



PruLife® Index Advantage UL

LIFE INSURANCE PROTECTION WITH A POTENTIAL
CASH VALUE GROWTH ADVANTAGE.



Life Insurance

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Prudential
Bring Your Challenges®

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PruLife® Index Advantage UL

ABOUT THIS BROCHURE.

This brochure provides an overview of the key features of PruLife® Index Advantage UL (IUL-2016 and ICC16 IUL-2016).

This brochure does not give you everything you need to know about this policy. For the terms and conditions of the policy or riders, review the forms of the policy and riders, illustrations, and related disclosures.

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 offer and help you assess solutions to meet your needs.

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Protecting those who rely on you from financial hardship when you die. 3



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Life insurance for the challenges in life.

If you're like many people trying to plan for your future, you may be filled with both hope and concern. Hope for a happy retirement with travel, maybe grandchildren, time for your favorite activities, and finally life the way you want it. Concern about all the curves life could throw at you. And you may wonder whether it's possible to truly be prepared.

The good news is that you can prepare for these curves. But you have to identify the specific challenges that could come your way and have a strategy to address them. When you do this, you may find the curves boil down to three common challenges.

Challenge



PROTECTING THOSE WHO RELY ON YOU FROM FINANCIAL HARDSHIP WHEN YOU DIE.

When people rely on your income, it's important to give them a way to continue to help pay the bills, fulfill college dreams, and save for retirement, even if death takes your income away. This protection can be invaluable as you head into your retirement years.

*LIMRA Executive Summary, Insurance Barometer: Tracking What's on Consumers' Minds, 2015.

1/3

OF AMERICANS WOULD
BE **FINANCIALLY IMPACTED**
BY THE LOSS OF THE
PRIMARY WAGE EARNER
IN JUST ONE MONTH.*

Challenge



HAVING A SOURCE OF EXTRA INCOME WHEN YOU RETIRE.

People are living longer; additional years in retirement, while good, can wreak havoc on your well-laid 20-year retirement plan. Plus, market volatility, low interest rates, and high tax rates can jeopardize what you're counting on for the future. Giving yourself options to do more with what you have is just plain smart.

*2008 Valuation Basic Table, Select and Ultimate Nonsmoker, which is based on U.S. insurance company individually underwritten mortality experience. This is the most recent table available.

PEOPLE ARE LIVING
AN AVERAGE OF

23 YEARS

IN RETIREMENT*

Challenge



HELPING PROTECT YOUR ASSETS IN CASE YOU BECOME CHRONICALLY OR TERMINALLY ILL.

Chronic illness will affect half of people age 65 and older* and can create a new unsettling reality for anyone who thought they had things figured out. A chronic or terminal illness can quickly deplete the assets you have earmarked for other purposes or put a strain on family members. Having a strategy in place to help financially can allow you to keep the focus on your well-being.

*<http://longtermcare.gov/the-basics/who-needs-care/>
(Accessed November 25, 2013)

CHRONIC ILLNESS
WILL AFFECT

5 IN 10

PEOPLE AGE 65
AND OLDER*

Meet your challenges head on with one solution: Index Advantage UL.

When thinking about tomorrow, be prepared for the best and worst that can happen. A well-prepared strategy should be able to get you and your loved ones through life, even when the unexpected happens. ***That strategy does not have to be complicated. In fact, one life insurance solution may be able to help with each of these challenges.***

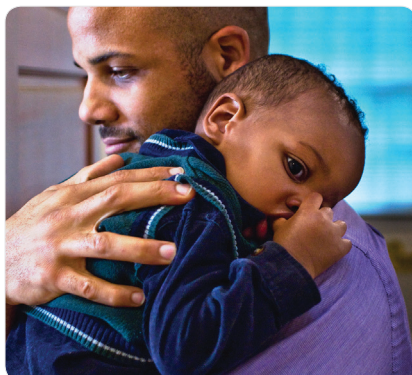
PruLife Index Advantage UL (Advantage UL) is a powerful tool that can help you meet these challenges head on with one simple policy. It's a life insurance policy that can help protect you and your family today and tomorrow. It offers a death benefit to protect your family when you die, the potential to provide an alternative source of income for retirement, and financial support during a chronic or terminal illness.

It's one policy with the flexibility to get you through the years ahead.

Challenge



PROTECTING THOSE WHO RELY ON YOU IN CASE SOMETHING HAPPENS TO YOU.



When your family is growing and your income is critical to their livelihood, the death benefit **can help protect their lifestyle**. This is the foundation of life insurance. The death benefit is generally received income tax-free (according to Internal Revenue Code §101(a)).

Challenge



HAVING AN ADDITIONAL SOURCE OF INCOME IN RETIREMENT.



