Leveraged Gifting

CREATING A LIFETIME LEGACY BY USING ANNUAL AND LIFETIME GIFTING FOR LIFE INSURANCE

ADVANCED PLANNING

Prepared For

Valued Client & Valued Client

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- SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

Prudential

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Creating a Lifetime Legacy

You have several options available to you for passing along your wealth.

If your hard work and careful preparation have brought you financial rewards beyond what you need to live comfortably, lifetime gifting may make sense. By using annual gifting exclusions, you can:

- Enjoy seeing beneficiaries receive some of your wealth during your lifetime.
- Give money to your recipients of choice without gift tax consequences.
- Reduce the value of your estate, eliminating or reducing your potential estate tax exposure.

KNOWING IF THIS STRATEGY IS RIGHT FOR YOU

You have several options available to you for passing along your wealth. Certain criteria can help you determine whether to consider the strategy presented here.

This gifting strategy may benefit you and your family if you:

- Are single or married and age 55 or older.
- Have children or grandchildren.
- Have assets that you want to gift and do not intend to use during your lifetime and that are not needed for support in retirement.
- Have a minimum net worth of $5,000,000 and sufficient liquid assets to support the strategy.
- Desire to provide for and leave more to your children or grandchildren.
- Would like to minimize taxes.

Step 1: Using Annual Exclusions

A wealthy married couple with children can reduce their taxable estate in 2024 by making annual exclusion gifts to each of their children.

HUSBAND		WIFE		TOTAL
$18,000 annual exclusion	+	**$18,000** annual exclusion	=	**$36,000** per recipient

It is important to remember that unused annual gifting exclusions do not carry over and accumulate. From year to year, you either make use of the exclusion amount or lose it. The gift tax exclusion amount is indexed annually for inflation.

Step 2: Using Lifetime Exemptions

Married couples can further reduce their taxable estate by up to $27,220,000 in 2024 by using their lifetime gifting exemptions.

HUSBAND		WIFE		TOTAL
$13,610,000 lifetime exemption	+	**$13,610,000** lifetime exemption	=	**$27,220,000** per couple

It is important to remember that using any of the lifetime exemption will reduce the amount of exemption available to offset estate tax, in the same amount. The lifetime exemption amount is indexed annually for inflation.

Step 3: Making your exclusions and exemptions work harder.

One way to help make your gifting exclusions work even harder for you and your beneficiaries is through annual gifting to an **Irrevocable Life Insurance Trust (ILIT)**. This is a trust specially drafted to own life insurance for the benefit of the beneficiaries of the trust. These beneficiaries have an insurable interest in the person being insured. The trustee can then use your annual gifts to pay the premiums on life insurance covering either you or you and your spouse jointly.

ANNUAL GIFTING TO AN IRREVOCABLE LIFE INSURANCE TRUST (ILIT).

This strategy may:

Irrevocable Life Insurance Trust (ILIT)

- Deliver value to beneficiaries through a death benefit that could be significantly greater than the sum of gifts made to the trust for premium outlay, depending on your health and age upon purchase.
- Reduce your taxable estate.
- Provide an income and estate tax-free death benefit that can be used to help offset any estate settlement costs, including potential estate taxes.
- The irrevocable nature of an ILIT prevents it from being changed in the future and helps ensure that contributions are completed gifts for gift tax purposes. However, most well-drafted trusts can be flexible enough to adjust for future changes to circumstances, despite their irrevocable nature. Please consult with your attorney for specific information.

BENEFITS OF USING AN ILIT.

When an ILIT is properly drafted and administered, it can help you:

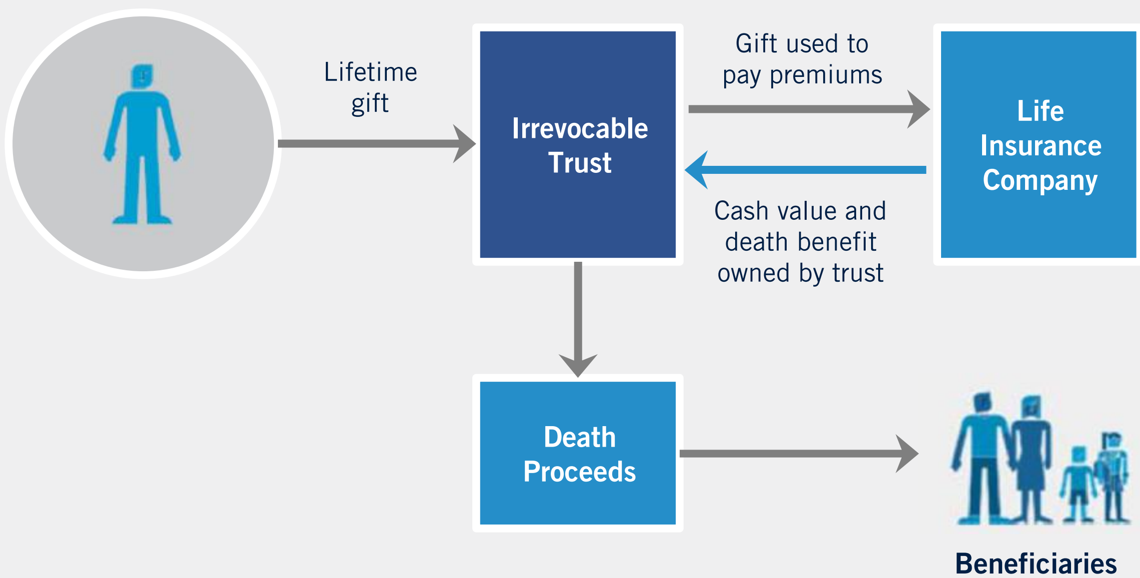
- Protect assets from creditors of trust beneficiaries.
- Provide for beneficiaries who may lack the maturity and/or responsibility to effectively manage large amounts of wealth.
- Establish controls around how the trust assets are managed, distributed, and ultimately received by your beneficiaries.
- Reinforce your value system by establishing additional controls such as incentive provisions, which can influence beneficiaries to behave in certain ways and live out or avoid certain kinds of lifestyles.
- Benefit multiple generations including a first-generation spouse, children, and grandchildren.
- Assuming assets are appropriately titled, the first spouse to die can pass an amount equal to their state's estate tax exemption to the trust.

HOW AN ILIT WORKS

To implement this strategy, you would work with your attorney to draft the trust document. Once that's created, you would then make a gift to the trust. The trustee, whom you select, is then responsible for managing trust assets and distributing them to the beneficiaries according to the terms of the trust.

To accomplish its purpose, the ILIT must be both the owner and beneficiary of a life insurance policy. The premiums are typically paid with gifts made to the ILIT from the grantor of the trust.

Upon the grantor's death, the proceeds are paid to the ILIT and the trustee may distribute the proceeds to the trust's beneficiaries in accordance with the ILIT's terms. The life insurance proceeds are generally received income tax-free[1] by the ILIT and, assuming the trust is properly drafted and administered, the life insurance proceeds will also be excluded from the insured's estate.



[1]Pursuant to U.S. IRC §101(a).

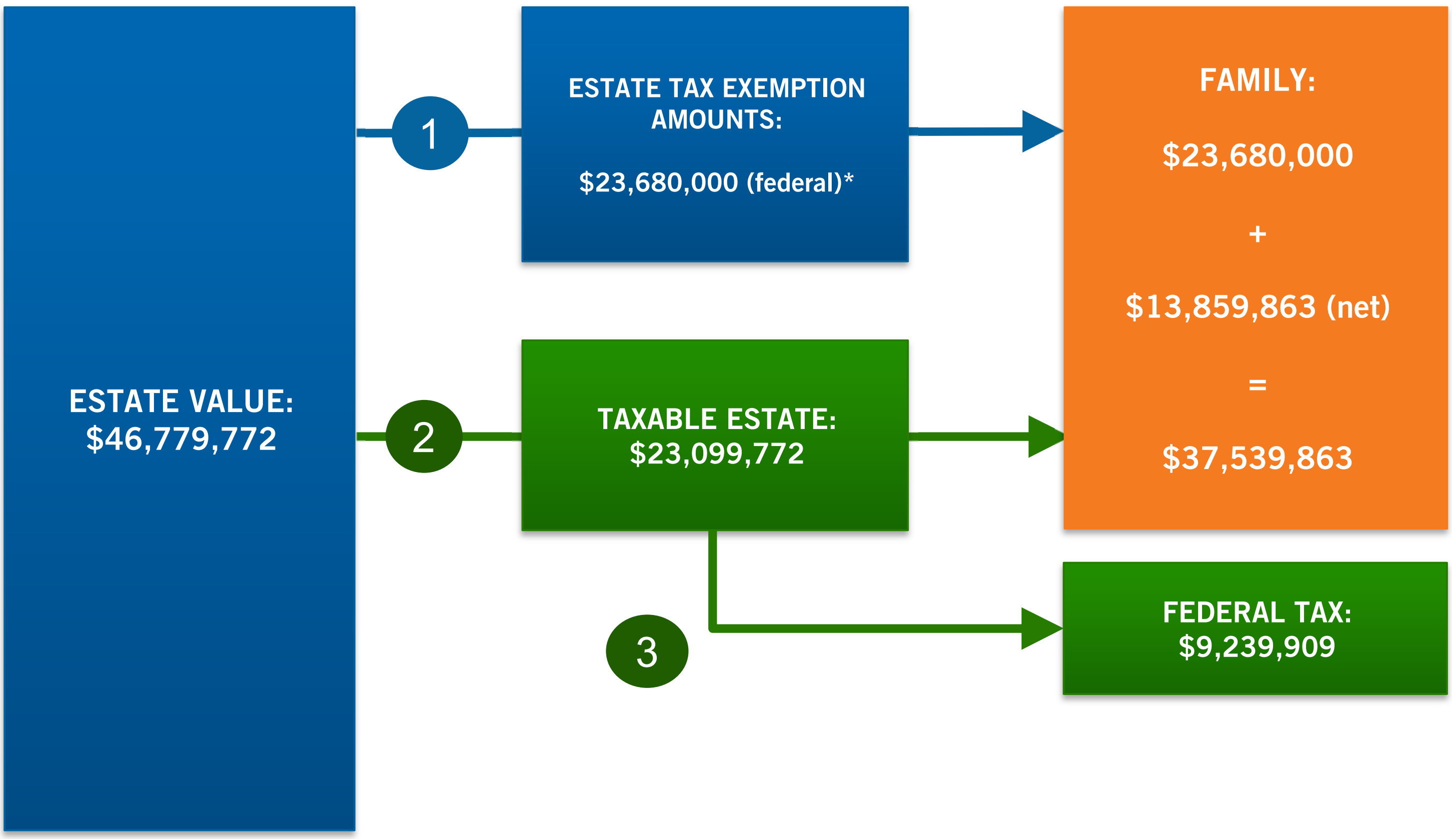
The trust will receive the death benefit free of both federal estate and state estate and income taxes. The policy pays the death benefit upon the second death, which is when the couple's estate must be settled.

No Planning

TECHNIQUES
- Full Use of Estate Tax Exemptions

Estate Value Today: $15,000,000

At Life Expectancy (29 Years):



1. Value of estate equal to estate tax exemption amounts passes to family.
2. Value of estate in excess of estate tax exemption amounts is subject to estate tax.
3. Federal estate tax payable is typically due within nine months of death.

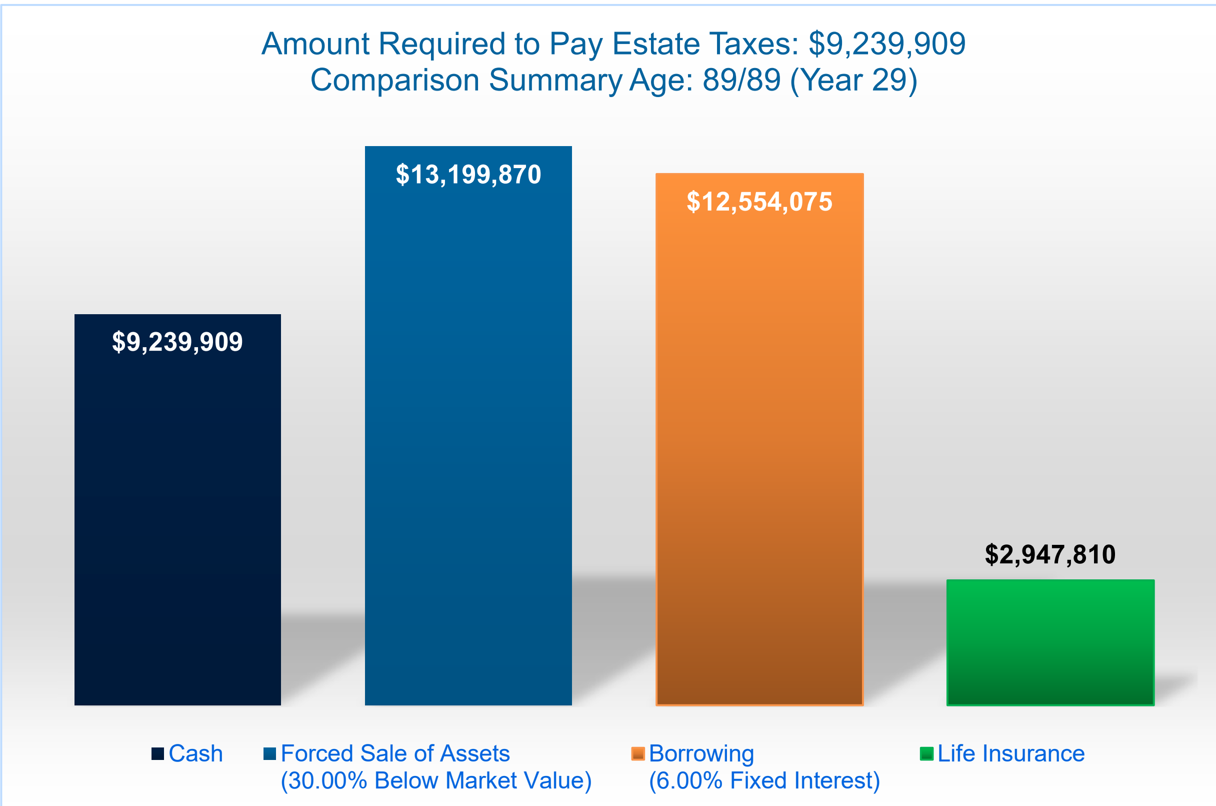
* The current federal estate tax laws allow individuals to pass a certain amount to a non-spouse beneficiary free of estate tax (currently $13,610,000 for 2024). Portability, which allows a surviving spouse to use a deceased spouse's unused estate tax exclusion, could increase the surviving spouse's exclusion to $27,220,000. The exemption will be reduced by 50% after December 31, 2025. The exclusion is indexed annually for inflation, and the amount shown here assumes the current exclusion is indexed at 2.00% annually. See the Concept Illustration pages for detailed calculations.

