminate the amount that your beneficiaries will receive.

PruLife® Founders Plus UL offers two options that allow you to accelerate the policy's death benefit while you are living.

You can choose one of these optional riders:

- **BenefitAccess Rider:** This feature enables you to accelerate the death benefit if you become chronically or terminally ill, subject to the terms and conditions of the rider. It is available for an additional charge, and additional underwriting requirements apply. This rider can be chosen only at policy issue. *(See 1 on the back cover and the BenefitAccess Rider brochure for more important details about this rider.)*
- **Living Needs BenefitSM:** This feature enables you to accelerate the death benefit if you become terminally ill. *(Refer to 6 on the back cover for more important details about this rider.)*



* Favreault M, et al. Long-term Services and Supports for Older Americans: Risks and Financing. ASPE Issue Brief. Department of Health and Human Services. July 2015, p.3, 9.

[†]<http://longtermcare.gov/the-basics/who-will-provide-your-care/> (Accessed January 19, 2016).

[‡]Hagen S, et al. *Rising Demand for Long-Term Services and Supports* for Elderly People. Congressional Budget Office. June 26, 2013, p.20., accessed 06/23/2016.

Customize your policy.

OPTIONAL RIDERS CAN HELP YOU TAILOR YOUR POLICY TO YOUR NEEDS.

TYPE	NAME	BENEFIT
Living Needs	BenefitAccess Rider¹ VL 145 B2-2013 and ICC13 VL 145 B2-2013 (State variations apply.)	A rider that, if you become chronically or terminally ill, can accelerate the death benefit to help out financially once the claim is approved. Available for an additional cost. Additional underwriting requirements and limits may apply.
	Living Needs Benefit^{SM 6} ORD 87241-90-P (ORD 87241-2010-P MA in MA.) (State variations apply.)	A benefit that, if you become terminally ill, will accelerate a portion of your death benefit. Please note that, if you receive a partial <i>Living Needs Benefit</i> claim payment while there is a loan on your policy, a portion of the benefit payment will be used to reduce the loan on a pro-rata basis. The benefit you receive will be reduced by the amount of the loan repayment.
Waiver of Premium	Enhanced Disability Benefit VL 100 B2-2016 (State variations apply.)	A benefit that will pay your policy premiums if you become disabled so that your valuable life insurance coverage can remain intact. There is an additional charge for this rider.
Children's Rider	Children Level Term Rider VL 182 B-2005 (State variations apply.)	A feature that gives you the option to provide life insurance on your children while they are young. There is an additional charge for this rider.
Accidental	Accidental Death Benefit VL 110 B-2000 (State variations apply.)	A benefit that pays an additional amount of death benefit if death is the direct result of an accident. There is an additional charge for this rider.
Other	Enhanced Cash Value Rider PLI 496-2015 and ICC15 PLI 496-2015 Not available in New York. (State variations apply.)	A rider that helps your policy gain higher cash value in the early years of the policy in case of surrender. There is an additional charge for this rider.
	Overloan Protection Rider PLI 518-2015 (Non-Compact) or ICC15 PLI 518-2015 (Compact) or PLY 123-2015 (in NY)	A benefit that, for a one-time charge when exercised, may keep your policy from lapsing if you have an outstanding loan.

Riders contain exclusions, limitations, and terms for keeping them in force. Some are available at an additional cost. Ask your financial professional about riders available in your state.

Important considerations about your policy.

This section provides detailed information on key aspects of your policy. That includes how to change your account options and what can impact the guaranteed death benefit, as well as additional choices, such as death benefit options.

CHANGING ACCOUNT OPTIONS.

You can only choose one account at a time but have the ability to switch accounts as explained below. However, in order to understand the process for changing accounts, it's important to understand how each of the Account Options work first.

Understanding How the Account Options Work

The Fixed Account option earns interest based on the Fixed Account Interest Rate, earned and credited daily, month in and month out. The minimum interest-crediting rate is guaranteed to never be less than 2.5%.