This policy **can provide a source of supplemental income** with its potential to build cash value. Advantage UL has four interest-crediting options that can help you work toward this goal. Each offers tax-deferred growth; one is based on a declared interest rate, and the others are based on the performance of the S&P 500® Index (which excludes dividends), subject to the Index Growth Cap, Floor, and Multiplier or Spread, where applicable. (Refer to page 20 for more information on these factors. Also, refer to page 9 for information on how taking policy loans and withdrawals can help supplement retirement income.)

Challenge



HELPING PROTECT YOUR ASSETS IN CASE YOU BECOME CHRONICALLY OR TERMINALLY ILL.



Advantage UL offers the optional BenefitAccess Rider. It can be used to **help you cope with the financial impact** of a chronic or terminal illness by accelerating the death benefit while you are living. Once you qualify, you can use benefits in any way you feel best suits your personal needs. It is available for an additional charge; additional underwriting requirements apply. (Refer to page 15 for more important details about this rider.)

Challenge



How Advantage UL can help you meet the challenge of PROTECTING THOSE WHO RELY ON YOU.

ADVANTAGE UL IS A “PERMANENT” LIFE INSURANCE POLICY.

Permanent life insurance can last as long as you live. It can be valuable for covering life-long or unplanned needs, or for needs with an unpredictable end date.

WHAT IS INDEXED UNIVERSAL LIFE INSURANCE?

Universal life insurance is a type of “permanent” life insurance. Universal life (UL) can be a good match if you would like to earn interest within the policy while getting more flexibility than a traditional permanent (whole life) life policy allows. You can choose your premium payment schedule and you may have the potential to earn more cash value. You can usually borrow or take withdrawals from the cash value that accumulates in your policy. However, taking loans or withdrawals will reduce policy cash values and death benefits and may have tax consequences.

One type of Universal Life policy is Indexed Universal Life, or IUL. Advantage UL is this type. Unlike other universal life policies, Indexed Universal Life (IUL) can credit interest based on the performance of independent financial indices. The most popular indices used for IUL are stock indices calculated without dividends. *It is important to understand that the money in an IUL policy is not directly invested in any of the indices.*

Each index account may include a maximum (“Cap” or “Spread”) and a minimum (“Floor”) rate that protect you from market-based loss but can limit upside growth. Generally, these factors are subject to change by the insurance company, though they will never be reduced below the minimum or exceed the maximum stated in the contract.

ADVANTAGE UL CAN HELP PROTECT YOUR GOALS AND DREAMS.

One of the most significant advantages of life insurance is that the death benefit is generally income tax-free to the beneficiaries (according to IRC §101(a)). It can be used to help those who rely on you replace your lost income and financial support so that they can continue with the goals and dreams you had together. They can use the money for:



Death benefit

A sum of money paid when you die to the people you name as beneficiaries. They can use this money for anything, but its main purpose is usually to help make up for the loss of your income.

Challenge



How Advantage UL can help you meet the challenge of SUPPLEMENTING RETIREMENT INCOME.

Life insurance is often overlooked in retirement funding strategies. Yet, it's a tax-advantaged, flexible vehicle that can create choice as well as security, especially with today's low interest rates. Advantage UL can play an important role in providing a source of supplemental income through its potential to build up cash value while helping you to diversify your overall portfolio.

MEET THE CHALLENGES THE MARKET THROWS YOUR WAY NO MATTER YOUR GROWTH STRATEGY.

When it comes to supplementing your retirement income, it may seem some type of curve is always waiting to throw your retirement off track. Among the most common challenges are market volatility, downturns, and uncertainty. Advantage UL offers you the choice and flexibility to help meet market challenges through its diverse interest accumulation accounts.

A VALUABLE ELEMENT OF THE POLICY IS THE ABILITY TO ACCESS ITS CASH VALUE THROUGH LOANS AND WITHDRAWALS.

If cash value accumulates adequately, it can be a ready source of tax-advantaged income to supplement sources of income during retirement.

- You can access it, usually income tax-free, usually with no tax penalty for accessing it before age 59½.
- Having this option may allow you to delay taking Social Security payments, to optimize your Social Security benefits later on. Your Financial Professional can help you determine the best strategy.

Note that unpaid loans and withdrawals reduce cash values and death benefits and may shorten any guarantee against lapse; this can cause the policy to lapse and be subject to tax consequences.

Cash value

The amount of money that can grow as interest accumulates in the policy. Over time, the policy may accrue a meaningful amount of cash value that you can use as you like.

TAX ASPECTS OF ACCESSING YOUR POLICY'S CASH VALUE

The cash value your policy builds will not be taxed until you take it out of the policy. Loans are generally not taxable when you take them. If you cancel the policy or let it lapse, though, any loan that you have not yet paid back could be taxable if the outstanding balance is more than what you have paid into the policy (also referred to as your cost basis). Withdrawals generally are first a return of cost basis, with subsequent amounts being taxable to you. If you do take some money out, you will thereby reduce the cash value and possibly also the death benefit that will be paid to your beneficiary. It might also become necessary for you to pay more into the policy than you originally expected to, and it could trigger taxes.

