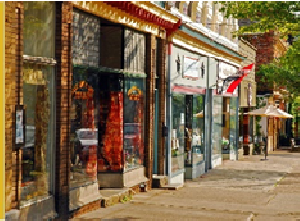




SPLITTING THE BUSINESS WITHOUT SPLITTING THE FAMILY

Estate Equalization

ADVANCED
PLANNING



Prepared For
Valued Client

Presented By:
Financial Professional
Life Sales Desk (Broker Account)

--

--, NJ

Phone: 000-000-0000

A current VUL Protector® prospectus must accompany or precede this supplemental presentation. All guarantees are based on the claims paying ability of the issuing company and do not apply to the underlying investment options.

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

1047099-00004-00



You've Built a Successful Business

Because you have worked so hard and put so much time and effort into your business, you want it to continue even after you are gone. Then you realize that there is another challenge that is perhaps as great as any you faced in establishing and growing the business.

That challenge is how to pass it to the next generation.

The liquidity and potential tax issues that you must resolve are difficult enough, but your situation is even more complicated because some of your children are directly involved in the business and others are not. You wish to treat all of your children equally, or at least fairly, but how can you do that if the business makes up the greatest portion of your estate?



The challenge

Equalizing the inheritance of the heirs.

In many family-owned businesses, the commitment and contributions the children make are not equal. Some children may work longer in the business than other siblings, often based on age, and feel they have a greater stake. Other children may choose not to join the family business at all to pursue other careers. One thing all the siblings have in common: they'll all want their fair share of the business when the time comes.

As a parent, you want to do the right thing, and often that means dividing what you have equally among your children.

That might seem fair, but for children who have been working in the business, the equal division of the business isn't fair. Unfortunately, it is not unusual that issues like this break families apart.

➤ You have a common family business situation.



You own a successful business. You are married with 3 children. While your spouse has been instrumental in the success of the business, she does not want to be dependent on it as her primary source of income after your death. Your children share your love for the business, but not all of them want it as a career path. Your goals are to:

- Leave your spouse financially secure.
- Leave the business to the child who wants to continue it.
- Make the inheritance of the other children equal.

Eventually, the issues will be the same regardless of the order of your deaths. **If you die first** and leave your spouse the use of all of your assets, she would have a business that she does not want, and your child in the business would not own a business they do want.

The issue of equalization comes to the forefront at your spouse's death. If she leaves the business to your child in the business, there will not be sufficient assets to equalize the other children's inheritance. If she leaves the estate equally between all children, the child in the business will have partners who are not interested in the business and who will likely be a detriment to its continued success.

Taxes and other costs. To complicate matters further, once the estate passes to children, it may be subject to estate tax.* Plus there are settlement costs. So the question becomes from which share will the expenses be paid? If these expenses are paid from the business, there likely would be no business. If they are paid from non-business assets, the children not in the business would end up with little or no portion of the estate. And dividing the burden equally between all children — which is the likely event — could cause the cessation of the business, and the liquidation of any cash and securities and possibly the home.

*The American Taxpayer Relief Act of 2012 (ATRA) made permanent the \$5 million exemption amounts (indexed for inflation) for the estate tax, the gift tax, and the generation-skipping transfer tax. The Tax Cuts and Jobs Act of 2017 (TCJA) doubles the exemption through 12/31/2025. In 2024, the exemption is \$13,610,000 (\$27,220,000 for a married couple). ATRA also permanently raised the rate to 40% and permanently extended the "portability" provision in effect for 2011 and 2012 that allows the executor of a deceased individual's estate to transfer any unused exemption amount to the individual's surviving spouse."

A solution

The wise use of life insurance.

The solution may lie in using life insurance and deciding when the family wants to equalize the inheritance. In your situation, the desire is to pass the business to your child in the business at your death and to make the inheritance to all children equal. Life insurance can be used to help achieve these goals.

An example of how using life insurance can help equalize the estate:

YOU AND YOUR CHILD IN THE BUSINESS ENTER INTO A BUY-SELL AGREEMENT



1

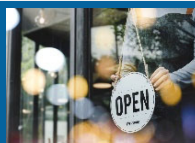
A buy-sell agreement funded with enough life insurance can enable the child in the business to purchase it from your estate. The agreement is between the family members, and the life insurance provider is not a party.

LIFE INSURANCE

AT YOUR DEATH THE INSURANCE PROCEEDS:

AT YOUR DEATH

**ENABLE CHILDREN TO PURCHASE THE BUSINESS.
EQUALIZE THE INHERITANCES.**



2

At your death, the child in the business uses the life insurance proceeds to purchase the business from your estate. The estate has cash to help equalize the inheritance to the other children.

You may use gifts during life to help the child in the business pay the life insurance premiums. Alternatively, you could structure a split dollar arrangement to help ensure your estate recovers the life insurance premiums for the benefit of your other heirs.

You could also place the life insurance in an irrevocable life insurance trust (ILIT) for the benefit of the entire family. That way, if circumstances change, the life insurance continues to serve a purpose. When properly structured, the ILIT keeps the life insurance proceeds outside the taxable estate and beyond the reach of creditors.