Both of the Plus Account options not only earn interest based on the Basic Interest Rate but also credit Index Interest based on segments. Each segment typically starts on the 15th of the month and lasts for 12 months. Premiums paid into the policy earn interest in the Fixed Account until they are transferred into a new segment. Over the course of the 12 months, that segment continues to be credited at the Basic Interest Rate on a daily basis. Once the segment matures, the Index Interest is added. The matured segment value, including the Index Interest, can then be transferred to a new segment. The guaranteed Basic Interest Rate for both Plus Accounts is 0%.

CHANGING TO A PLUS ACCOUNT OPTION.

- Amounts in the Fixed Account are allocated to the selected account on the next available Transfer Date.
- Funds in active Plus Account segments will transfer to the account selected upon reaching their segment maturity date.

CHANGING TO THE FIXED ACCOUNT OPTION.

- All future premiums and loan repayments are allocated to the Fixed Account.
- Funds in active Plus Account segments will transfer to the Fixed Account upon reaching their segment maturity date.

It's important to note that, when switching from a Plus Account to the Fixed Account or between Plus Account options, it may take up to a year for all funds in active segments to be transferred to the selected account. This is due to the 1-year duration of Plus Account segments.

Important considerations about your policy.

(continued)



UNDERSTANDING THE DEATH BENEFIT OPTIONS.

Founders Plus offers you the ability to choose a death benefit type as well as how your beneficiaries will receive the money. Each of these options has advantages and disadvantages based on your goals. Your financial professional can help you decide which of these options would be most suitable for you.

FIXED.

- The death benefit generally remains constant and is usually equal to the face amount.
- The amount payable at death is generally equal to the face amount minus any outstanding loans.
- This option is also called Type A.

VARIABLE.

- The death benefit generally changes with the value of your Contract Fund.
- The death benefit proceeds will generally equal the face amount plus the Contract Fund minus any outstanding loans.
- This option is also called Type B.

RETURN OF PREMIUM.

- The death benefit generally changes in direct relation to total premiums paid, minus any withdrawals taken from the policy.
- The death benefit proceeds will generally equal the face amount plus the total premiums paid, minus any loans and withdrawals.
- This option is also called Type C.

YOU CAN PROVIDE YOUR BENEFICIARIES WITH GUARANTEED INCOME.

- You may be concerned about the ability of your beneficiary to manage a lump sum benefit. Or, you may want to ensure your beneficiary has a level financial security over an extended period of time. The Benefit Payout Option can help solve for this.
- With the Benefit Payout Option, you can choose to have the death benefit paid to your beneficiaries as an income stream over time, instead of paid as a one-time lump sum.
- Please see footnote #7 on the last page which highlights important things to consider when choosing the Benefit Payout Option

UNDERSTANDING THE NO-LAPSE GUARANTEE.

The policy's No-Lapse Guarantee can help you ensure that, for a certain time period, your policy will stay in effect no matter what happens to your policy's values.

Generally, the more premiums you pay, the longer the guarantee will last. However, the length of the Adjustable No-Lapse Guarantee period can be dialed up or down, based on:

- The timeliness of your premium payments.
- The amount of your premium payments.
- The frequency of your premium payments.
- Taking any policy loans or withdrawals.
- Changes to the death benefit.

The No-Lapse Guarantee may not extend for the life of the policy.

It is important that you pay your scheduled premiums when they are due. Missed or late premium payments may shorten or eliminate the policy's guarantee. Payments to restore the guarantee may be higher than those you were originally paying.

Please also note that, by paying only the minimum premium required, you may be forgoing the potential to build tax-deferred cash value.

MAINTAINING YOUR POLICY.

Monitoring your policy on a regular basis can help ensure that your cash value is earning interest and accumulating the way you anticipated. Variations in interest crediting, particularly if you've chosen the fixed death benefit, will affect your policy's cash values; if the amount that's credited is lower than anticipated, your premiums may need to increase to keep your policy in force in later years. You may need to make adjustments to your premiums to help make sure your protection lasts as long as you need it to.

Once each year you will receive an annual statement of policy values. This statement will provide:

- The value of your policy as of the last day of the policy year.
- The current account factors as of the date the statement is produced. These rates will be subject to change.
- Details on new Plus Account segments created or matured during the statement period. For matured segments, you will see the interest rate credited on the segment, based on the performance of the index and applicable caps, floors, and participation rates.