For policies that are Modified Endowment Contracts (MECs), distributions (including loans) are taxable to the extent of income in the policy; an additional 10% federal income-tax penalty may apply.

While taking a loan or withdrawal may be helpful, before you do so, it is important to consider the potential tax consequences and impact on the other valuable policy benefits. It is a good idea to speak with your tax advisor.

How your policy can build cash value.

Advantage UL offers a choice of account options designed to help you achieve your retirement goals in any market. You can choose from interest accumulation accounts that range from a fixed-interest option to indexed accounts with a Floor, Cap, Multiplier, or Spread. Refer to page 20 to discover more about these elements.

FIXED ACCOUNT

FIXED INTEREST FOR MORE PREDICTABLE GROWTH.

The Fixed Account offers the advantage of consistent, positive growth through its fixed interest rate. This account can help offset some of the fluctuations that are expected with the indexed accounts. It works well in bear markets and for those who are risk-averse.

- Interest is earned daily and is based on the declared annual Fixed Account Rate. The rate is subject to change throughout the year.
- It offers a minimum interest-crediting rate that is guaranteed to never be less than 1%. (Check online at www.prudential.com/universallife for the current Fixed Account interest crediting rate.)
- All premiums are initially deposited into this account. 100% of eligible funds may be allocated to this account.

This option in action

You have \$1,000 in the fixed account. If the Fixed Account rate is 3%, then \$30 would be credited to the policy over the course of the year.

INDEXED ACCOUNTS

HIGHER INTEREST GROWTH POTENTIAL.

Indexed accounts offer you the choice and flexibility to earn more cash value through a potentially higher interest rate, an attractive option in this low-interest rate environment. Indexed accounts give you an opportunity to have higher interest credited than the Fixed Account. This is because the interest credited is based on the performance of the S&P 500® Index, excluding dividends. Since it is not a direct investment in the S&P 500® itself, indexed accounts can offer downside protection that is otherwise not available when investing in equities. You get the benefits of any good performance with the protection of the floor. Refer to page 11 to discover more about Indexed Accounts.

INDEXED ACCOUNTS

There are three indexed accounts available to help you on your journey. When choosing an account, consider your own risk tolerance and market outlook.

Each account may give you higher interest than another depending on the changes in the index, how the account is calculated, and what the applicable factors (Cap, Floor, Spread, and Multiplier) are at the time an account segment is created. (Refer to page 20 for more information on these factors.) Reviewing accounts and changes to them regularly can help ensure they are still consistent with your goals and how you think the S&P 500® Index may perform.

Here are possible ways to think about the options.

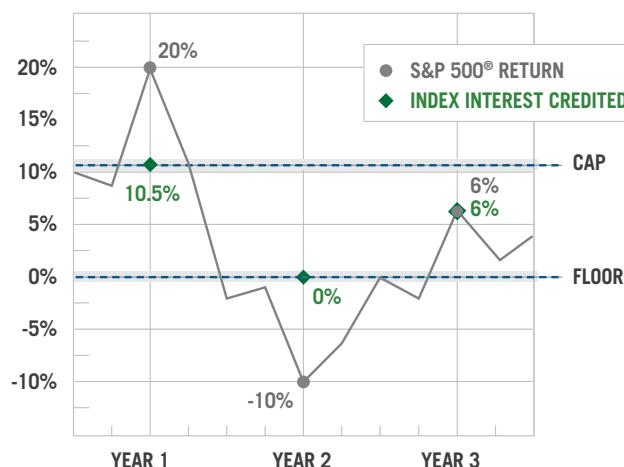
Indexed Account

If you anticipate **usual S&P 500® performance**, with typical ups and downs but overall growth, this account may result in higher credited interest than the other accounts. You can earn up to the Cap while having the peace of mind provided by the Floor. Consider that the Cap may limit your upside potential if the market is particularly strong, or bullish. It is not a direct investment in the S&P 500® itself.

Example – Assuming a 10.5% Growth Cap and 0% Floor.

- If the S&P 500® has a 20% gain for the 12-month period your segment has been in existence, and that segment's Cap is 10.5%, you will be credited 10.5% for that segment.
- If the S&P 500® has a performance of -10% for the 12-month period your segment has been in existence, and the Floor is 0%, you will be credited 0%.
- If the S&P 500® has a 6% gain for the year, you will be credited 6%.

Chart Numbers Are Hypothetical to Illustrate How the Account Works.



Indexed Account with Multiplier

If you anticipate **modest or below usual** S&P 500® performance, this account may result in higher credited interest than the other accounts. This account shares many of the same features as the Indexed Account. What is different is that it features a multiplier that adds an additional percentage (based on current market conditions) to be credited to your account. You have the ability to earn to the sum of the Cap times the Multiplier and the security of the Floor. Remember that this account has a Cap that may be lower than the Indexed Account and may limit your upside potential in a very strong, or bullish, market.