Life Insurance

Life insurance is often the most economical and practical solution to estate taxes and settlement costs, especially when you wish to pass your assets intact for the benefit of your heirs. Life insurance provides a specific payout at death, regardless of when death occurs. When cash value life insurance is used, the policy may serve double duty, providing both an income tax-free death benefit[1] and potential cash value accumulation on an income tax-deferred basis.

Life insurance can be a cost-effective method of prepaying the needs of the estate because premium costs are usually lower than the death proceeds and the death proceeds are generally received income tax-free under IRC §101(a).[1]

Cumulative Cost of Planning Options



- **Cash:** If the estate has sufficient cash on hand to pay taxes, there is little or no additional cost.
- **Forced Sale of Assets:** Since estate taxes must be paid in cash, the estate may be forced to raise the funds by selling assets on the open market. In the case of illiquid assets such as real estate or a family business[2], the seller may be faced with the disadvantages of a down market or a limited pool of buyers, resulting in discounted sale prices. This calculation assumes a hypothetical discount is a cost added to the tax.
- **Borrowing:** Using this option, the estate may borrow against the value of estate assets to pay the estate tax. In some cases, the heirs may lend their own money to the estate. In either scenario, the total loan interest and other borrowing expenses can significantly inflate the cost of paying taxes.
- **Life Insurance:** By using premiums for a life insurance policy as a means of pre-paying part or all of anticipated estate taxes, there may be significant overall long-term cost savings. The life insurance cost shown here purchases $10,000,000 of Death Benefit.

[1] For employer-owned contracts issued after August 17, 2006, the death proceeds in excess of the cost basis are subject to income tax, except where employee notice and consent requirements are met and the insured was either an employee at any time during the 12- month period prior to death or a director, a highly compensated employee, or a highly compensated individual at the time the contract was issued. In addition, businesses must fulfill annual information reporting requirements.

[2] Where a business comprises 35% or more of the estate's value, IRC Section 6166 may provide an option to pay the tax in deferred installments.

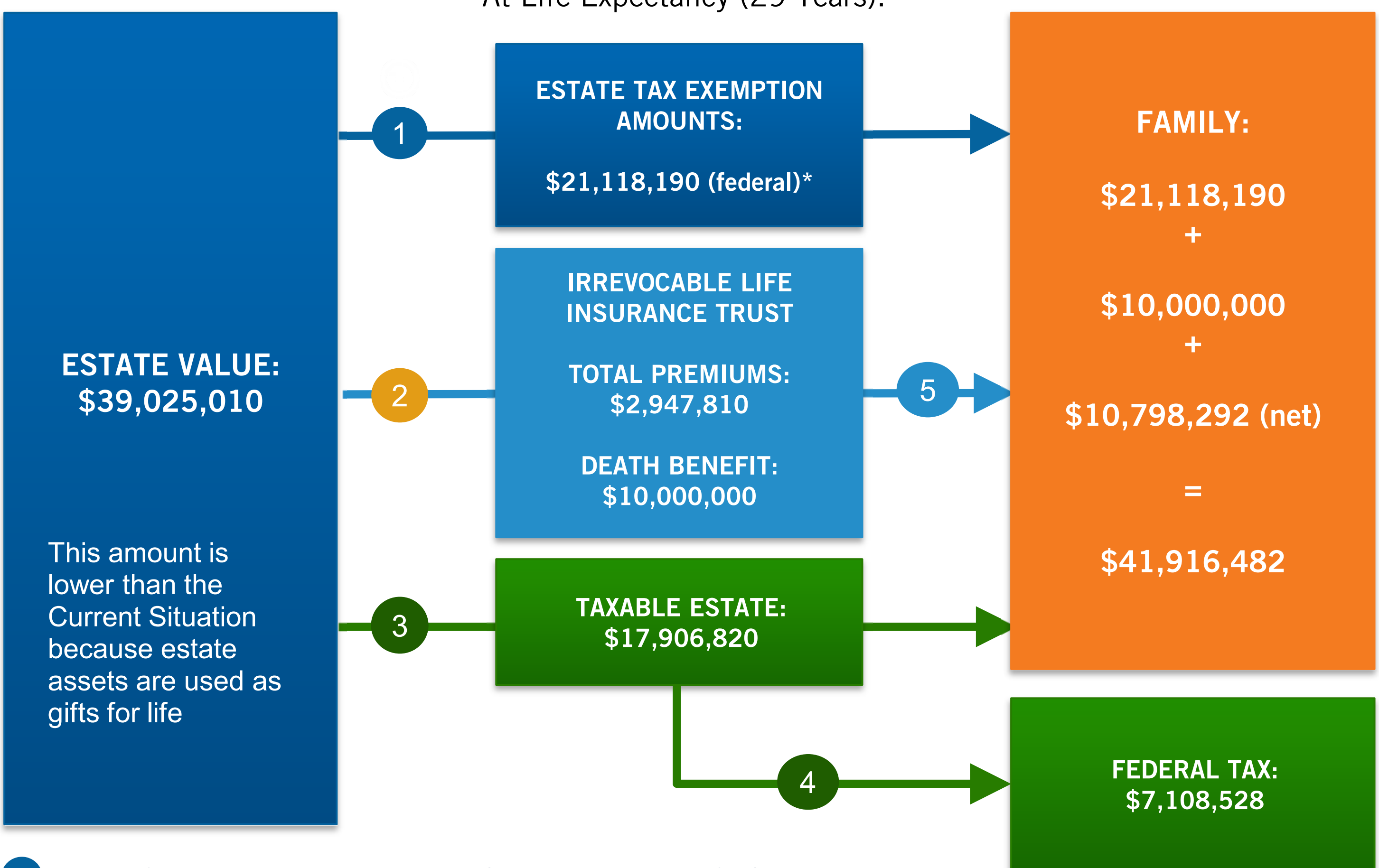
Leveraged Gifting

TECHNIQUES

- Make Annual Exclusion Gifts to Irrevocable Life Insurance Trust (1 beneficiaries)
- 1 beneficiaries = $36,000 annually
- Make additional tax-free gifts by tapping into Lifetime Exemption Amounts
- Total Initial Premium: $294,781

Estate Value Today: $15,000,000

At Life Expectancy (29 Years):



1 Value of estate equal to estate tax exemption amounts passes to family.

2 Total exclusion gifts of $36,000 made annually to ILIT. In addition, a portion of the Lifetime Exemption Amount is used.

3 Value of estate is subject to estate tax in excess of remaining Lifetime Exemption Amount(s).

4 Federal estate tax payable is typically due within nine months of death.

5 At death, the life insurance death benefit passes tax-free to the next generation, effectively leveraging the gifts used to purchase it.

* The current federal estate tax laws allow individuals to pass a certain amount to a non-spouse beneficiary free of estate tax (currently $13,610,000 for 2024). Portability, which allows a surviving spouse to use a deceased spouse's unused estate tax exclusion, could increase the surviving spouse's exclusion to $27,220,000. The exemption will be reduced by 50% after December 31, 2025. The exclusion is indexed annually for inflation, and the amount shown here assumes the current exclusion is indexed at 2.00% annually. See the Concept Illustration pages for detailed calculations.

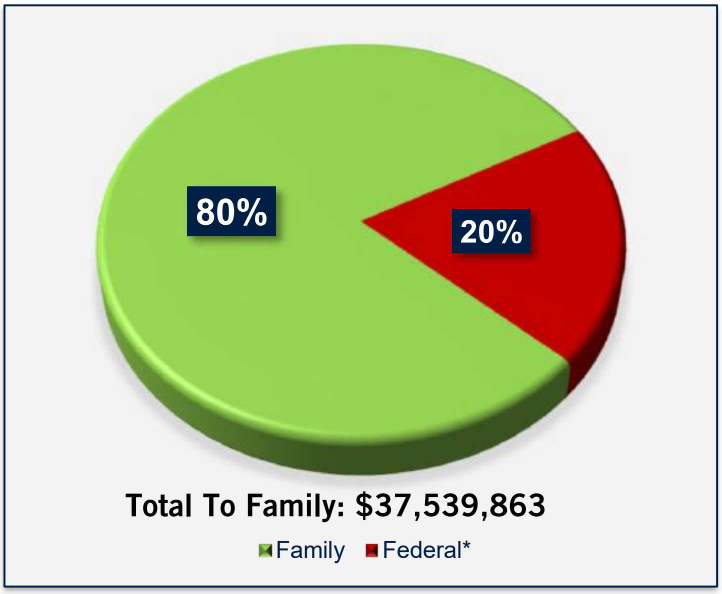
These values are based on non-guaranteed hypothetical assumptions. Actual results will fluctuate from year to year. Results labeled as non-guaranteed are not guaranteed. They are based on assumptions that are not likely to continue unchanged in future years and are subject to change by the insurer. Please refer to the basic illustration which accompanies this supplemental illustration for guaranteed elements and important information.

The illustration is not intended to predict or project investment results. This Supplemental Illustration shows a hypothetical example for illustrative purposes only. Actual results will vary.

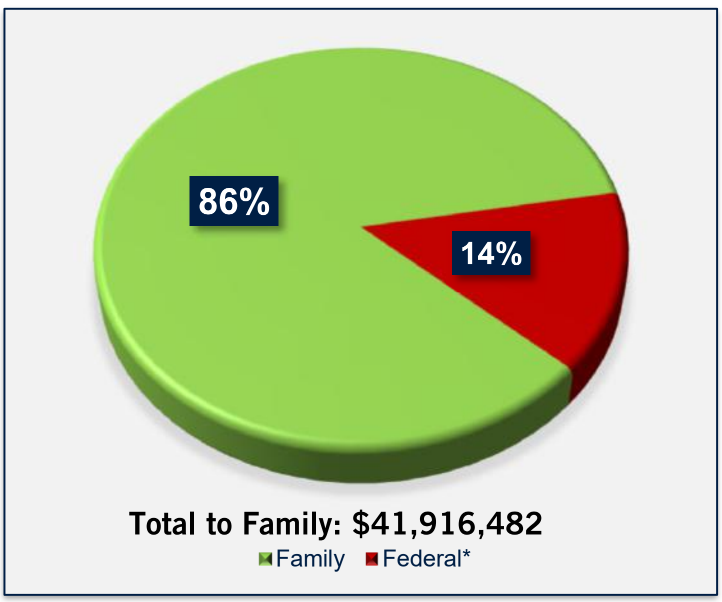
Comparison of Alternatives

Your Potential Legacy

CURRENT SITUATION



LEVERAGED GIFTING



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DEFINITION OF COLUMNS
CURRENT SITUATION

1. **Year**
   These are the years the Policy has been in force, beginning on the Policy anniversary.

2. **Age(s)**
   These are the age(s) of the Insured(s) at the beginning of the Year.

3. **Estate Value**
   This amount assumes your current estate value increases annually.

4. **Federal Estate Tax Exemption**
   This is the value of the amount exempt from federal estate tax, indexed for inflation.

5. **Federal Estate Tax**
   This is the amount of estate tax after applying the Federal Exemption in Column 4.

6. **Total to Family**
   Column 3 minus Column 5.

WEALTH REPLACEMENT TRUST

7. **Annual Gifts**
   These are amounts used to pay for the life insurance policy owned by the irrevocable life insurance trust, as shown in Column 11.

8. **Estate Value**
   This amount assumes your current estate value increases annually, net of the life insurance premium in Column 7.

9. **Federal Estate Tax Exemption Amounts**
   The amount exempt from federal estate tax, indexed for inflation.

10. **Federal Estate Tax**
    The amount of estate tax after applying the Federal Exemption in Column 9.

11. **Wealth Replacement Trust (WRT) with Life Insurance**
    This is the life insurance policy death benefit held in trust for your heirs. If properly structured, assets in the trust are outside your taxable estate.

12. **Total to Family**
    Column 8 minus Column 10 plus Column 11.