POLICY CHARGES AND FEES.

There are different types of charges and fees that apply to the policy. They cover the cost of offering these insurance benefits and certain features, and can impact your policy's cash value:

PREMIUM-BASED CHARGES.

These charges are applied to each premium and include an administrative charge of 2.50% and a sales expense charge of 3.43%.

MONTHLY CHARGES.

These are ongoing charges within the policy.

- **Administrative Charges**—These charges include a per policy fee (\$7.50 current, \$10.00 maximum); asset-based charge (0.00% current, 0.5% maximum); and a charge per thousand of coverage, which varies by sex, issue age, duration, premium class, and rating class of the insured.
- **Cost of Insurance (COI)**—These charges, which help cover the risk the insurance company is taking on the policy, are specific to each policy; they vary by such factors as gender, issue age, premium class, rating class, and policy face amount. The insurance contract provides the maximum rates the company may charge.

Founders Plus uses a two-tiered rates approach to COI charges that is applied to your Net Amount at Risk. The policy's Net Amount at Risk is calculated by taking the difference between the policy's total Death Benefit and its Account Value. If the actual Net Amount at Risk is greater than illustrated due to underfunding, policy performance, or other transactions, it is possible that a portion of the COI charge assessed on the policy may be based on a higher rate than what was originally illustrated.

- **Rider Charges**—Some optional riders and benefits have additional charges associated with them (*indicated on page 8*).

INTEREST ON LOANS.

While interest on any outstanding loan is not technically a policy charge, a loan balance will accrue with interest on a daily basis.

TRANSACTIONAL CHARGES.

These are incurred when you elect or exercise certain provisions and benefits. This includes taking a withdrawal, and when one of the following benefits is exercised: *Living Needs Benefit*SM, BenefitAccess Rider, or Overloan Protection Rider.

CHARGES FOR CANCELLING YOUR POLICY.

If you choose to cancel your Founders Plus policy within the first 14 years, you will incur a surrender charge. The surrender charge, which declines over 14 years, will reduce the policy's cash value in the early years. The policy's cash surrender value is the contract fund less the surrender charge and any outstanding loan.

Is PruLife[®] Founders Plus UL the right choice for you?

- Are you interested in the death benefit feature of life insurance, but also want cash value that grows?
- Do you want potential cash value growth but without significant risk?
- Do you want greater cash value growth potential than a fixed account alone can provide?

If you answered yes to any of the questions above, Founders Plus may be the right choice for you.

Talk to a financial professional to learn more about how Founders Plus can help you.



PRUDENTIAL FINANCIAL, A COMPANY YOU KNOW AND TRUST

Since 1875, Prudential Financial has been making promises to clients to be there when you need us most ... and has been living up to these promises by paying claims and standing by our clients' families. Prudential Financial is a worldwide financial leader with a long tradition of serving the public interest. Prudential Financial has approximately 50 million customers, and the well-known Rock symbol is an icon of strength, stability, expertise, and innovation that has stood the test of time. It is one of the most recognized and respected names in the financial services industry. In fact, more than 96% of those surveyed in the US are aware of the Prudential name.*

PROVIDING YOU GUIDANCE DURING THE MOST DIFFICULT TIME.

Once you've decided to partner with us, you will enjoy a client experience like no other. We're committed to fully understanding your needs. That means you'll receive unparalleled service throughout your relationship with us.

We take life insurance seriously. Because we understand the emotional and financial impact of losing a loved one, we have dedicated resources to help your beneficiaries. You can see just some of what we offer in the Survivor Center on our website at prudential.com/death-claims.

PARTNER WITH YOUR FINANCIAL PROFESSIONAL

To further explore how PruLife Founders Plus can help you and your family create a more secure future, ask for a customized illustration. Your financial professional can run scenarios to show how various factors can affect your policy.