Example – Assuming a multiplier of 1.15, Cap of 8.5%, and 0% Floor.

- If the S&P return is 20%, the Cap is 8.5% x 1.15, which is 9.2%.
- If the S&P return is -10%, interest is 0% because of the protection of the Floor.
- If the S&P return is 6%, interest is 6% x 1.15, which is 6.9%.

Chart Numbers Are Hypothetical to Illustrate How the Account Works.



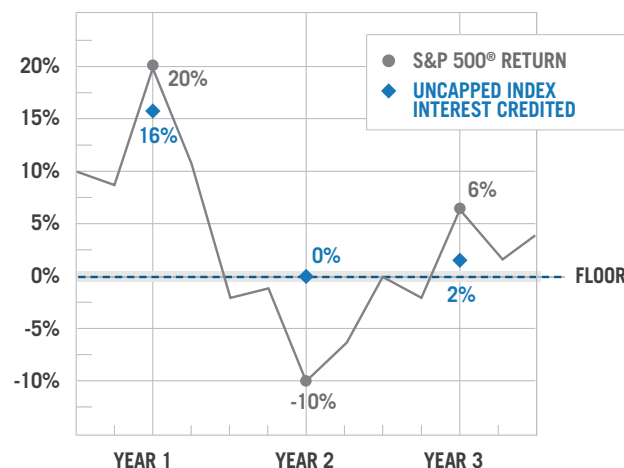
Uncapped Indexed Account

If you anticipate **strong, or bullish**, S&P 500® performance, this account has the potential to result in much higher credited interest than the other accounts. This account shares many of the same features as the Indexed Account including the protection of the Floor in case of poor S&P 500 performance similar to 2008; however, it removes the restriction of a Cap, allowing you to earn what the market bears (minus a Spread determined by Prudential). However, if the S&P 500® is experiencing modest returns, the Spread will limit the interest you receive and you may earn less than you might with another account.

Example – Assuming 0% Floor and 4% Spread.

- If the S&P return is 20%, interest is 20% – 4% spread, which is 16%.
- If S&P return is -10%, interest is 0% because of the protection of the Floor.
- If S&P return is 6%, interest is 6% – 4% spread, which is 2%.

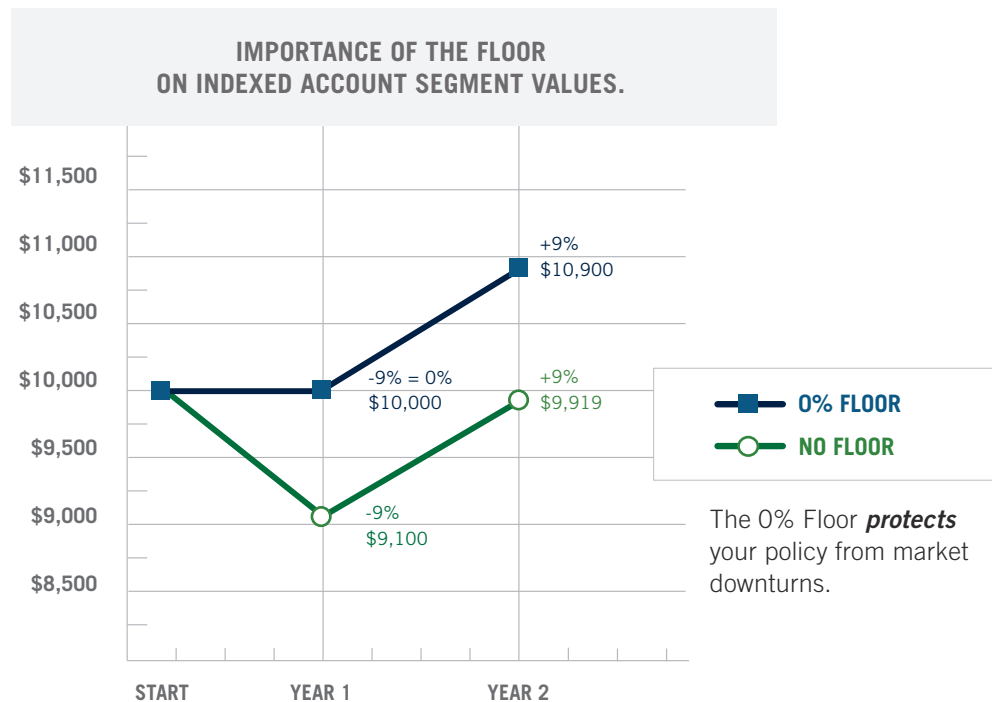
Chart Numbers Are Hypothetical to Illustrate How the Account Works.