Estate Tax Analysis

Valued Client, Male 60, Non-Smoker Plus
Valued Client, Female 60, Non-Smoker Plus
$10,000,000 PruLife® SVUL Protector
Type A (Fixed) Death Benefit

Non-Guaranteed Results Based on Hypothetical Annual Gross Return of 6.50% (Net 5.72%) and Current

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
		CURRENT SITUATION				LEVERAGED GIFTING					
Year	Age(s)	Estate Value (EOY)	Exemption Amounts	Estate Tax	Total to Family	Annual Gifts	Estate Value	Exemption Amounts	Estate Tax	Irrevocable Life Insurance Trust	Total to Family
1	60/60	15,600,000	27,220,000	0	15,600,000	294,781	15,293,428	26,961,219	0	10,000,000	25,293,428
2	61/61	16,224,000	27,760,000	0	16,224,000	294,781	15,598,593	27,242,438	0	10,000,000	25,598,593
3	62/62	16,872,960	14,160,000	1,085,184	15,787,776	294,781	15,915,964	13,383,657	958,723	10,000,000	24,957,241
4	63/63	17,547,878	14,440,000	1,243,151	16,304,727	294,781	16,246,030	13,406,876	1,081,462	10,000,000	25,164,569
5	64/64	18,249,794	14,720,000	1,411,917	16,837,876	294,781	16,589,299	13,430,095	1,209,482	10,000,000	25,379,818
6	65/65	18,979,785	15,020,000	1,583,914	17,395,871	294,781	16,946,299	13,473,314	1,334,994	10,000,000	25,611,305
7	66/66	19,738,977	15,320,000	1,767,591	17,971,386	294,781	17,317,579	13,518,533	1,465,418	10,000,000	25,852,161
8	67/67	20,528,536	15,620,000	1,963,414	18,565,121	294,781	17,703,710	13,563,752	1,601,783	10,000,000	26,101,927
9	68/68	21,349,677	15,940,000	2,163,871	19,185,806	294,781	18,105,286	13,630,971	1,735,526	10,000,000	26,369,760
10	69/69	22,203,664	16,260,000	2,377,466	19,826,199	294,781	18,522,925	13,698,190	1,875,694	10,000,000	26,647,231
11	70/70	23,091,811	16,580,000	2,604,724	20,487,087	0	19,263,842	14,018,190	2,044,061	10,000,000	27,219,781
12	71/71	24,015,483	16,920,000	2,838,193	21,177,290	0	20,034,396	14,358,190	2,216,282	10,000,000	27,818,113
13	72/72	24,976,103	17,260,000	3,086,441	21,889,662	0	20,835,772	14,698,190	2,400,833	10,000,000	28,434,939
14	73/73	25,975,147	17,600,000	3,350,059	22,625,088	0	21,669,203	15,038,190	2,598,205	10,000,000	29,070,998
15	74/74	27,014,153	17,960,000	3,621,661	23,392,492	0	22,535,971	15,398,190	2,800,912	10,000,000	29,735,058
16	75/75	28,094,719	18,320,000	3,909,887	24,184,831	0	23,437,409	15,758,190	3,017,488	10,000,000	30,419,922
17	76/76	29,218,507	18,680,000	4,215,403	25,003,104	0	24,374,906	16,118,190	3,248,486	10,000,000	31,126,419
18	77/77	30,387,248	19,060,000	4,530,899	25,856,349	0	25,349,902	16,498,190	3,486,485	10,000,000	31,863,417
19	78/78	31,602,738	19,440,000	4,865,095	26,737,643	0	26,363,898	16,878,190	3,740,083	10,000,000	32,623,815
20	79/79	32,866,847	19,820,000	5,218,739	27,648,108	0	27,418,454	17,258,190	4,009,906	10,000,000	33,408,548
21	80/80	34,181,521	20,220,000	5,584,608	28,596,913	0	28,515,192	17,658,190	4,288,601	10,000,000	34,226,591
22	81/81	35,548,782	20,620,000	5,971,513	29,577,269	0	29,655,800	18,058,190	4,584,844	10,000,000	35,070,956
23	82/82	36,970,733	21,040,000	6,372,293	30,598,440	0	30,842,032	18,478,190	4,891,337	10,000,000	35,950,695
24	83/83	38,449,562	21,460,000	6,795,825	31,653,737	0	32,075,713	18,898,190	5,216,809	10,000,000	36,858,904
25	84/84	39,987,545	21,880,000	7,243,018	32,744,527	0	33,358,742	19,318,190	5,562,021	10,000,000	37,796,721
26	85/85	41,587,047	22,320,000	7,706,819	33,880,228	0	34,693,091	19,758,190	5,919,761	10,000,000	38,773,331
27	86/86	43,250,529	22,760,000	8,196,211	35,054,317	0	36,080,815	20,198,190	6,298,850	10,000,000	39,781,965
28	87/87	44,980,550	23,220,000	8,704,220	36,276,330	0	37,524,048	20,658,190	6,692,143	10,000,000	40,831,905
29	**88/88**	**46,779,772**	**23,680,000**	**9,239,909**	**37,539,863**	**0**	**39,025,010**	**21,118,190**	**7,108,528**	**10,000,000**	**41,916,482**
30	89/89	48,650,963	24,160,000	9,796,385	38,854,578	0	40,586,010	21,598,190	7,540,928	10,000,000	43,045,082

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Estate Tax Analysis

Valued Client, Male 60, Non-Smoker Plus
Valued Client, Female 60, Non-Smoker Plus
$10,000,000 PruLife® SVUL Protector
Type A (Fixed) Death Benefit

Non-Guaranteed Results Based on Hypothetical Annual Gross Return of 6.50% (Net 5.72%) and Current Charges.

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
		CURRENT SITUATION				LEVERAGED GIFTING					
Year	Age(s)	Estate Value (EOY)	Exemption Amounts	Estate Tax	Total to Family	Annual Gifts	Estate Value	Exemption Amounts	Estate Tax	Irrevocable Life Insurance Trust	Total to Family
31	90/90	50,597,001	24,640,000	10,382,800	40,214,201	0	42,209,450	22,078,190	7,998,304	10,000,000	44,211,146
32	91/91	52,620,881	25,140,000	10,992,352	41,628,529	0	43,897,828	22,578,190	8,473,655	10,000,000	45,424,173
33	92/92	54,725,716	25,640,000	11,634,287	43,091,430	0	45,653,741	23,078,190	8,976,021	10,000,000	46,677,721
34	93/93	56,914,745	26,160,000	12,301,898	44,612,847	0	47,479,891	23,598,190	9,498,480	10,000,000	47,981,411
35	94/94	59,191,335	26,680,000	13,004,534	46,186,801	0	49,379,087	24,118,190	10,050,159	10,000,000	49,328,928
36	95/95	61,558,988	27,220,000	13,735,595	47,823,393	0	51,354,250	24,658,190	10,624,224	10,000,000	50,730,026
37	96/96	64,021,348	27,760,000	14,504,539	49,516,809	0	53,408,420	25,198,190	11,229,892	10,000,000	52,178,528
38	97/97	66,582,202	28,320,000	15,304,881	51,277,321	0	55,544,757	25,758,190	11,860,427	10,000,000	53,684,330
39	98/98	69,245,490	28,880,000	16,146,196	53,099,294	0	57,766,547	26,318,190	12,525,143	10,256,158	55,497,563
40	99/99	72,015,309	29,460,000	17,022,124	54,993,186	0	60,077,209	26,898,190	13,217,408	10,688,559	57,548,361
41	100/100	74,895,922	30,040,000	17,942,369	56,953,553	0	62,480,298	27,478,190	13,946,643	11,162,174	59,695,829
42	101/101	77,891,759	30,640,000	18,900,703	58,991,055	0	64,979,509	28,078,190	14,706,328	11,769,655	62,042,837
43	102/102	81,007,429	31,260,000	19,898,972	61,108,457	0	67,578,690	28,698,190	15,498,000	12,407,555	64,488,245
44	103/103	84,247,726	31,880,000	20,947,090	63,300,636	0	70,281,837	29,318,190	16,331,259	13,079,364	67,029,942
45	104/104	87,617,635	32,520,000	22,039,054	65,578,581	0	73,093,111	29,958,190	17,199,768	13,787,241	69,680,584
46	105/105	91,122,341	33,180,000	23,176,936	67,945,404	0	76,016,835	30,618,190	18,105,258	14,533,342	72,444,920
47	106/106	94,767,234	33,840,000	24,370,894	70,396,341	0	79,057,509	31,278,190	19,057,528	15,360,817	75,360,798
48	107/107	98,557,924	34,520,000	25,615,169	72,942,754	0	82,219,809	31,958,190	20,050,448	16,235,237	78,404,599
49	108/108	102,500,241	35,220,000	26,912,096	75,588,144	0	85,508,602	32,658,190	21,085,965	17,159,277	81,581,914
50	109/109	106,600,250	35,920,000	28,272,100	78,328,150	0	88,928,946	33,358,190	22,174,102	18,135,768	84,890,611
51	110/110	110,864,260	36,640,000	29,689,704	81,174,556	0	92,486,103	34,078,190	23,308,965	19,167,710	88,344,848
52	111/111	115,298,831	37,380,000	31,167,532	84,131,298	0	96,185,548	34,818,190	24,492,743	20,258,281	91,951,086
53	112/112	119,910,784	38,120,000	32,716,314	87,194,470	0	100,032,969	35,558,190	25,735,712	21,410,852	95,708,110
54	113/113	124,707,215	38,880,000	34,330,886	90,376,329	0	104,034,288	36,318,190	27,032,239	22,629,002	99,631,051
55	114/114	129,695,504	39,660,000	36,014,202	93,681,302	0	108,195,660	37,098,190	28,384,788	23,916,462	103,727,334
56	115/115	134,883,324	40,460,000	37,769,330	97,113,994	0	112,523,486	37,898,190	29,795,918	25,277,176	108,004,744
57	116/116	140,278,657	41,260,000	39,607,463	100,671,194	0	117,024,426	38,698,190	31,276,294	26,715,311	112,463,442
58	117/117	145,889,803	42,080,000	41,523,921	104,365,882	0	121,705,403	39,518,190	32,820,685	28,235,273	117,119,990
59	118/118	151,725,395	42,920,000	43,522,158	108,203,237	0	126,573,619	40,358,190	34,431,971	29,841,717	121,983,364
60	119/119	157,794,411	43,780,000	45,605,764	112,188,647	0	131,636,563	41,218,190	36,113,149	31,539,564	127,062,978

* The current federal estate tax laws allow individuals to pass a certain amount to a non-spouse beneficiary free of estate tax (currently $13,610,000 for 2024). Portability, which allows a surviving spouse to use a deceased spouse's unused estate tax exclusion, could increase the surviving spouse's exclusion to $27,220,000. The exemption will be reduced by 50% after December 31, 2025. The exclusion is indexed annually for inflation, and the amount shown here assumes the current exclusion is indexed at 2.00% annually. See the Concept Illustration pages for detailed calculations.

Estate Tax Analysis

Valued Client, Male 60, Non-Smoker Plus
Valued Client, Female 60, Non-Smoker Plus
$10,000,000 PruLife® SVUL Protector
Type A (Fixed) Death Benefit

Non-Guaranteed Results Based on Hypothetical Annual Gross Return of 6.50% (Net 5.72%) and Current Charges.

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
		CURRENT SITUATION				LEVERAGED GIFTING					
Year	Age(s)	Estate Value (EOY)	Exemption Amounts	Estate Tax	Total to Family	Annual Gifts	Estate Value	Exemption Amounts	Estate Tax	Irrevocable Life Insurance Trust	Total to Family
61	120/120	164,106,188	44,660,000	47,778,475	116,327,713	0	136,902,026	42,098,190	37,867,334	33,334,015	132,368,706

* The current federal estate tax laws allow individuals to pass a certain amount to a non-spouse beneficiary free of estate tax (currently $13,610,000 for 2024). Portability, which allows a surviving spouse to use a deceased spouse's unused estate tax exclusion, could increase the surviving spouse's exclusion to $27,220,000. The exemption will be reduced by 50% after December 31, 2025. The exclusion is indexed annually for inflation, and the amount shown here assumes the current exclusion is indexed at 2.00% annually. See the Concept Illustration pages for detailed calculations.

Additional Considerations

BEFORE IMPLEMENTING THIS STRATEGY

- Any investment that you plan to purchase or pay for during retirement involves the structuring and use of your income or other assets. You should be certain you will have sufficient liquid assets to support your current and future income and expenses before considering the purchase of a life insurance policy. Equity in the home should not be considered a liquid asset.
- You should develop a comprehensive financial strategy to take into account current and future income and expenses in conjunction with implementing the strategy discussed here.
- We recommend that you consult your tax and legal advisor to discuss your situation before implementing the strategy discussed here.

ABOUT THIS CONCEPT

This concept is only intended to be used for assets that will not be needed for living expenses for the expected lifetime of the insured. It is your responsibility to estimate these needs and expenses and it is recommended that you consider developing a comprehensive financial strategy in conjunction with implementing the strategy.

IF YOUR FINANCIAL OR LEGACY SITUATION CHANGES

If you can no longer make premium payments, the life insurance policy may lapse and the results illustrated may not be achieved.

WHEN THIS STRATEGY MAY NOT BE IN YOUR BEST INTEREST

Depending on your life span, it is possible that the trust beneficiaries may receive more by just investing the assets used to pay the life insurance premiums rather than by receiving the death benefit of the life insurance policy that was purchased.

TAX AND OTHER FINANCIAL IMPLICATIONS

- There may be tax and other financial implications as a result of liquidating assets within an investment portfolio to purchase life insurance. If contemplating such a strategy, it is important to understand that life insurance is a long-term strategy to meet particular needs.
- The sale or liquidation of any stock, bond, IRA, certificate of deposit, mutual fund, annuity, or other asset may have tax consequences, additional taxes, or other costs or penalties as a result of the sale or liquidation.