If there is a concern that transferring the business at your death will not leave your spouse with enough assets, either the children's inheritance could be deferred to the second death or additional life insurance can be acquired to provide for your spouse.

A solution

The wise use of life insurance.

The diagram below shows how using life insurance might help equalize the estate in your situation.

Assumptions:

Valued Client, Male 55

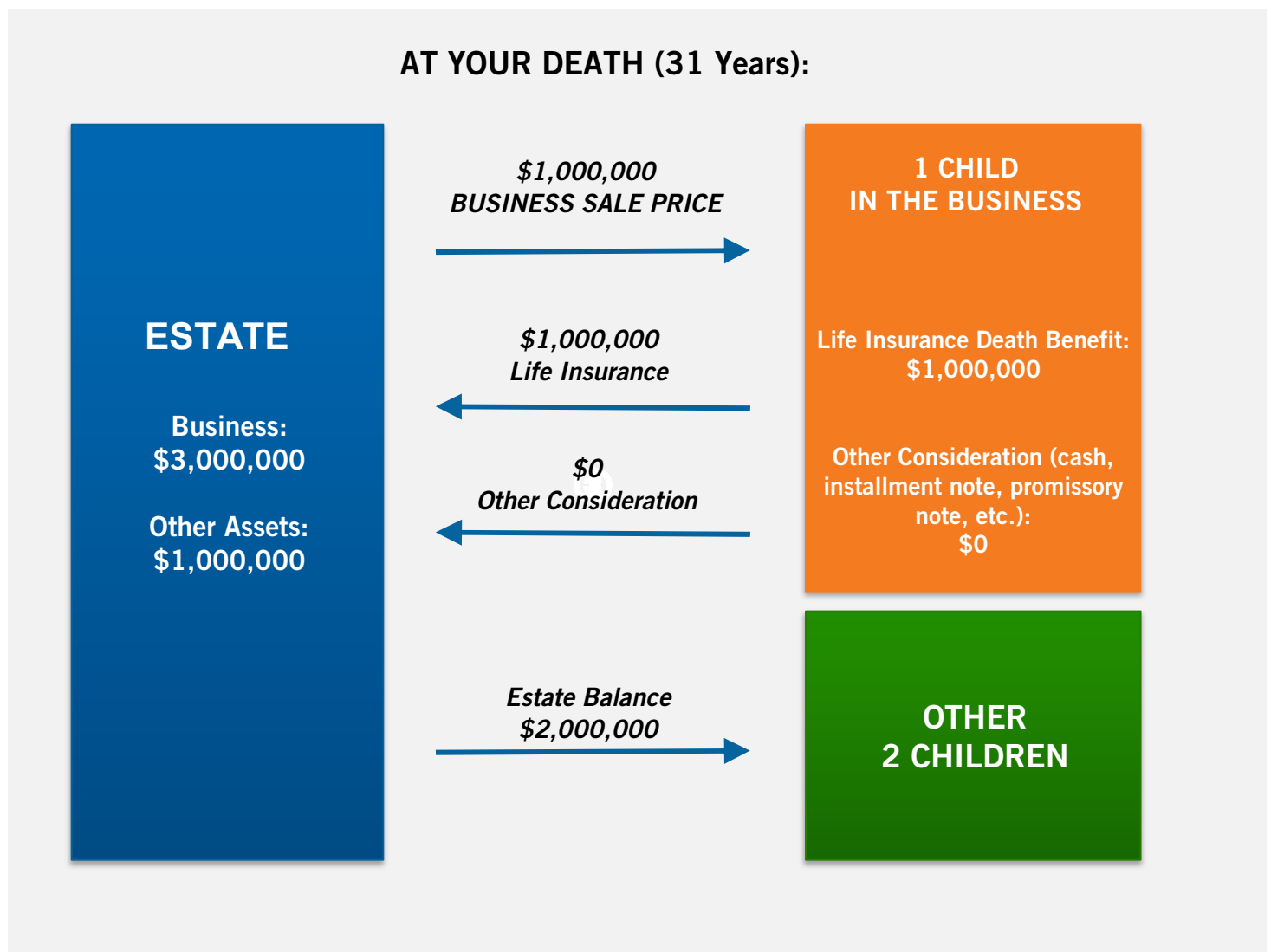
\$1,000,000 VUL Protector®

Type A (Fixed) Death Benefit

Initial Annual Premium Outlay \$12,821.00

Please refer to the Basic Illustration for complete illustration values.

Non-Guaranteed Results Based on Hypothetical Annual Gross Return of 7.00% (Net 6.21%) and Current Charges.



How do you know if estate equalization is right for you?

Estate planning concepts are never one-size-fits-all. Each situation requires a unique solution.