How Advantage UL offers protection from a market downturn.

In uncertain times, having a choice of accounts with a 0% Floor in Advantage UL can be especially valuable. The chart below provides an example of how the Floor helps preserve your cash value in the Indexed Account Segment even when the market goes down, in this case, by 9%.

By contrast, a product without a Floor would lose 9%. When the market improves by 9% the next year, Advantage UL can provide a cash value of \$10,900 compared with a product without a Floor, which would have only \$9,919.



This is a hypothetical example for illustrative purposes only. It depicts Index Segments being created two years in a row and does not include fees and charges that may be deducted. 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 most recently created Indexed Account segments. (Refer to page 19 for more about segments.)

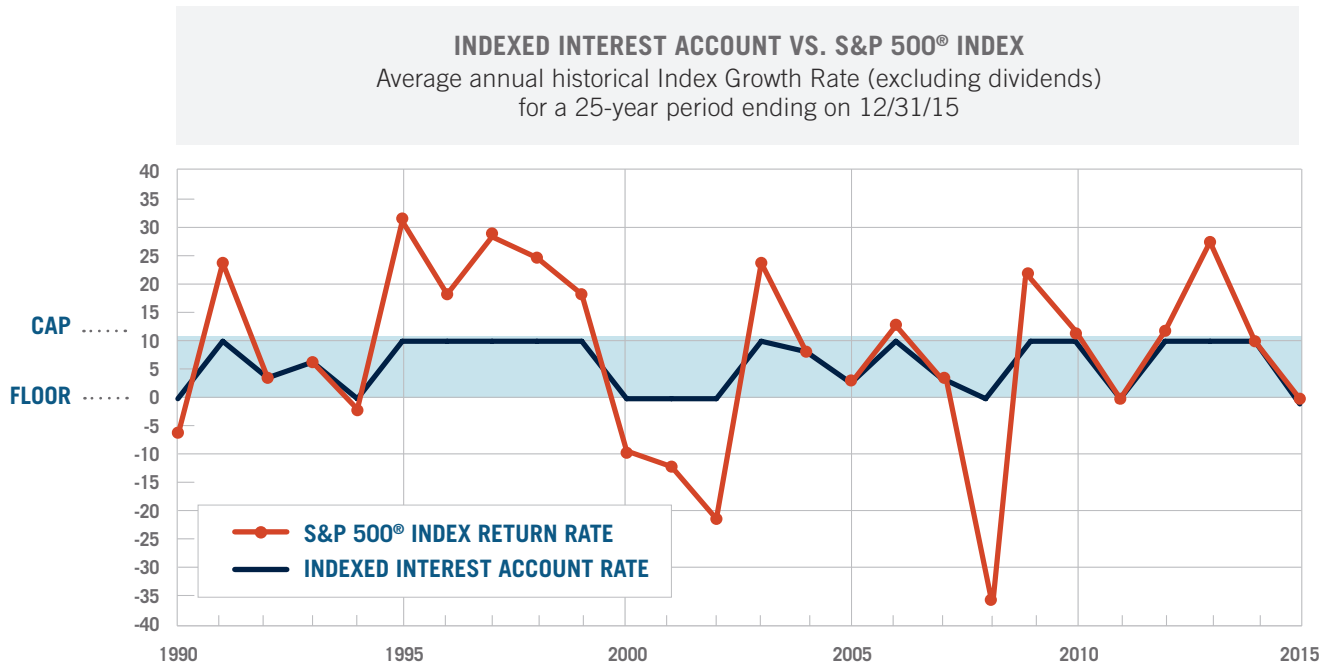
Market Volatility and Low Interest Rates

When interest rates are low for an extended period, it becomes far more challenging to produce the income needed in retirement. Recent history has been a reminder of the impact that market volatility can have on retirement portfolios. You can have a good plan, make regular contributions, and allocate them sensibly, but you may still have the misfortune of facing a down market just before you retire.

Diversifying your financial portfolio with a life insurance policy like Advantage UL can help balance the risks and help you manage through downturns.

ADVANTAGE UL'S INDEX GROWTH CAP AND FLOOR IN ACTION.

This graph shows the S&P 500® performance over the last 25 years along with an example of the indexed account. Note that, when the S&P 500® has had years of extreme growth, with the Indexed Growth Cap on the Indexed Account, the most interest earned would have been 10.50%. Conversely, in the years where the S&P 500® has experienced great loss, there would have been no market-based losses, thanks to the Floor. Please note that policy charges still apply; these would affect a policy's actual rate of return.



This is a hypothetical example for illustrative purposes only. Past performance is not a guarantee of future results. This does not reflect the performance of an actual account value.

ADVANTAGE UL HAS A STRATEGY TO HELP BALANCE MARKET UNCERTAINTY.

You can try to avoid the negative impact of bad timing when cash value is moved into the indexed accounts by using the Designated Transfer Amount feature.