ABOUT LIFE INSURANCE

- The death benefit protection offered by a life insurance policy can be a key component of a sound financial strategy.
- It is important to fully understand the terms and conditions of any financial product before purchasing it.

OTHER NOTES

- You should consider that life insurance policies contain fees and expenses, including cost of insurance, administrative fees, premium loads, surrender charges, and other charges or fees that will impact policy values.
- If you can no longer make premium payments, the life insurance death benefit may terminate, and the results illustrated may not be achieved.

Assumptions Used to Prepare the Concept Illustration

	Value	Explanation
CLIENT INFORMATION		
Family Name	Client	Name of family
Client Name	Valued	Given name of the first client
Age	60	Age of the first client (required)
Sex	Male	Sex of the first client (required)
Smoking Status	Non-Smoker Plus	Underwriting class of the first client (required)
Spouse's Name	Valued Client	Given name of the second client
Age	60	Age of the second client (if any)
Sex	Female	Sex of the second client (required)
Smoking Status	Non-Smoker Plus	Underwriting class of the second client (required)
Client's Tax Bracket	34.00%	Client's Tax Rate
ESTATE INFORMATION		
Total Estate Value	$15,000,000	
Growth Rate of Estate Assets	4.00%	
Marital Status	Married	
Death Year/Age:	29	
Post-76 Taxable Gifts	$0	
Prior Gift Taxes Paid	$0	
Number of Annual Exclusions Per Client	1	
Annual Gifting Method	None	
Federal Lifetime Exemption Used	$0	
Federal Exemption Inflation Rate	2.00%	
State Taxes?	No	
Individual State Exemption	$1,000,000	
State exemption Inflation Rate	2.00%	
Use a Specific State Estate Tax Rate?	Yes	
State Estate Tax Rate	16.00%	
Borrow to Pay Estate Taxes		
Loan Rate:	6.00%	
Loan Term:	10	
Forced Sale of Assets:		
Discount Cost	30.00%	
LIFE INSURANCE INFORMATION		
Type of Policy	Survivorship	
Policy Name	PruLife® SVUL Protector	
State	Georgia	
Death Benefit of Policy	$10,000,000	
Premium for Policy	$294,781	
Years for Premiums	10	
Current Crediting Rate	5.72%	

This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any client or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing your retirement savings. If you would like information about your particular investment needs, please contact a financial professional.

We do not provide tax, accounting, or legal advice. Clients should consult their own independent advisors as to any tax, accounting, or legal statements made herein.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company and do not apply to the underlying investment options. Policy guarantees and benefits are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

We Are Your Rock
Pruco Life Insurance Company

When you choose an insurance company for life insurance, you want to be sure that the life insurance company is financially strong and will be able to fulfill its promises, even if those promises won't come due until years later. Pruco Life Insurance Company, (which is a subsidiary of Prudential Financial, Inc.) issues life insurance contracts, and we are highly rated by major independent rating agencies for our ability to meet its financial obligations. Consistently strong ratings show that we are a company committed to keeping our promises and dedicated to doing it well.

Pruco Life Insurance Company Financial Strength

A+	**A.M. Best Company** (2nd category of 13) Superior ability to meet ongoing insurance obligations	**AA-**	**Fitch Ratings** (4th category of 21) Very strong capacity to meet policyholder and contract obligations
AA-	**Standard & Poor's** (4th category of 22) Very Strong financial security characteristics	**Aa3**	**Moody's** (4th category of 21) High quality and very low credit risk

Pruco Life Insurance Company is solely responsible for its own financial condition and contractual obligations. All guarantees are based on the claims-paying ability of the issuing company.

Ratings are as of November 1, 2023. The above ratings are subject to change. Please visit our customers' relations site, www.investor.prudential.com/ratings/default.aspx , for the most current ratings information.

We Are Leaders in What We Do

For nearly a century and a half, Prudential Financial has been helping individuals and families achieve financial wellness and standing by them during life's most important moments. It is what we do.

- **Largest life insurer in the United States** (Life and Health combined) based on total admitted assets (1)
- **2nd Largest insurer in the United States** based on net premiums written (3)
- **Fortune ® Magazine's Global 500 World's Largest Corporations®** listed for 2022 (2)
- **2nd-largest seller of individual life insurance** in the US based on new recurring premiums (4)

Fortune ® Magazine's World's Most Admired Companies ® "Insurance: Life and Health" category for the 9th consecutive year (5)	**Ethisphere 2023** World's Most Ethical Companies ® List for the 9th consecutive year (6)	**FTSE4GOOD Index Series** for the 11th consecutive year (7)

(1) As of 12/2021. Ranking for Prudential Financial, according to A.M. Best

(2) Fortune ® and "Global 500 List of the World's Largest corporations ®" are registered trademarks of Time Inc.

(3) As of 12/2021, ranking for Prudential Financial, according to A.M. Best's U.S. Life/Health

(4) According to LIMRA as of 4Q 2021, The Prudential Insurance Company of America, Pruco Life and Pruco Life of New Jersey

(5) As of 2/2022 FORTUNE® and "The World's Most Admired Companies®" are registered trademark of Time Inc., FORTUNE and Time Inc. are not affiliated with, and do not endorse products or services of Prudential Financial

(6) As of 2/2023 "Ethisphere" names and marks are registered trademarks of Ethisphere LLC and are not affiliated with, and do not endorse products or services of Prudential Financial

(7) As of 7/2021

Life Insurance Illustration

PruLife® SVUL Protector

ILLUSTRATION FOR

Valued Client

PRESENTED BY:
E J Financial Professional
Edward Jones - Sales Desk Account
280 Trumbull St
Hartford, CT 06103-3509
Phone 800-800-2738

A current PruLife® SVUL Protector INITIAL SUMMARY PROSPECTUS must accompany or precede this Illustration. It is important to note that a paper copy of the Initial Summary Prospectus must be delivered to the client prior to the completion of an application for PruLife® SVUL Protector.

E J Financial Professional, your financial professional, may be an agent operating under his or her own firm, an independent broker, or a financial professional with a Prudential Financial company. Non-Prudential financial representatives are authorized to sell and service certain insurance products of Prudential Financial companies in addition to products of companies not affiliated with Prudential Financial. The firms of non-Prudential financial representatives are not affiliated with Prudential Financial.

PruLife® SVUL Protector is issued by Pruco Life Insurance Company, 213 Washington Street, Newark, NJ 07102-2992, and is offered by prospectus only through Pruco Securities, LLC (Member SIPC), located at 751 Broad Street, Newark, NJ 07102-3777. Both are Prudential Financial companies and each is solely responsible for its own financial condition and contractual obligations. This product is also offered through broker-dealers that have selling agreements with Pruco Securities, LLC. All guarantees are based on the claims paying ability of the issuing company and do not apply to the underlying investment options.

S002

Prudential

About the Policy	**PruLife® SVUL Protector** is a flexible premium variable universal life insurance policy that covers the lives of two people. It provides a generally income-tax free death benefit, under Internal Revenue Code ("IRC") §101(a), payable upon the death of the second insured to die, for your beneficiaries. It offers protection with flexibility in premium payments and a choice of death benefit types. This illustration is intended to show how various assumed hypothetical rates of return and levels of charges can affect policy values. The policy provides no guaranteed policy values. This illustration is not intended to predict or project investment results. Keep in mind that investment returns fluctuate and actual results will be different from those illustrated, even if the actual investment return averages the same as an illustrated rate of return.

Assumptions Used to Prepare This Illustration

Policyowner	**Valued Client**
For use in	**Georgia**
First Insured's Name	**Valued Client, Male, Age 60, Non-Smoker Plus**
Second Insured's Name	**Valued Client, Female, Age 60, Non-Smoker Plus**

Basic Insurance Amount ICC21-SVULPR	**$10,000,000** Fixed Death Benefit, Cash Value Accumulation Test

See the About **PruLife® SVUL Protector** Section for information on the benefits and limitations of the riders described below. Complete details will be in the policy.	
Guaranteed Policy Split Rider ICC18 PLI 493-2018	This rider allows the policy to be split in the event of a divorce or if a substantial change in the federal tax law restricts the use of the unlimited marital deduction. This rider will allow the policy to be split into two single life policies that are each equal to one half of the face amount of the base policy, provided the conditions in the rider are met. This rider is provided at no additional cost.
Rider to Provide Lapse Protection ICC20 PLI 551-2020	A conditional No-Lapse Guarantee that will guarantee your policy does not lapse provided that sufficient premiums are paid. Based on assumptions listed on this page and elsewhere in the illustration, the No-Lapse Guarantee will provide lapse protection for the insured's lifetime regardless of the performance of the underlying investment options. Please see the No-Lapse Guarantee in the Additional Information section for terms and conditions.

Billed Premium	**$294,781.00 paid Annually in the first year.** See Your Policy in Action for later payments.
Timing of Payments	Payments are made on the first day of each modal payment period.
Distributions	None

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

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

Glossary of Terms

Ages
Age of the insureds at the beginning of each policy year.

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

Basic Insurance Amount
This is the face amount of your Policy.

Cash Value
The amount you would receive, based on the assumptions used in this illustration, if you surrendered the policy. This amount is equal to the Contract Fund minus any Surrender Charges that may apply within the first 14 policy years. The Cash Value does not reflect any taxes that may be due upon surrender of the policy.

Cash Value Accumulation Test
This illustration assumes that the policyowner has chosen the Cash Value Accumulation Test. Please refer to the initial summary prospectus for more information about the definition of life insurance.

Contract Fund
The value of the policy illustrated as of the end of each policy year. The Contract Fund may vary and includes the total net premiums, less charges and withdrawals, amounts from the performance of the Variable Investment Options and the Fixed Rate Option, together with any outstanding loan principal plus loan interest credited and does not include any surrender charges.

All amounts deducted from the Contract Fund including monthly charges are deducted proportionately from the Fixed Rate Option and Variable Investment Options. See the Hypothetical Annual Gross Rates of Return section for illustrated allocations and interest rates.

Current and Maximum Charges
The Current Charges are the amounts that we now charge and these charges are not guaranteed. We can increase the current charges without giving advance notice, but we cannot charge more than the Guaranteed Maximum Charges.

Death Benefit
The amount payable under the policy upon the death of the second insured to die. The amount shown in the illustration is as of the end of the policy year.

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

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

Glossary of Terms

Lapse

Lapse occurs when the policy's No-Lapse Guarantee is not in effect, the policy's Cash Value is zero, and coverage ends. The illustration will show "END" in the year of lapse.

Loan

The amount of any loan assumed to be taken at the beginning of each policy year. Loan repayments are indicated by a negative number in the Loans and Withdrawals report.

Both standard and preferred loans are available on this policy. The standard loan interest rate is 2.00%. After 10 years, all new or existing loans are considered preferred loan with an interest rate of only 1.05%. Loan interest charged on standard or preferred loans is payable at the end of each policy year. The portion of the Contract Fund equal to any loan is credited with interest at an effective annual rate of 1.00%.

Each loan request must be submitted to the Company.

This illustration assumes that if a standard loan is outstanding or a loan is taken on or after the 10^{th} policy anniversary, the loan will be considered a preferred loan, to the maximum extent available.

The policy provides that the maximum loan value available at any time is equal to 99% of the unborrowed portion of the Cash Value, or up to 100% of the Cash Value in the Fixed Account. This illustration assumes that amounts to be borrowed are transferred to the Fixed Account immediately prior to the processing of the loan.

Loans you take against the contract are ordinarily treated as debt and are not considered distributions subject to tax. However, you should know that the Internal Revenue Service may take the position that the preferred loan should be treated as a distribution for tax purposes because of the relatively low differential between the loan interest rate and the contract's crediting rate. Distributions are subject to income tax. Were the Internal Revenue Service to take this position, Pruco Life would take reasonable steps to attempt to avoid this result, including modifying the contract's loan provisions, but cannot guarantee that such efforts would be successful.

Surrender Charges

Surrender charges may apply within the first 14 policy years of initial base policy coverage if you make a withdrawal on a policy with a Type A (Fixed) death benefit, reduce the Basic Insurance Amount, or surrender the policy.

Non-Guaranteed Results Based on Hypothetical Annual Gross Returns of 6.50% (Net 5.72%)@ and Current Charges

Year	Contract Fund	Surrender Charge	Surrender Value
1	222,538	92,992	129,546
2	457,769	89,907	367,862
3	706,368	86,827	619,541
4	969,015	83,753	885,262
5	1,246,456	80,685	1,165,771
6	1,558,781	77,626	1,481,155
7	1,888,652	77,626	1,811,026
8	2,237,040	77,626	2,159,414
9	2,604,939	77,626	2,527,313
10	2,993,328	77,626	2,915,702

Glossary of Terms

11	3,136,409	62,101	3,074,308
12	3,286,527	46,576	3,239,951
13	3,443,754	31,050	3,412,704
14	3,608,466	15,525	3,592,941
15	3,780,825	0 +	3,780,825

+ Surrender Charge is zero in year 15 and thereafter.

Surrender Value

The Surrender Value is the amount you would receive, based on the assumptions used in this illustration, if you surrendered the policy. This amount is equal to the Contract Fund minus any Surrender Charges, minus the outstanding loan and any unpaid Loan Interest. The Surrender Value does not reflect any taxes that may be due upon surrender of the policy. The value shown in the illustration is as of the end of the policy year.