**Prudential Brand Image: Wave 45, based on data collected among general consumers.*

¹ 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 proceeds may be taxable in certain circumstances. Receipt of benefits may affect eligibility for public assistance programs such as Medicaid. Accelerated benefits paid under the terms of the Terminal Illness portion of the rider are subject to a \$150 (\$100 in FL) processing fee. You should consult your tax and legal advisors prior to initiating any claim. A licensed health care practitioner must certify the chronic or terminal illness to qualify for benefits. Chronic illness claims will require recertification by a licensed health care practitioner. Other terms and conditions may apply. This rider is not long-term care insurance (LTC) and it is not intended to replace LTC. The rider may not cover all of the costs associated with chronic or terminal illness. The rider is a life insurance accelerated death benefit product, is generally not subject to health insurance requirements, and may not be available in all states. The rider form number is ICC13 VL 145 B2-2013 or VL 145 B2-2013 followed by a state code. Access to policy withdrawals is restricted during periods in which BenefitAccess Chronic Illness benefit payments are being made.

² Federal tax law limits the amount of premium contributions that can be made to a policy 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.

³ Loans are at interest. In general, loans are not taxable; withdrawals are taxable to the extent they exceed basis in the policy. Loans outstanding at policy lapse or surrender before the insured's death will cause immediate taxation to the extent of gain in the policy. Unpaid loans and withdrawals reduce cash values and death benefits; may reduce the duration of the guarantee against lapse; and may have tax consequences.

⁴ The S&P 500® Index is a product of S&P Dow Jones Indices LLC ("SPDJI"); it has been licensed for use by The Prudential Insurance Company of America for itself and affiliates including Pruco Life Insurance Company and Pruco Life Insurance Company of New Jersey (collectively "Pruco Life"). Standard & Poor's®, S&P®, and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Pruco Life. Pruco Life's products are not sponsored, endorsed, sold, or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates; and none of such parties make any representation regarding the advisability of purchasing such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index. S&P 500® Index values are exclusive of dividends.

⁵ The Index Growth Cap is generally stated as a percentage, which is the maximum rate of index interest that will be credited at the end of the one-year Plus Account Segment, regardless of changes to the designated index. The Index Growth Cap is declared for each Plus Account Segment in advance of each Plus Account Segment start date. The Index Growth Cap may be raised or lowered at our discretion before the segment is created, but will not be lower than the guaranteed minimum Index Growth Cap stated in the policy (3% in all states). Once a Plus Account Segment is created, its Index Growth Cap will not change. Changes to the Index Growth Cap are not tied to the performance of the underlying index and may be based on interest rates, market volatility, and other factors. Index Growth Caps and Floors may be different in selected states. The current cap is available on www.prudential.com.

⁶ The *Living Needs Benefit*™ is an accelerated death benefit and is not a health, nursing home, or long-term care insurance benefit. It is not designed to eliminate the need for insurance of these types. There is no charge for this rider. However, when a claim is paid under this rider, the death benefit is reduced for early payment; 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 (\$100 in Florida) deducted. Portions of the *Living Needs Benefit* payment may be taxable. Receiving an accelerated death benefit may affect your 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 you seek assistance from a personal tax advisor regarding the implications of receiving *Living Needs Benefit* payments. This rider is not available in Minnesota to new purchasers over age 65 until the policy has been in force for one year. 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.

⁷ Important Considerations: With the Benefit Payout Option, a portion of each benefit payment will be taxable. At any time, the elections can be changed by submitting instructions in a manner satisfactory to Prudential. If you or your beneficiary (who you've given a "right to withdraw") elect to change your election and have the death benefit paid as a lump sum payment instead of scheduled payments, the lump sum will be less than the sum of remaining settlement option payments. Please refer to your Founders Plus policy in the "Settlement Options" section for additional details.

Please note: In some cases, creating a trust may better suit your needs.

PruLife Founders Plus UL is issued by Pruco Life Insurance Company in all states except New York where, if available, it is issued by Pruco Life Insurance Company of New Jersey. Both are Prudential Financial companies located at 213 Washington Street, Newark, NJ 07102-2992. Each is solely responsible for its own financial condition and contractual obligations. The policy form number is ICC16 IULNLG-2016 or IULNLG-2016.

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

Life insurance policies contain exclusions, limitations, reductions of benefits, and terms for keeping them in force. A financial professional can provide you with costs and complete details.

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0255027 Ed. 08/2016-1

0255027-00011-00 Exp. 02/02/2018