You select the dollar amount, called the Designated Transfer Amount, that you want transferred into the chosen indexed accounts on a monthly basis.

By using the Designated Transfer Amount and setting your premium allocations to the Fixed Account, you can subsequently spread your premiums over multiple segments within the indexed accounts, each of which may end with a different interest rate. This helps diversify your S&P 500®-based interest risk, in the spirit of not putting "all of your eggs in one basket."

By transferring cash value into the indexed accounts each month, you have the potential opportunity to earn a higher total amount of interest than if you had one large transfer into a segment when the market is performing poorly.

Please note, however, that diversifying the timing of the amounts transferred does not guarantee a higher credited amount of interest.

For a detailed discussion of how money moves into the indexed accounts, what happens when you pay your premium, and other important information about this policy, please look at the section How Your Policy Works.

Challenge



How Advantage UL can help you meet the challenge
of PROTECTING YOUR ASSETS IF YOU BECOME
CHRONICALLY OR TERMINALLY ILL.

Usually, life insurance death benefits are paid to your beneficiaries when you die; living benefits are ones that allow you to accelerate the death benefit while you're alive. Please note that, when you accelerate the death benefit, it reduces and may eliminate the amount that your beneficiaries will receive.

Advantage UL offers two options that allow you to accelerate the policy's death benefit while you are living.

BenefitAccess Rider: This rider enables you to accelerate the death benefit to help out financially if you become chronically or terminally ill, subject to the terms and conditions of the rider. Since it accelerates the death benefit, the amount available for your beneficiaries will be reduced. It is available for an additional charge and with additional underwriting requirements. This rider can be chosen only at policy issue. (See the back cover and the BenefitAccess Rider brochure for important details about this rider.) (Form number VL 145 B2-2013 and ICC13 VL 145 B2-2013 (State variations apply.))

Living Needs BenefitSM: This rider enables you to accelerate the death benefit if you become terminally ill. Please note that, if you receive a partial *Living Needs BenefitSM* 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. (Refer to the back cover for more important details about this rider.) (Form number ORD 87241-90-P (ORD 87241-2010-P MA in MA.) (State variations apply.))

ADVANTAGE UL ALSO OFFERS A NUMBER OF OTHER RIDERS THAT CAN HELP YOU AND YOUR FAMILY MEET OTHER CHALLENGES.

TYPE	RIDER	DESCRIPTION
Waiver of Premium	Enhanced Disability Benefit VL 100 B2-2016 ICC16 VL 100 B2-2016 (State variations apply.)	A benefit that will pay 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 Death	Accidental Death Benefit VL 110-B-2000 Not available in MA (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.
Enhanced Cash Value	Enhanced Cash Value Rider PLI 496-2015 ICC15 PLI 496-2015 Not available in NY. (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.
Loan Protection	Overloan Protection Rider PLI 518-2015 ICC15 PLI 518-2015 (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. A financial professional can provide you with costs and additional details. They are not available in all states and some have an additional cost.

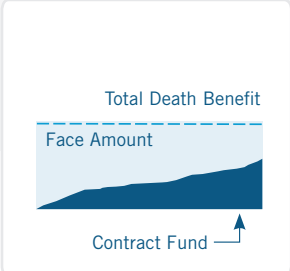
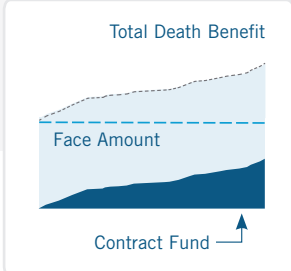
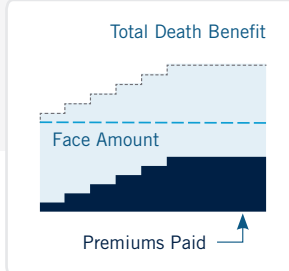
How your policy works.

Advantage UL has features that are important to understand so you can make sure your policy is working the way you hope. These components include the death benefit options, charges, premiums, and even the way money moves within the available accounts. Please speak with your financial professional for further explanation about these aspects of this policy.

DEATH BENEFIT OPTIONS HELP YOU MEET YOUR GOALS.

The type of death benefit option you choose can make a difference when it's time for your policy claim to be paid to your beneficiary or if you want to build cash value. You can choose between Fixed (Type A), Variable (Type B), or Return of Premium (Type C).

Choosing the Variable Death Benefit Option may increase the total amount that is paid to your beneficiaries because it will pay the face amount plus any net cash values that have accumulated through the interest-bearing accounts. Please note that any loans or withdrawals will reduce the overall death benefit.