Your Policy in Action

Valued Client, Male, 60
Non-Smoker Plus
Valued Client, Female, 60
Non-Smoker Plus
$10,000,000 PruLife® SVUL Protector
Type A (Fixed) Death Benefit
Cash Value Accumulation
Weighted Average

Non-guaranteed results shown on this report are based on hypothetical rates of return and current charges. For additional non-guaranteed results based on different sets of assumptions, see the **Alternate Values Based on Alternate Hypothetical Rates of Return and Charges Report**, which follows immediately after this report.

The values shown here, including Annual Premium Outlay, are not guaranteed. This report uses the average of fund expenses for all variable investment options, weighted by the total amounts allocated to each variable investment option by all policyholders.

Non-Guaranteed Results Based on Hypothetical Annual Gross Returns of 6.50% (Net 5.72%)@ and Current Charges

Year	Ages	Annual Premium Outlay	Contract Fund	Surrender Value	Death Benefit	Surrender Value (IRR)	Tax Equivalent (IRR) Surrender Value	Death Benefit (IRR)(1)	Tax Equivalent (IRR) Death Benefit (1)
1	60/60	294,781	222,538	129,546	10,000,000 <	-56.05 %	-56.05 %	3,292 %	4,988 %
2	61/61	294,781	457,769	367,862	10,000,000 <	-27.61 %	-27.61 %	434 %	658 %
3	62/62	294,781	706,368	619,541	10,000,000 <	-16.77 %	-16.77 %	184 %	279 %
4	63/63	294,781	969,015	885,262	10,000,000 <	-11.14 %	-11.14 %	107 %	163 %
5	64/64	294,781	1,246,456	1,165,771	10,000,000 <	-7.72 %	-7.72 %	72 %	109 %
6	65/65	294,781	1,558,781	1,481,155	10,000,000 <	-5.05 %	-5.05 %	52.79 %	79.98 %
7	66/66	294,781	1,888,652	1,811,026	10,000,000 <	-3.26 %	-3.26 %	40.42 %	61.24 %
8	67/67	294,781	2,237,040	2,159,414	10,000,000 <	-1.96 %	-1.96 %	32.02 %	48.52 %
9	68/68	294,781	2,604,939	2,527,313	10,000,000 <	-0.97 %	-0.97 %	25.99 %	39.38 %
10	69/69	294,781	2,993,328	2,915,702	10,000,000 <	-0.20 %	-0.20 %	21.48 %	32.55 %
Total		$2,947,810							
11	70/70	0	3,136,409	3,074,308	10,000,000 <	0.65 %	0.98 %	18.53 %	28.08 %
12	71/71	0	3,286,527	3,239,951	10,000,000 <	1.26 %	1.91 %	16.26 %	24.64 %
13	72/72	0	3,443,754	3,412,704	10,000,000 <	1.72 %	2.61 %	14.45 %	21.89 %
14	73/73	0	3,608,466	3,592,941	10,000,000 <	2.09 %	3.17 %	13.00 %	19.70 %
15	74/74	0	3,780,825	3,780,825	10,000,000 <	2.38 %	3.61 %	11.80 %	17.88 %
16	75/75	0	3,960,951	3,960,951	10,000,000 <	2.58 %	3.91 %	10.79 %	16.35 %
17	76/76	0	4,148,897	4,148,897	10,000,000 <	2.75 %	4.17 %	9.94 %	15.06 %
18	77/77	0	4,344,885	4,344,885	10,000,000 <	2.89 %	4.38 %	9.21 %	13.95 %
Total		$2,947,810							

@ Refer to the Hypothetical Annual Gross Rates of Return section.

< Indicates the No-Lapse Guarantee will provide a guarantee against lapse for the entire policy year. Please refer to the Additional Information section for terms and conditions.

(1) The IRR does not reflect the effects of income taxes. The Tax Equivalent IRR reflects an assumed annual tax rate of 34.00%.These hypothetical accounts are for demonstrative purposes only and do not represent any investments available on the market.

Your Policy in Action

Valued Client, Male, 60
Non-Smoker Plus
Valued Client, Female, 60
Non-Smoker Plus
$10,000,000 PruLife® SVUL Protector
Type A (Fixed) Death Benefit
Cash Value Accumulation
Weighted Average

Non-Guaranteed Results Based on Hypothetical Annual Gross Returns of 6.50% (Net 5.72%)@ and Current Charges

Year	Ages	Annual Premium Outlay	Contract Fund	Surrender Value	Death Benefit	Surrender Value (IRR)	Tax Equivalent (IRR) Surrender Value	Death Benefit (IRR)(1)	Tax Equivalent (IRR) Death Benefit (1)
19	78/78	0	4,547,922	4,547,922	10,000,000 <	3.01 %	4.56 %	8.58 %	13.00 %
20	79/79	0	4,757,363	4,757,363	10,000,000 <	3.11 %	4.71 %	8.03 %	12.17 %
21	80/80	0	4,996,968	4,996,968	10,000,000 <	3.22 %	4.88 %	7.54 %	11.42 %
22	81/81	0	5,242,715	5,242,715	10,000,000 <	3.32 %	5.03 %	7.11 %	10.77 %
23	82/82	0	5,494,120	5,494,120	10,000,000 <	3.40 %	5.15 %	6.73 %	10.20 %
24	83/83	0	5,750,136	5,750,136	10,000,000 <	3.46 %	5.24 %	6.38 %	9.67 %
25	84/84	0	6,008,599	6,008,599	10,000,000 <	3.51 %	5.32 %	6.07 %	9.20 %
26	85/85	0	6,267,211	6,267,211	10,000,000 <	3.55 %	5.38 %	5.78 %	8.76 %
27	86/86	0	6,524,332	6,524,332	10,000,000 <	3.57 %	5.41 %	5.52 %	8.36 %
28	87/87	0	6,777,832	6,777,832	10,000,000 <	3.58 %	5.42 %	5.29 %	8.02 %
Total		$2,947,810							
29	88/88	0	7,027,296	7,027,296	10,000,000 <	3.59 %	5.44 %	5.07 %	7.68 %
30	89/89	0	7,272,328	7,272,328	10,000,000 <	3.58 %	5.42 %	4.87 %	7.38 %
31	90/90	0	7,513,665	7,513,665	10,000,000 <	3.57 %	5.41 %	4.68 %	7.09 %
32	91/91	0	7,753,438	7,753,438	10,000,000 <	3.56 %	5.39 %	4.51 %	6.83 %
33	92/92	0	7,995,207	7,995,207	10,000,000 <	3.54 %	5.36 %	4.35 %	6.59 %
34	93/93	0	8,242,331	8,242,331	10,000,000 <	3.53 %	5.35 %	4.20 %	6.36 %
35	94/94	0	8,502,685	8,502,685	10,000,000 <	3.52 %	5.33 %	4.06 %	6.15 %
36	95/95	0	8,786,687	8,786,687	10,000,000 <	3.51 %	5.32 %	3.93 %	5.95 %
37	96/96	0	9,108,551	9,108,551	10,000,000 <	3.52 %	5.33 %	3.81 %	5.77 %
38	97/97	0	9,490,950	9,490,950	10,000,000 <	3.54 %	5.36 %	3.70 %	5.61 %
Total		$2,947,810							
39	98/98	0	9,957,435	9,957,435	10,256,158 <	3.58 %	5.42 %	3.66 %	5.55 %
40	99/99	0	10,478,980	10,478,980	10,688,559 <	3.62 %	5.48 %	3.68 %	5.58 %
41	100/100	0	11,051,658	11,051,658	11,162,174 <	3.67 %	5.56 %	3.70 %	5.61 %
42	101/101	0	11,653,124	11,653,124	11,769,655 <	3.72 %	5.64 %	3.75 %	5.68 %
43	102/102	0	12,284,708	12,284,708	12,407,555 <	3.76 %	5.70 %	3.79 %	5.74 %
44	103/103	0	12,949,865	12,949,865	13,079,364 <	3.80 %	5.76 %	3.83 %	5.80 %
45	104/104	0	13,650,734	13,650,734	13,787,241 <	3.84 %	5.82 %	3.87 %	5.86 %
46	105/105	0	14,389,448	14,389,448	14,533,342 <	3.88 %	5.88 %	3.90 %	5.91 %
47	106/106	0	15,208,730	15,208,730	15,360,817 <	3.92 %	5.94 %	3.95 %	5.98 %
48	107/107	0	16,074,492	16,074,492	16,235,237 <	3.96 %	6.00 %	3.99 %	6.05 %
Total		$2,947,810							

@ Refer to the Hypothetical Annual Gross Rates of Return section.

< Indicates the No-Lapse Guarantee will provide a guarantee against lapse for the entire policy year. Please refer to the Additional Information section for terms and conditions.

(1) The IRR does not reflect the effects of income taxes. The Tax Equivalent IRR reflects an assumed annual tax rate of 34.00%.These hypothetical accounts are for demonstrative purposes only and do not represent any investments available on the market.

You will find an explanation of many of the terms used in this illustration in the Glossary of Terms.

Your Policy in Action

Valued Client, Male, 60
Non-Smoker Plus
Valued Client, Female, 60
Non-Smoker Plus
$10,000,000 PruLife® SVUL Protector
Type A (Fixed) Death Benefit
Cash Value Accumulation
Weighted Average

Non-Guaranteed Results Based on Hypothetical Annual Gross Returns of 6.50% (Net 5.72%)@ and Current Charges

Year	Ages	Annual Premium Outlay	Contract Fund	Surrender Value	Death Benefit	Surrender Value (IRR)	Tax Equivalent (IRR) Surrender Value	Death Benefit (IRR)(1)	Tax Equivalent (IRR) Death Benefit (1)
49	108/108	0	16,989,383	16,989,383	17,159,277 <	4.00 %	6.06 %	4.02 %	6.09 %
50	109/109	0	17,956,206	17,956,206	18,135,768 <	4.04 %	6.12 %	4.06 %	6.15 %
51	110/110	0	18,977,931	18,977,931	19,167,710 <	4.07 %	6.17 %	4.09 %	6.20 %
52	111/111	0	20,057,704	20,057,704	20,258,281 <	4.10 %	6.21 %	4.13 %	6.26 %
53	112/112	0	21,198,864	21,198,864	21,410,852 <	4.14 %	6.27 %	4.16 %	6.30 %
54	113/113	0	22,404,953	22,404,953	22,629,002 <	4.17 %	6.32 %	4.19 %	6.35 %
55	114/114	0	23,679,666	23,679,666	23,916,462 <	4.20 %	6.36 %	4.22 %	6.39 %
56	115/115	0	25,026,907	25,026,907	25,277,176 <	4.23 %	6.41 %	4.25 %	6.44 %
57	116/116	0	26,450,803	26,450,803	26,715,311 <	4.25 %	6.44 %	4.27 %	6.47 %
58	117/117	0	27,955,716	27,955,716	28,235,273 <	4.28 %	6.48 %	4.30 %	6.52 %
Total		$2,947,810							
59	118/118	0	29,546,254	29,546,254	29,841,717 <	4.31 %	6.53 %	4.32 %	6.55 %
60	119/119	0	31,227,291	31,227,291	31,539,564 <	4.33 %	6.56 %	4.35 %	6.59 %
61	120/120	0	33,003,975	33,003,975	33,334,015 <	4.35 %	6.59 %	4.37 %	6.62 %
Total		$2,947,810							

@ Refer to the Hypothetical Annual Gross Rates of Return section.

< Indicates the No-Lapse Guarantee will provide a guarantee against lapse for the entire policy year. Please refer to the Additional Information section for terms and conditions.

(1) The IRR does not reflect the effects of income taxes. The Tax Equivalent IRR reflects an assumed annual tax rate of 34.00%.These hypothetical accounts are for demonstrative purposes only and do not represent any investments available on the market.

You will find an explanation of many of the terms used in this illustration in the Glossary of Terms.

Alternate Values Based on Alternate Hypothetical Rates of Return and Charges

Valued Client, Male, 60
Non-Smoker Plus
Valued Client, Female, 60
Non-Smoker Plus
$10,000,000 PruLife® SVUL Protector
Type A (Fixed) Death Benefit
Cash Value Accumulation
Alternate Values – Weighted Average

Various hypothetical rates of return and current and maximum charges show how the policy may perform under different assumptions. The values shown here, including Annual Premium Outlay, are not guaranteed. This report uses the average of fund expenses for all variable investment options, weighted by the total amounts allocated to each variable investment option by all policyholders.

MEC TESTING IS NOT ILLUSTRATED IN THIS REPORT

			Non-Guaranteed Results Based on Hypothetical Annual Gross Returns and Assumed Charges			
			6.50% (Net 5.46%) @ and Maximum Charges		0.00% (Net -1.04%) @ and Maximum Charges	
Year	Ages	Annual Premium Outlay	Surrender Value	Death Benefit	Surrender Value	Death Benefit
1	60/60	294,781	80,206	10,000,000 <	68,191	10,000,000 <
2	61/61	294,781	265,514	10,000,000 <	230,362	10,000,000 <
3	62/62	294,781	460,223	10,000,000 <	390,346	10,000,000 <
4	63/63	294,781	664,711	10,000,000 <	548,025	10,000,000 <
5	64/64	294,781	879,359	10,000,000 <	703,264	10,000,000 <
6	65/65	294,781	1,104,547	10,000,000 <	855,900	10,000,000 <
7	66/66	294,781	1,337,617	10,000,000 <	1,002,700	10,000,000 <
8	67/67	294,781	1,582,019	10,000,000 <	1,146,510	10,000,000 <
9	68/68	294,781	1,838,128	10,000,000 <	1,287,057	10,000,000 <
10	69/69	294,781	2,106,266	10,000,000 <	1,423,975	10,000,000 <
Total		$2,947,810				
11	70/70	0	2,180,196	10,000,000 <	1,363,958	10,000,000 <
12	71/71	0	2,253,915	10,000,000 <	1,300,848	10,000,000 <
13	72/72	0	2,326,510	10,000,000 <	1,233,561	10,000,000 <
14	73/73	0	2,396,813	10,000,000 <	1,160,732	10,000,000 <
15	74/74	0	2,463,343	10,000,000 <	1,080,662	10,000,000 <
16	75/75	0	2,508,778	10,000,000 <	975,777	10,000,000 <
17	76/76	0	2,546,410	10,000,000 <	859,072	10,000,000 <
18	77/77	0	2,573,395	10,000,000 <	727,321	10,000,000 <
19	78/78	0	2,586,002	10,000,000 <	576,283	10,000,000 <
20	79/79	0	2,579,205	10,000,000 <	400,205	10,000,000 <
Total		$2,947,810				

@ Refer to the Hypothetical Annual Gross Rates of Return section.

< Indicates the No-Lapse Guarantee will provide a guarantee against lapse for the entire policy year. Please refer to the Additional Information section for terms and conditions.

You will find an explanation of many of the terms used in this illustration in the Glossary of Terms.

Alternate Values Based on Alternate Hypothetical Rates of Return and Charges

Valued Client, Male, 60
Non-Smoker Plus
Valued Client, Female, 60
Non-Smoker Plus
$10,000,000 PruLife® SVUL Protector
Type A (Fixed) Death Benefit
Cash Value Accumulation
Alternate Values – Weighted Average

MEC TESTING IS NOT ILLUSTRATED IN THIS REPORT

Non-Guaranteed Results Based on Hypothetical Annual Gross Returns and Assumed Charges

			6.50% (Net 5.46%)@ and Maximum Charges		0.00% (Net -1.04%)@ and Maximum Charges	
Year	Ages	Annual Premium Outlay	Surrender Value	Death Benefit	Surrender Value	Death Benefit
21	80/80	0	2,546,520	10,000,000 <	191,642	10,000,000 <
22	81/81	0	2,480,765	10,000,000 <	0	10,000,000 <
23	82/82	0	2,373,390	10,000,000 <	0	10,000,000 <
24	83/83	0	2,212,062	10,000,000 <	0	10,000,000 <
25	84/84	0	1,976,432	10,000,000 <	0	10,000,000 <
26	85/85	0	1,642,405	10,000,000 <	0	10,000,000 <
27	86/86	0	1,182,556	10,000,000 <	0	10,000,000 <
28	87/87	0	554,892	10,000,000 <	0	10,000,000 <
29	88/88	0	0	10,000,000 <	0	10,000,000 <
30	89/89	0	0	10,000,000 <	0	10,000,000 <
Total		$2,947,810				
31	90/90	0	0	10,000,000 <	0	10,000,000 <
32	91/91	0	0	10,000,000 <	0	10,000,000 <
33	92/92	0	0	10,000,000 <	0	10,000,000 <
34	93/93	0	0	10,000,000 <	0	10,000,000 <
35	94/94	0	0	10,000,000 <	0	10,000,000 <
36	95/95	0	0	10,000,000 <	0	10,000,000 <
37	96/96	0	0	10,000,000 <	0	10,000,000 <
38	97/97	0	0	10,000,000 <	0	10,000,000 <
39	98/98	0	0	10,000,000 <	0	10,000,000 <
40	99/99	0	0	10,000,000 <	0	10,000,000 <
Total		$2,947,810				
41	100/100	0	0	10,000,000 <	0	10,000,000 <
42	101/101	0	0	10,000,000 <	0	10,000,000 <
43	102/102	0	0	10,000,000 <	0	10,000,000 <
44	103/103	0	0	10,000,000 <	0	10,000,000 <
45	104/104	0	0	10,000,000 <	0	10,000,000 <
46	105/105	0	0	10,000,000 <	0	10,000,000 <
47	106/106	0	0	10,000,000 <	0	10,000,000 <
48	107/107	0	0	10,000,000 <	0	10,000,000 <
49	108/108	0	0	10,000,000 <	0	10,000,000 <
50	109/109	0	0	10,000,000 <	0	10,000,000 <
Total		$2,947,810				

@ Refer to the Hypothetical Annual Gross Rates of Return section.

< Indicates the No-Lapse Guarantee will provide a guarantee against lapse for the entire policy year. Please refer to the Additional Information section for terms and conditions.

You will find an explanation of many of the terms used in this illustration in the Glossary of Terms.

Alternate Values Based on Alternate Hypothetical Rates of Return and Charges

Valued Client, Male, 60
Non-Smoker Plus
Valued Client, Female, 60
Non-Smoker Plus
$10,000,000 PruLife® SVUL Protector
Type A (Fixed) Death Benefit
Cash Value Accumulation
Alternate Values – Weighted Average

MEC TESTING IS NOT ILLUSTRATED IN THIS REPORT

			Non-Guaranteed Results Based on Hypothetical Annual Gross Returns and Assumed Charges			
			6.50% (Net 5.46%) @ and Maximum Charges		0.00% (Net -1.04%) @ and Maximum Charges	
Year	Ages	Annual Premium Outlay	Surrender Value	Death Benefit	Surrender Value	Death Benefit
51	110/110	0	0	10,000,000 <	0	10,000,000 <
52	111/111	0	0	10,000,000 <	0	10,000,000 <
53	112/112	0	0	10,000,000 <	0	10,000,000 <
54	113/113	0	0	10,000,000 <	0	10,000,000 <
55	114/114	0	0	10,000,000 <	0	10,000,000 <
56	115/115	0	0	10,000,000 <	0	10,000,000 <
57	116/116	0	0	10,000,000 <	0	10,000,000 <
58	117/117	0	0	10,000,000 <	0	10,000,000 <
59	118/118	0	0	10,000,000 <	0	10,000,000 <
60	119/119	0	0	10,000,000 <	0	10,000,000 <
Total		$2,947,810				
61	120/120	0	0	10,000,000 <	0	10,000,000 <
Total		$2,947,810				

@ Refer to the Hypothetical Annual Gross Rates of Return section.

< Indicates the No-Lapse Guarantee will provide a guarantee against lapse for the entire policy year. Please refer to the Additional Information section for terms and conditions.

You will find an explanation of many of the terms used in this illustration in the Glossary of Terms.

Hypothetical Annual Gross Rates of Return

About Rates of Return

The table below shows the Gross Annual Returns used to produce this illustration. They represent the assumed gross returns of the Policy's underlying investment options selected for this illustration (see below). These rates are illustrative only and should not be deemed a representation of past or future investment performance.

Hypothetical Annual Rates of Return

Year	Hypothetical Annual Gross Return
1 thru 61	6.50%

Gross Returns less mortality and expense risk charges and fund expenses are the Net Returns. The current mortality and expense risk charges are equal to 0.25% of the variable investment options available. The guaranteed maximum mortality and expense risk charges are equal to 0.50% of the variable investment options.

The current fund expenses deducted are equal to 0.53%, which is the weighted average. The weighted average is the average of fund expenses for all variable investment options, weighted by the total amounts allocated to each variable investment option by all policyholders for this type of life insurance policy. Calculations will be based on assets under management available as of an asset evaluation date of December 31, 2022. New variable investment options added during the course of the year will have no impact on the calculation of this rate until the next year.

For information on fund expenses please refer to the current PruLife® SVUL Protector initial summary prospectus.

Assumed Portfolio Allocation

Variable Investment Options	Total Fund Expenses	Current Fund Expenses	Percentage Of Total Assets Under Management
PSF Global	0.79%	0.74%	4.64%
PSF Mid-Cap Growth	0.66%	0.65%	1.02%
PSF PGIM 50/50 Balanced	0.57%	0.57%	9.16%
PSF Flexible Managed	0.62%	0.61%	16.36%
PSF Gov't Money Market	0.32%	0.32%	1.77%
PSF PGIM High Yield Bond	0.60%	0.57%	1.56%
PSF PGIM Jennison Blend	0.46%	0.46%	17.45%
PSF PGIM Jennison Growth	0.62%	0.62%	7.59%
PSF PGIM Jennison Value	0.42%	0.42%	4.95%
PSF Total Return Bond	0.43%	0.43%	3.20%
PSF Small-Cap Stock	0.38%	0.38%	3.62%
PSF Stock Index	0.29%	0.29%	15.19%
AST Advan Strat AA	1.10%	0.90%	0.16%
AST Balanced Asset Alloc	0.99%	0.88%	1.60%
AST Core Fixed Income	0.73%	0.68%	0.55%
AST Global Bond	1.03%	0.84%	0.09%
AST International Equity	1.06%	0.99%	1.04%
AST J.P. Morgan Tac Pres	1.03%	0.91%	0.10%
AST Large-Cap Growth	0.93%	0.87%	2.05%
AST Large-Cap Value	0.82%	0.80%	0.93%
AST MFS Global Equity	1.12%	1.11%	0.43%
AST Mid-Cap Growth	1.11%	1.06%	0.36%
AST Preserv Asset Alloc	0.97%	0.89%	0.21%
AST Pru Growth Alloc	0.89%	0.89%	0.47%

Hypothetical Annual Gross Rates of Return

AST T. Rowe Price AA	0.88%	0.87%	0.57%
AFIS® Growth Fund	0.59%	0.59%	1.24%
AFIS® Growth-Income Fund	0.53%	0.53%	1.04%
AFIS® International Fund	0.78%	0.78%	0.50%
AFIS® Wash Mut Inv Fund	0.65%	0.50%	0.27%
BNY Mellon Sus US Eqty	0.93%	0.93%	0.07%
MFS Utilities IC	0.79%	0.78%	0.23%
NB AMT Sustainable Eqty	1.18%	1.17%	0.06%
TOPS® Agg Growth ETF	0.54%	0.54%	0.35%
TOPS® Balanced ETF	0.55%	0.55%	0.23%
TOPS® Cnservative ETF	0.58%	0.58%	0.04%
TOPS® Growth ETF	0.55%	0.55%	0.37%
TOPS® Mng Rsk Bal ETF	0.76%	0.76%	0.05%
TOPS® Mng Rsk Grt ETF	0.74%	0.74%	0.11%
TOPS® Mg Rk Md Gr ETF	0.75%	0.75%	0.09%
TOPS® Mod Growth ETF	0.55%	0.55%	0.30%
Weighted Average	0.54%	0.53%	100.00%

Total Fund Expenses are deducted from the Fund's assets, including management fees, distribution and/or service (12b-1) fees, and other expenses.

Current Fund Expenses may take into account expense reimbursements from the fund companies. These reimbursements are voluntary and can be terminated at any time. Please see your initial summary prospectus for more information.

This illustration assumes that net premiums have been allocated proportionately to the total amount of money invested in each variable investment option by all policyholders for this type of life insurance policy.

Allocations may also be made to the Fixed Rate Option for this product. The Fixed Rate Option guaranteed minimum interest rate is 1.00% and the current declared interest rate is 3.05%. Refer to the initial summary prospectus for more information.

Investors should consider the investment objectives, risks, and charges and expenses carefully before investing in the contract, and/or underlying portfolios. The initial summary prospectus for the contract and the prospectus or summary prospectus for the underlying portfolios (collectively, the “prospectus(es)"), contains this information as well as other important information. A copy of the prospectus(es) may be obtained from prudential.com. Contact your financial professional for the prospectus(es). You should read the prospectus(es) carefully before investing.

It is possible to lose money by investing in securities.

Supplemental Report

Valued Client, Male, 60
Non-Smoker Plus
Valued Client, Female, 60
Non-Smoker Plus
$10,000,000 PruLife® SVUL Protector
Type A (Fixed) Death Benefit
Cash Value Accumulation
Weighted Average

For comparison purposes, this report shows policy values based on two different Premium Outlays. One Premium Outlay is based on the premium amount to Endow at younger insured Age 100; the other is based on the premium amount for Lapse Protection thru younger insured Age 120. The values shown, including the Premium Outlays, are not guaranteed.

Lapse Protection thru younger insured Age 120 means that the policy remains in effect to younger insured age 120 based on a premium outlay that maintains the conditional No-Lapse Guarantees. Several factors can shorten the length of the No-Lapse Guarantees -- see the No-Lapse Guarantee and Rider to Provide Lapse Protection sections of this illustration for important details. The premium outlay is based on the non-guaranteed assumptions shown below and elsewhere in the illustration, and it reflects the premium amount(s) you plan to pay. Refer to the Alternate Values section for results based on a hypothetical gross return of 0% and Maximum Charges.

Endowment at Age 100 means that the Surrender Value at younger insured age 100 is at least equal to the basic insurance amount. If you continue the policy past younger insured age 100, in subsequent years the Surrender Value will be different and may be more or less than the basic insurance amount. The premium outlay is based on the same assumptions used in *Lapse Protection thru younger insured Age 120* except for the Endowment premium option. The results for this premium option are shown for comparison purposes only and do not apply to any other section or report within this illustration. For more information on this scenario, you can request a basic illustration for this option.