FIXED (TYPE A)	VARIABLE (TYPE B)	RETURN OF PREMIUM (TYPE C)
<ul style="list-style-type: none">• The death benefit generally remains constant. It is usually equal to the face amount.• The amount payable at death is generally equal to the face amount minus any outstanding loans.	<ul style="list-style-type: none">• The death benefit generally changes in direct relation to the value of your Contract Fund. (Refer to page 18 for more detail.)• The death benefit proceeds will generally equal the face amount plus the value of the Contract Fund minus any outstanding loans.	<ul style="list-style-type: none">• The death benefit generally varies in direct relation to total premiums paid into the contract, minus any withdrawals.• The death benefit proceeds will generally equal the face amount plus the total premiums paid into the contract, minus any loans and withdrawals.
		

FLEXIBLE PREMIUMS AND A GUARANTEE AGAINST LAPSE WORK TOGETHER.

The policy's guarantee ensures that, for a certain period, your policy will stay active no matter what happens to your policy's values. Advantage UL has a Limited No-Lapse Guarantee. This protects the policy for 20 years or to age 70, whichever comes first; it will never be less than 10 years.

The Limited No-Lapse Guarantee is a premium-based guarantee, which means that, to maintain the guarantee, you must pay a certain level of premiums (net of withdrawals). The No-Lapse Guarantee may not extend for the life of the policy. Also, the Limited No-Lapse Guarantee will not protect the policy from lapse caused by excess policy debt.

It is important that you pay your scheduled premiums when they are due. Missed or late premium payments may cause your lapse protection to end. Payments to restore the guarantee may be higher than those you were originally paying. Please note that, by paying only the minimum premium required, you may be forgoing the potential to build tax-deferred cash value and continuing policy costs will likely be higher.

Things you should know about your premium payments.

The premiums you pay, after any policy charges and taxes, become your Contract Fund. The Contract Fund is used to pay ongoing policy charges and will determine, in part, whether your policy will remain in force or go into default. The Contract Fund is also used to determine the amount of cash value available to you for loans and withdrawals.

CHARGES

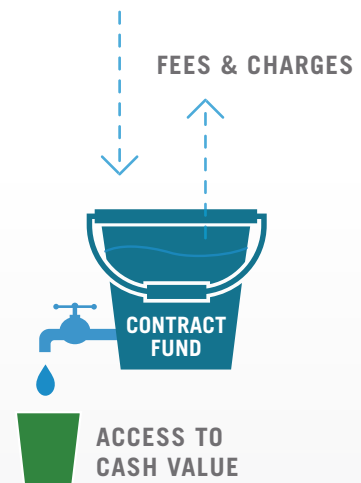
Various policy charges apply to cover the cost of offering insurance benefits and certain features and can impact your policy's cash value:

- **Premium-based charges:** These charges are applied to each premium and include an administrative charge of 3.75% and a sales expense charge (8.00% maximum).
- **Monthly charges:** These are ongoing charges within the policy.
- **Administrative charges:** These charges include a per policy fee (\$12.00 current, \$20.00 maximum); an asset-based charge of 0.75%; and a charge per thousand of coverage, which varies by gender, issue age, duration, premium class, and rating class of the insured person.
- **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 such as gender, issue age, premium class, rating class, and policy face amount. The insurance contract provides the maximum rates the company may charge.
- **Rider charges:** Some optional riders and benefits have additional charges associated with them.
- **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:** Charges may be assessed when you elect or exercise certain provisions and benefits, including taking a withdrawal.
- **Charges for cancelling your policy:** If you choose to cancel your policy within the first 15 years, you will incur a surrender charge. The surrender charge, which declines over 15 years, will reduce the policy's cash surrender value in the early years. The policy's cash surrender value is the Contract Fund less the surrender charge and any outstanding loan (unless the Enhanced Cash Value Rider is elected).

PREMIUM PAYMENTS

PREMIUMS YOU PAY
– CHARGES & TAXES

NET PREMIUMS



The premiums you pay, after any policy charges and taxes, become your Contract Fund and the Contract Fund is used to pay ongoing policy charges.

How your net premiums can help build cash value.

All premiums are initially deposited into the Fixed Account. As you pay your premiums, you decide how to allocate your money among the available accounts.

FIXED ACCOUNT

- Money that stays in the Fixed Account will earn a declared rate of interest, which is subject to change.
- 0% – 100% of eligible funds may be allocated to this account.

INDEXED ACCOUNTS

- All premiums are still initially deposited into the Fixed Account.
- You provide your payment allocation instructions for how you'd like your net premiums to be handled. Net premiums can be transferred into the indexed accounts or retained in the Fixed Account.
- If you select Designated Transfers, a dollar amount you specify will be transferred monthly from the Fixed Account to the indexed accounts, according to your Designated Transfers allocation instructions.
- Any time money is transferred to one of the indexed accounts, an "Index Segment" is created. The Index Segment begins on the day it's created and matures 12 months from that date. When an Index Segment matures, it earns interest based on the change in the S&P 500® Index (which excludes dividends) for that 12-month period, subject to the Index Growth Cap, Floor, and Multiplier or Spread.
- As Index Segments mature, the value of those segments is transferred back into the Fixed Account. Those values can then be directed back into the accounts as you instruct.
- The indexed accounts have a participation rate of 100%. The participation rate determines the percentage of the gain (if any) in the designated index that will be credited to the policy, subject to the Index Growth Cap, Floor, and Spread.

Your Premiums in Action

You can earn a combination of indexed and fixed interest. You can allocate your money among the Fixed Account and one or all of the indexed accounts. The sum of all percentages in your allocation instructions must add up to 100%. You may change your percentage allocation up to 12 times a year. Go to www.prudential.com/universallife to find out the current Index Growth Cap before allocating funds.

ACCOUNT SPECIFICATION	ALLOCATION (%)
Fixed Interest (Specify between 0% and 100%)	50%
Index Interest (Specify between 0% and 100%)	20%
Uncapped Indexed Interest (Specify between 0% and 100%)	10%
Indexed Account with Multiplier (Specify between 0% and 100%)	20%
Total Allocation	100%

UNDERSTANDING THE CAP, FLOOR, MULTIPLIER, AND SPREAD

The Index Growth Cap (if applicable) is the maximum amount of interest that will be credited to the Indexed Account in a 12-month period of time regardless of changes to the S&P 500®. It is subject to change, but will never be less than 3%. The Cap is declared for each Index Segment before a segment is created and will not change for the duration of the segment. Changes are not tied to the performance of the underlying index and may be based on interest rates, market volatility, and other factors. Go to www.prudential.com/universallife to find out the latest Index Growth Cap.

The Floor is the minimum amount of interest that can be credited to an Indexed Interest Segment. It is subject to change, but will never be less than 0%. The Floor is declared for each Index Segment before a segment is created and will not change for the duration of the segment. Note that a segment will never earn less than the Floor. This feature is shared across all accounts.

The Spread (if applicable) is a factor used to determine the Index Interest for certain indexed accounts. The index Spread may change over time, but it will never be greater than the guaranteed maximum index Spread of 30%.

The Index Multiplier (if applicable) is a factor used in determining index interest for each Indexed Account segment in the S&P 500® Indexed Account with Multiplier. The index multiplier may change over time, but will never be lower than the guaranteed minimum index multiplier of 1.15. The index multiplier for a given index segment is determined at the segment start date and will not change.

ALTERNATE CONTRACT FUND (ACF)

This policy features an alternate contract fund. This “ACF” guarantees an interest rate of 1%, regardless of indexed account.

The ACF is determined by adding the net premiums, deducting the same withdrawals and charges as the Contract Fund (except for the Asset Based Charge), and crediting an annual rate of 1.00% each year. If the ACF is greater than the calculated Contract Fund, the ACF is used in place of the Contract Fund for most policy provisions, including the calculation of surrender value, available loan amount, amount at risk, and death benefits. See your policy for more information on the impact of the alternate contract fund on these and other values.

1%

GUARANTEED
ANNUAL CUMULATIVE
RETURN ON THE
CONTRACT FUND
VALUE.

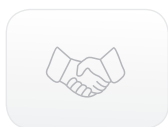
Looking ahead: maintain your policy to stay on track.

Reviewing policy values is important. Monitoring your policy on a regular basis can help ensure that your cash value is earning interest the way you anticipated. Variations in interest crediting 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.

Annual statements: 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.
- Details on new index 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 Multiplier or Spread, and any specified index interest percentages or fixed interest percentages you have selected.
- The current Indexed Account Cap, Floor, Multiplier, and Spread are shown as of the date the statement is produced. These rates will be subject to change.

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The BenefitAccess Rider is available for an extra premium. Additional underwriting requirements and limits may also apply. Receiving benefits under the terms of the rider will reduce and may eliminate the death benefit.

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. Accelerated benefits paid under the terms of the Terminal Illness portion of the rider are subject to a \$150 processing fee (\$100 in Florida). Please consult your tax and legal advisors before initiating a claim.

To qualify for chronic illness benefits, you (the insured) must be certified as chronically ill by a licensed health care practitioner and not be expected to recover from the condition. To qualify for terminal illness benefits, you must be certified as terminally ill by a licensed physician. 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 (LTC) insurance, and it is not intended to replace LTC. The rider may not cover all of the costs associated with chronic or terminal illness. It is a life insurance accelerated death benefit rider and is generally not subject to health insurance requirements. The availability of the rider as well as terms and conditions may vary by state.

Access to policy withdrawals is restricted during periods in which BenefitAccess Chronic Illness benefit payments are being made.

For Connecticut contracts: Please note that eligibility for chronic illness benefits also requires at least 6 months of previous illness-related confinement in a home or institution and the confinement must be expected to continue for life.

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 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 the policyowner 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.

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