Non-Guaranteed Results Based on Hypothetical Annual Gross Returns and Assumed Charges

		Lapse Protection thru younger insured Age 120				**Endowment at younger insured Age 100**						
		6.50% (Net 5.72%)@ and Current Charges				6.50% (Net 5.72%) @ and Current Charges				0.00% (Net -1.04%)@ and Maximum Charges **MEC Testing is not Illustrated**		
Year	Ages	Annual Premium Outlay	Contract Fund	Surrender Value	Death Benefit	Annual Premium Outlay	Contract Fund	Surrender Value	Death Benefit	Annual Premium Outlay	Surrender Value	Death Benefit
1	60/60	294,781	222,538	129,546	10,000,000 <	291,141	219,822	126,830	10,000,000 <	291,141	65,939	10,000,000 <
2	61/61	294,781	457,769	367,862	10,000,000 <	291,141	452,183	362,276	10,000,000 <	291,141	225,883	10,000,000 <
3	62/62	294,781	706,368	619,541	10,000,000 <	291,141	697,745	610,918	10,000,000 <	291,141	383,661	10,000,000 <
4	63/63	294,781	969,015	885,262	10,000,000 <	291,141	957,183	873,430	10,000,000 <	291,141	539,156	10,000,000 <
5	64/64	294,781	1,246,456	1,165,771	10,000,000 <	291,141	1,231,231	1,150,546	10,000,000 <	291,141	692,233	10,000,000 <
6	65/65	294,781	1,558,781	1,481,155	10,000,000 <	291,141	1,539,390	1,461,764	10,000,000 <	291,141	842,727	10,000,000 <
7	66/66	294,781	1,888,652	1,811,026	10,000,000 <	291,141	1,864,856	1,787,230	10,000,000 <	291,141	987,404	10,000,000 <
8	67/67	294,781	2,237,040	2,159,414	10,000,000 <	291,141	2,208,586	2,130,960	10,000,000 <	291,141	1,129,109	10,000,000 <
9	68/68	294,781	2,604,939	2,527,313	10,000,000 <	291,141	2,571,555	2,493,929	10,000,000 <	291,141	1,267,568	10,000,000 <
10	69/69	294,781	2,993,328	2,915,702	10,000,000 <	291,141	2,954,729	2,877,103	10,000,000 <	291,141	1,402,410	10,000,000 <
Total		$2,947,810				$2,911,410				$2,911,410		
11	70/70	0	3,136,409	3,074,308	10,000,000 <	0	3,095,584	3,033,483	10,000,000 <	0	1,342,585	10,000,000 <
12	71/71	0	3,286,527	3,239,951	10,000,000 <	0	3,243,338	3,196,762	10,000,000 <	0	1,279,655	10,000,000 <
13	72/72	0	3,443,754	3,412,704	10,000,000 <	0	3,398,056	3,367,006	10,000,000 <	0	1,212,533	10,000,000 <
14	73/73	0	3,608,466	3,592,941	10,000,000 <	0	3,560,100	3,544,575	10,000,000 <	0	1,139,855	10,000,000 <
15	74/74	0	3,780,825	3,780,825	10,000,000 <	0	3,729,620	3,729,620	10,000,000 <	0	1,059,917	10,000,000 <
16	75/75	0	3,960,951	3,960,951	10,000,000 <	0	3,906,719	3,906,719	10,000,000 <	0	955,139	10,000,000 <
Total		$2,947,810				$2,911,410				$2,911,410		

@ Refer to the Hypothetical Annual Gross Rates of Return section
< Indicates the No-Lapse Guarantee will provide a guarantee against lapse for the entire policy year. **Please refer to the Additional Information section for terms and conditions.**
‡ The policy ends and coverage ceases because the Cash Value is not greater than zero and the Lapse Protection is not in effect. You will have taxable income under the policy if the policy ends with an outstanding loan in excess of cost basis. Please refer to the Additional Information section for more information.

You will find an explanation of many of the terms used in this illustration in the Glossary of Terms.

Supplemental Report

Valued Client, Male, 60
Non-Smoker Plus
Valued Client, Female, 60
Non-Smoker Plus
$10,000,000 PruLife® SVUL Protector
Type A (Fixed) Death Benefit
Cash Value Accumulation
Weighted Average

Non-Guaranteed Results Based on Hypothetical Annual Gross Returns and Assumed Charges

		Lapse Protection thru younger insured Age 120				Endowment at younger insured Age 100						
		6.50% (Net 5.72%)@ and Current Charges				6.50% (Net 5.72%) @ and Current Charges				0.00% (Net -1.04%)@ and Maximum Charges **MEC Testing is not Illustrated**		
Year	Ages	Annual Premium Outlay	Contract Fund	Surrender Value	Death Benefit	Annual Premium Outlay	Contract Fund	Surrender Value	Death Benefit	Annual Premium Outlay	Surrender Value	Death Benefit
17	76/76	0	4,148,897	4,148,897	10,000,000 <	0	4,091,435	4,091,435	10,000,000 <	0	838,512	10,000,000 <
18	77/77	0	4,344,885	4,344,885	10,000,000 <	0	4,283,967	4,283,967	10,000,000 <	0	706,805	10,000,000 <
19	78/78	0	4,547,922	4,547,922	10,000,000 <	0	4,483,287	4,483,287	10,000,000 <	0	555,768	10,000,000 <
20	79/79	0	4,757,363	4,757,363	10,000,000 <	0	4,688,709	4,688,709	10,000,000 <	0	379,637	10,000,000 <
21	80/80	0	4,996,968	4,996,968	10,000,000 <	0	4,923,940	4,923,940	10,000,000 <	0	170,951	10,000,000 <
22	81/81	0	5,242,715	5,242,715	10,000,000 <	0	5,164,895	5,164,895	10,000,000 <	0	0	10,000,000 <
23	82/82	0	5,494,120	5,494,120	10,000,000 <	0	5,411,012	5,411,012	10,000,000 <	0	0	10,000,000 <
24	83/83	0	5,750,136	5,750,136	10,000,000 <	0	5,661,137	5,661,137	10,000,000 <	0	0	10,000,000 <
25	84/84	0	6,008,599	6,008,599	10,000,000 <	0	5,912,940	5,912,940	10,000,000 <	0	0	10,000,000 <
26	85/85	0	6,267,211	6,267,211	10,000,000 <	0	6,163,903	6,163,903	10,000,000 <	0	0	10,000,000 <
Total		$2,947,810				$2,911,410				$2,911,410		
27	86/86	0	6,524,332	6,524,332	10,000,000 <	0	6,412,105	6,412,105	10,000,000 <	0	0	10,000,000 <
28	87/87	0	6,777,832	6,777,832	10,000,000 <	0	6,655,015	6,655,015	10,000,000 <	0	0	10,000,000 <
29	88/88	0	7,027,296	7,027,296	10,000,000 <	0	6,891,733	6,891,733	10,000,000 <	0	0	10,000,000 <
30	89/89	0	7,272,328	7,272,328	10,000,000 <	0	7,121,185	7,121,185	10,000,000 <	0	0	10,000,000 <
31	90/90	0	7,513,665	7,513,665	10,000,000 <	0	7,343,205	7,343,205	10,000,000 <	0	0	10,000,000 <
32	91/91	0	7,753,438	7,753,438	10,000,000 <	0	7,558,719	7,558,719	10,000,000 <	0	0	10,000,000 <
33	92/92	0	7,995,207	7,995,207	10,000,000 <	0	7,769,641	7,769,641	10,000,000 <	0	0	10,000,000 <
34	93/93	0	8,242,331	8,242,331	10,000,000 <	0	7,976,798	7,976,798	10,000,000 <	0	0	10,000,000 <
35	94/94	0	8,502,685	8,502,685	10,000,000 <	0	8,184,727	8,184,727	10,000,000 <	0	0	10,000,000 <
36	95/95	0	8,786,687	8,786,687	10,000,000 <	0	8,398,896	8,398,896	10,000,000 <	0	0	10,000,000 <
Total		$2,947,810				$2,911,410				$2,911,410		
37	96/96	0	9,108,551	9,108,551	10,000,000 <	0	8,625,771	8,625,771	10,000,000 <	0	0	10,000,000 <
38	97/97	0	9,490,950	9,490,950	10,000,000 <	0	8,876,273	8,876,273	10,000,000 <	0	0	10,000,000 <
39	98/98	0	9,957,435	9,957,435	10,256,158 <	0	9,167,655	9,167,655	10,000,000 <	0	0	10,000,000 <
40	99/99	0	10,478,980	10,478,980	10,688,559 <	0	9,527,612	9,527,612	10,000,000 <	0	0	10,000,000 <
41	100/100	0	11,051,658	11,051,658	11,162,174 <	0	10,000,305	10,000,305	10,100,308 <	0	0	10,000,000 <
42	101/101	0	11,653,124	11,653,124	11,769,655 <	0	10,544,544	10,544,544	10,649,990 <	0	0	10,000,000 <
Total		$2,947,810				$2,911,410				$2,911,410		

@ Refer to the Hypothetical Annual Gross Rates of Return section
< Indicates the No-Lapse Guarantee will provide a guarantee against lapse for the entire policy year. **Please refer to the Additional Information section for terms and conditions.**
‡ The policy ends and coverage ceases because the Cash Value is not greater than zero and the Lapse Protection is not in effect. You will have taxable income under the policy if the policy ends with an outstanding loan in excess of cost basis. Please refer to the Additional Information section for more information.

You will find an explanation of many of the terms used in this illustration in the Glossary of Terms.

Supplemental Report

Valued Client, Male, 60
Non-Smoker Plus
Valued Client, Female, 60
Non-Smoker Plus
$10,000,000 PruLife® SVUL Protector
Type A (Fixed) Death Benefit
Cash Value Accumulation
Weighted Average

Non-Guaranteed Results Based on Hypothetical Annual Gross Returns and Assumed Charges

		Lapse Protection thru younger insured Age 120				Endowment at younger insured Age 100						
		6.50% (Net 5.72%)@ and Current Charges				6.50% (Net 5.72%) @ and Current Charges				0.00% (Net -1.04%)@ and Maximum Charges **MEC Testing is not Illustrated**		
Year	Ages	Annual Premium Outlay	Contract Fund	Surrender Value	Death Benefit	Annual Premium Outlay	Contract Fund	Surrender Value	Death Benefit	Annual Premium Outlay	Surrender Value	Death Benefit
43	102/102	0	12,284,708	12,284,708	12,407,555 <	0	11,116,036	11,116,036	11,227,196 <	0	0	10,000,000 <
44	103/103	0	12,949,865	12,949,865	13,079,364 <	0	11,717,906	11,717,906	11,835,085 <	0	0	10,000,000 <
45	104/104	0	13,650,734	13,650,734	13,787,241 <	0	12,352,091	12,352,091	12,475,612 <	0	0	10,000,000 <
46	105/105	0	14,389,448	14,389,448	14,533,342 <	0	13,020,520	13,020,520	13,150,725 <	0	0	10,000,000 <
47	106/106	0	15,208,730	15,208,730	15,360,817 <	0	13,761,851	13,761,851	13,899,469 <	0	0	10,000,000 <
48	107/107	0	16,074,492	16,074,492	16,235,237 <	0	14,545,240	14,545,240	14,690,693 <	0	0	10,000,000 <
49	108/108	0	16,989,383	16,989,383	17,159,277 <	0	15,373,084	15,373,084	15,526,815 <	0	0	10,000,000 <
50	109/109	0	17,956,206	17,956,206	18,135,768 <	0	16,247,918	16,247,918	16,410,398 <	0	0	10,000,000 <
51	110/110	0	18,977,931	18,977,931	19,167,710 <	0	17,172,431	17,172,431	17,344,155 <	0	0	10,000,000 <
52	111/111	0	20,057,704	20,057,704	20,258,281 <	0	18,149,470	18,149,470	18,330,964 <	0	0	10,000,000 <
Total		$2,947,810				$2,911,410				$2,911,410		
53	112/112	0	21,198,864	21,198,864	21,410,852 <	0	19,182,054	19,182,054	19,373,874 <	0	0	10,000,000 <
54	113/113	0	22,404,953	22,404,953	22,629,002 <	0	20,273,389	20,273,389	20,476,123 <	0	0	10,000,000 <
55	114/114	0	23,679,666	23,679,666	23,916,462 <	0	21,426,820	21,426,820	21,641,088 <	0	0	10,000,000 <
56	115/115	0	25,026,907	25,026,907	25,277,176 <	0	22,645,878	22,645,878	22,872,337 <	0	0	10,000,000 <
57	116/116	0	26,450,803	26,450,803	26,715,311 <	0	23,934,297	23,934,297	24,173,640 <	0	0	10,000,000 <
58	117/117	0	27,955,716	27,955,716	28,235,273 <	0	25,296,025	25,296,025	25,548,985 <	0	0	10,000,000 <
59	118/118	0	29,546,254	29,546,254	29,841,717 <	0	26,735,232	26,735,232	27,002,585	0	END‡	END‡
60	119/119	0	31,227,291	31,227,291	31,539,564 <	0	28,256,327	28,256,327	28,538,890			
61	120/120	0	33,003,975	33,003,975	33,334,015 <	0	29,863,968	29,863,968	30,162,608			
Total		$2,947,810				$2,911,410				$2,911,410		

@ Refer to the Hypothetical Annual Gross Rates of Return section
< Indicates the No-Lapse Guarantee will provide a guarantee against lapse for the entire policy year. **Please refer to the Additional Information section for terms and conditions.**
‡ The policy ends and coverage ceases because the Cash Value is not greater than zero and the Lapse Protection is not in effect. You will have taxable income under the policy if the policy ends with an outstanding loan in excess of cost basis. Please refer to the Additional Information section for more information.

You will find an explanation of many of the terms used in this illustration in the Glossary of Terms.

About PruLife® SVUL Protector

Overview

PruLife® SVUL Protector is a flexible premium variable universal life insurance policy that covers the lives of two people. The death benefit is payable upon the death of the second insured to die. The policy helps you meet your life insurance needs through the many features it offers, including:

- Flexibility of premium payments
- A choice of death benefit types
- A wide variety of underlying investment options
- A Fixed Rate Option that earns a non-guaranteed interest rate declared by the Company, and guaranteed to never be less than 1.00%
- Potential for cash value accumulation

There is no minimum guaranteed Cash Value. This is a non-participating policy. It does not pay dividends.

Minimum Initial Premium

For the policy to be issued, you must pay at least the minimum initial premium. For the policy illustrated the minimum initial premium is $8,041.50. After the policy is issued, you can select the amount and timing of premium payments. It is important to keep in mind that your policy may end if you do not pay enough premiums. The minimum premium payment that we will accept is $15 for monthly by Electronic Funds Transfer and $25 for all other payment modes.

Policy Values

Your policy's Cash Value, and in some cases the Death Benefit, will vary depending upon:

- Investment results in the underlying investment options you select
- The amount of premiums you pay and when you pay them
- Any loans and withdrawals you take from the policy
- Charges deducted from premiums and the Contract Fund

Policy's Results Illustrated Will Fluctuate

The illustration is only an example of how the policy works. There are several reasons why your policy's results will differ from those shown. First, investment returns fluctuate. As a result, your policy's actual results will be different from those shown even if the policy's investment return averages the same as an illustrated rate of return but fluctuates over and under the average throughout the years.

In addition, the price of units in funds for variable investment options fluctuates daily. When you make a premium payment, a portion is used to pay charges that we deduct from the premium. The remaining portion is allocated to the underlying investment options you select. For any variable investment option selected, the amount allocated purchases units in the funds for that option. The number of units purchased depends on the price of a unit on the day we receive the premium payment. The higher the unit price, the fewer units your premium payment purchases. The lower the price, the more units the premium payment purchases.

Some of the units are sold whenever you request a loan or withdrawal from the policy, or when charges are deducted from the Contract Fund. The number of units sold depends on the unit price on the day we receive the loan or withdrawal request, or the day the charges are taken from the Contract Fund. The higher the unit price, the fewer units need to be sold to arrive at the dollar amount required. The lower the unit price, the more units need to be sold. As a result, even if the hypothetical rates of return illustrated here are achieved, your actual policy value could be higher or lower than the values illustrated because of the unit price on the day units are purchased or sold. This illustration does not represent the performance of any particular variable investment option.

It is impossible to predict what a variable investment option's unit price will be in the future. It is also impossible to predict how many units your premium payments will purchase, or how many units will need to be sold in order to cover charges or take a loan or withdrawal of a specific dollar amount.

Values after age 121

We discontinue the monthly charges from the Contract Fund on the first policy anniversary on or following the younger insured's 121st birthday. You may continue the policy after that anniversary and it will then continue to operate as described in its provisions (including the Death Benefit and Contract Fund provisions). However, you may not make any premium payments and no monthly charges will be deducted from the Contract Fund.

Death Benefit Options

You can choose from three death benefit types. The Type A (Fixed) Death Benefit generally equals the policy's Basic Insurance Amount. The Type B (Variable) Death Benefit generally equals the Basic Insurance Amount plus the Contract Fund. The Type C (Premium Return) Death Benefit generally equals the Basic Insurance Amount plus the total premiums paid minus total withdrawals.

You have the option to change your Death Benefit Type to a Type A or Type B after the policy is issued. Type C is not available after issue.

Guaranteed Policy Split Rider

This rider allows the policy to be split in the event of a divorce or if a substantial change in the federal tax law restricts the use of the unlimited marital deduction. This rider will allow the policy to be split into two single life policies that are each equal to one half of the face amount of the base policy, provided the conditions in the rider are met. This rider is provided at no additional cost.

Rider to Provide Lapse Protection

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

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

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

If you lose your Lapse Protection or if you want to extend the length of your guarantee period, catch up premiums are allowed. The catch up premium(s) will be higher than what was originally planned.

If your contract lapses and is reinstated, you will have the ability to reinstate your Lapse Protection.

Corridor Increases

Depending on how much premium you pay, and/or if investment performance is reasonably favorable, the Contract Fund may grow to the point where Pruco Life (the Company) will increase the Basic Insurance Amount death benefit in order to ensure that the Policy will satisfy the Internal Revenue Code's definition of life insurance. This is commonly known as a "corridor increase". When this happens the Company reserves the right to limit premium payments.

At the Hypothetical Annual Gross Returns of 6.50% (Net 5.72%) and Current Charges, a corridor increase first occurs in year 39.

Fund Expenses

The fund expense is specific to each fund available and varies among the funds. The fund manager for each fund has sole discretion and may increase or decrease the expense as necessary to meet the costs of administering the funds. Because the expenses vary by fund, the expenses deducted from Policy values will vary based on the allocation of values among the funds. The average of all fund expenses associated with the available funds for PruLife® SVUL Protector is 0.70%.

No-Lapse Guarantee

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

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

Please note that, if you pay only the minimum premium required for a guarantee, you may give up the potential to build tax deferred cash value.

No-Lapse Guarantee Value

The No-Lapse Guarantee Value is used to determine whether the policy remains in force. No-Lapse Guarantee Value is based on charges and interest that may be different from current or guaranteed charges.

The Rider to Provide Lapse Protection mirrors changes to the policy's Net Cash Value but uses different contractual charges and interest than those applied to the Net Cash Value, to determine a No-Lapse Guarantee Value. As long as the No-Lapse Guarantee Value remains positive, the policy will not lapse, regardless of the policy's actual cash value.

All values related to the No-Lapse Guarantee Value are used only to determine it the policy is in default and do not represent any amounts payable or chargeable under the policy.

The No-Lapse Guarantee Value has no cash value, and cannot be withdrawn or borrowed.

Policy Charges and Expenses

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

Additional Information

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

Tax Information

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

Unless otherwise indicated, this illustration only addresses income tax consequences, and does not address any other possible tax consequences, such as estate taxation of life insurance or investments. This illustration assumes the policy is owned by Valued Client and the income tax rate is 34.00%. If actual ownership is different, the tax consequences may also be different.

Before initiating any distributions from the policy, please consult with your Financial Professional and/or Tax Advisor, or call Prudential's Customer Service Office at 800-778-2255 (8am – 8pm Eastern, M – F) to request an inforce illustration. Please note that policy distributions may trigger surrender charges, and will reduce the policy's death benefit (Reduction in death benefit may potentially create a Modified Endowment Contract (MEC). Please see below section for more information regarding MECs). Changes in the cash value, or in the amount and timing of withdrawals in the first 15 years may also generate taxable and reportable income for the policy owner(s).

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

Federal tax law limits the amount of premium contributions that can be made to a policy in order for it to retain certain tax advantages. When premium contributions exceed this limit, the policy is classified as a Modified Endowment Contract (MEC). Distributions from MECs (such as loans, withdrawals, and collateral assignments) are taxed less favorably than distributions from policies that are not MECs to the extent there is gain in the policy. For distributions from a MEC prior to age 59½ of the younger insured, a federal income tax penalty may apply to the extent there is gain in the policy. However, death benefits are still generally received income-tax free pursuant to IRC §101(a). The death benefit will be reduced by any withdrawals or loans (plus unpaid interest). Clients should consult a tax advisor.

The Annual Seven Pay Premium at issue is $835,582.64. The Annual Seven Pay Limit is the maximum amount of money you can pay in each of the first seven years (assuming no policy changes), without the policy becoming a MEC.

At the Non-Guaranteed Hypothetical Annual Gross Returns of 6.50% (Net 5.72%) and current charges, the policy will not become a MEC.

Time Value of Money

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

Internal Tracking Information

PDFPREPROCESSOR.EXE 2024.01.23.2131
Server ID P11557 : 007F-6B76-B3F4-4254-BCEF-E3C5-11E2-0454-0

Additional Information

PLIAPPLET.INTSENBEFORE 2024.01.23.2131
PLIAPPLET.INTSEN 2024.01.23.2131
PLIAPPLET.INTSENANDCLASS 2024.01.23.2131
PRUOEIOR.OCX 2024.01.23.2131
INSENR.DLL 2024.01.23.2131
PRUVALUES.XML 71.1.0
PXBPRUVALUES.XML 11.01.2023
TaxLimit B
EJSUPP.DLL 2024.01.23.2131
CTP: 173099.03 FWP: 185267.23 MIP: 8,041.50 RB: Oct 2022 (306) PRF: G
7PP: 835,582.64 LMT: 93505.85 GSP: $0.00 GLP: $0.00

007F-6B76-B3F4-4254-BCEF-E3C5-11E2-0454-0

Statement of Understanding: PruLife® SVUL Protector

ICC21-SVULPR

I (we) have discussed this variable life insurance illustration with my insurance representative, and I (we) understand the following:

- This life insurance illustration is not a promise, projection or prediction of what is likely to happen. Rather, it is intended to show how a variable life insurance policy works, given a stated set of assumptions. These assumptions include:

  Investment results - The rates of return shown in the illustration are hypothetical and are not guaranteed. The illustrated rates are shown as uniform investment returns. Fluctuating investment returns will generate different policy values than those illustrated, even if the averages of the investment rates of return over the years were to match those illustrated. Results are shown net of fund and asset based charges.

  Policy charges - Policy charges are also subject to change. Current charges are not guaranteed and may be increased from time to time, subject to maximum charges permitted by the policy.

  Premium payments - My (our) Policy provides premium flexibility. That is aside from the Minimum Initial Premium Payment required, I (we) choose the amount and timing of premium payments. However, insufficient premium payments could lead to my (our) Policy lapsing with no value. I (we) realize that I (we) may have to pay higher premiums and for a longer period of time than what is assumed in this illustration.

  Loans and Withdrawals - My (our) Policy provides me (us) the flexibility to access cash value in the Policy through loans or withdrawals. However, I (we) realize that loans and withdrawals can adversely impact the Policy's ability to stay in force and should I (we) decide to access cash value, I (we) may need to re-examine my (our) past and/or future assumptions about investment results, policy charges and premium payments. I (we) may request another illustration to examine other investment result, policy charge and premium payment scenarios.

- Because this is a variable life insurance Policy, there is no guaranteed cash value. The actual pattern of my (our) investment returns, premium payments, policy charges and any loans and withdrawals I (we) may make will generate different policy values than those illustrated.

- I (we) have read the Additional Information section regarding the tax implications of Modified Endowment Policy status and the income tax assumptions used in this illustration.

Applicant/Owner's Signature ______________________________ Date ____________

Applicant/Owner's Signature ______________________________ Date ____________

- I certify that this illustration has been presented to the Applicant/Owner and that I have explained that: 1) the purpose of the illustration is to show how the performance of the underlying investment funds, amounts of premiums, withdrawals and loans can affect Policy values and death benefits; 2) any non-guaranteed elements illustrated are subject to change; 3) even if the Policy earns a rate of return that matches what is illustrated, the results shown may not be achieved.

- I have made no statements that are inconsistent with this illustration.

Representative's Signature ______________________________ Date ____________

Prudential

Joan Cho, CLU®, ChFC®
Director, Process Management
The Prudential Insurance Company of America
213 Washington Street, Newark, NJ 07102

February 28, 2024

Valued Client, Male, 60
Non-Smoker Plus
Valued Client, Female, 60
Non-Smoker Plus
$10,000,000 PruLife® SVUL Protector
Initial Annual Premium Outlay $294,781.00

Dear Valued Client, Valued Client,

SVUL Protector is a permanent life insurance policy that insures two people; it pays the death benefit at the death of the second insured to die. The Rider to Provide Lapse Protection, a key feature of SVUL Protector offers a flexible conditional guarantee that will ensure your policy remains in effect for the period of time you choose, regardless of how the underlying investment options perform.

The length of time the protection is in effect depends on several factors:

- The amount of premiums paid
- The timing of the premium payments
- Changes in the basic insurance amount or death benefit option
- Loans and withdrawals

The premiums, rates and fees for the No-Lapse Guarantee are guaranteed, thus we can tell you how long your policy will be in effect based on how you plan to pay, and whether or not you exercise various policy rights. Based on assumptions listed on the About the Policy and the Policy in Action of the accompanied SVUL Protector Life Insurance Illustration, the No-Lapse Guarantee will ensure your policy remains in effect **for the lifetime of the insured** with an initial death benefit of $10,000,000 in the first policy year and for subsequent death benefits, please see the accompanied SVUL Protector Life Illustration, provided that:

- Scheduled premium of $294,781.00 is paid Annually in policy year 1 through 10, and thereafter, the scheduled premium is $0.00 in policy year 11 through 61.
- Scheduled premiums as shown in Your Policy in Action are paid "on-time", meaning, all premiums are received on or before the beginning of each premium payment period.
- No changes are made to the death benefit amount or the death benefit option while the No-Lapse Guarantee is in effect.
- Policy loans and or withdrawals are not taken against the policy value while the No-Lapse Guarantee is in effect.

Any changes to the above assumptions, even small changes, will affect the length of the No-Lapse Guarantee, and nothing in this letter changes the terms and conditions stated in the Rider to Provide Lapse Protection enclosed with your Contract.

Prudential is recognized as a trusted brand and one of the world's most admired companies. The well-known Rock symbol is an icon of strength, stability, expertise, and innovation that has stood the test of time.

We appreciate the opportunity to assist you in protecting your family's financial future. We hold the trust you place with us earnestly and thoughtfully.

Sincerely,

Joan Cho

Joan Cho, CLU®, ChFC®
Director, Process Management