If you are a business owner, the solution presented in this illustration might be appropriate for you if your answers to the following questions are “Yes”:

- Does your business account for more than half of your net worth?
- Would you like your business to remain in the family, managed by family members?
- Are family members currently active in the business?
- Do you have other family members who are not involved in the business? And do you want them to share in your estate?
- Do the active family members have the management experience necessary to succeed?
- Is it your intent to have your heirs inherit equal shares of your estate?
- Would you like another source of funds, other than the business, to provide for your spouse or heirs who are not active in the business?

CONCLUSION

The interplay of family, financial, and business concerns in estate and business planning can seem daunting, but it need not be. Equalization, as described, is quite simple conceptually, but there are issues that require assistance from a team of financial professionals that includes the insurance professional, an attorney, and a CPA. A talented and skillful team of professionals can help address and resolve — in an efficient and satisfactory manner — issues that may seem difficult at first.

**Estate
Equalization****DEFINITION OF COLUMNS**

- 1. Year**
The years elapsed from the present day.
- 2. Age(s)**
Age(s) of the insured(s) at the beginning of the Year.
- 3. Business Value**
This amount assumes your current business value increases annually at the input growth rate.
- 4. Business Sale Price**
This is the value of the business if sold. A discount rate may be applicable for purposes lack of marketability or lack of control, etc.
- 5. Other Assets Value**
The value of the other assets in the estate.
- 6. Life Insurance Death Benefit**
The death benefit of the life insurance policy purchased with the premiums.
- 7. Other Consideration**
The business sale price less the life insurance death benefit proceeds (Column 4 minus Column 6).
- 8. Estate Balance**
The Business Sale Price (Column 4) plus Other Assets Value (Column 5). This is the desired outcome of leaving a balanced inheritance for those heirs who are not participating in the business.

Estate Equalization

Valued Client, Male 55
 \$1,000,000 VUL Protector®
 Type A (Fixed) Death Benefit

Non-Guaranteed Results Based on Hypothetical Annual Gross Return of 7.00% (Net 6.21%) and Current Charges.

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Year	Ages	ESTATE EQUALIZATION					
		Business Value (0.00%)	Business Sale Price	Other Assets Value (0.00%)	Life Insurance Death Benefit	Other Consideration	Estate Balance
1	55	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
2	56	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
3	57	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
4	58	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
5	59	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
6	60	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
7	61	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
8	62	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
9	63	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
10	64	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
11	65	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
12	66	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
13	67	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
14	68	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
15	69	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
16	70	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
17	71	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
18	72	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
19	73	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
20	74	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
21	75	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
22	76	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
23	77	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
24	78	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
25	79	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
26	80	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
27	81	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
28	82	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
29	83	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
30	84	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000

A current VUL Protector® prospectus must accompany or precede this supplemental presentation. All guarantees are based on the claims paying ability of the issuing company and do not apply to the underlying investment options. 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.

Estate Equalization

Valued Client, Male 55
 \$1,000,000 VUL Protector®
 Type A (Fixed) Death Benefit

Non-Guaranteed Results Based on Hypothetical Annual Gross Return of 7.00% (Net 6.21%) and Current Charges.

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Year	Ages	ESTATE EQUALIZATION					
		Business Value (0.00%)	Business Sale Price	Other Assets Value (0.00%)	Life Insurance Death Benefit	Other Consideration	Estate Balance
31	85	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
32	86	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
33	87	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
34	88	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
35	89	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
36	90	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
37	91	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
38	92	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
39	93	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
40	94	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
41	95	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
42	96	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
43	97	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
44	98	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
45	99	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
46	100	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
47	101	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
48	102	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
49	103	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
50	104	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
51	105	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
52	106	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
53	107	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
54	108	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
55	109	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
56	110	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
57	111	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
58	112	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
59	113	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
60	114	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000

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Estate Equalization

Valued Client, Male 55
 \$1,000,000 VUL Protector®
 Type A (Fixed) Death Benefit

Non-Guaranteed Results Based on Hypothetical Annual Gross Return of 7.00% (Net 6.21%) and Current Charges.

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Year	Ages	ESTATE EQUALIZATION					
		Business Value (0.00%)	Business Sale Price	Other Assets Value (0.00%)	Life Insurance Death Benefit	Other Consideration	Estate Balance
61	115	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
62	116	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
63	117	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
64	118	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
65	119	3,000,000	1,000,000	1,000,000	1,000,000	0	2,000,000
66	120	3,000,000	1,000,000	1,000,000	1,053,622	0	2,000,000
67	121	3,000,000	1,000,000	1,000,000	0	1,000,000	2,000,000

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

**Protection
Growth
Flexibility**



A life insurance policy can help you to ensure that your family will have an income to pay bills or help to keep a roof over their heads when you die. If that's all you need, then almost any life insurance policy will do. But what if you also want the potential to accumulate cash value and the flexibility to be able to use the cash value to help with your financial needs while you are living, then VUL Protector may be an ideal choice.

VUL Protector is a variable universal life insurance policy, as with all life insurance policies, when you die, your beneficiaries will receive the death benefit generally free of federal income tax, according to IRC § 101(a). This policy may be for you if your focus is on protection and if you can take on moderate risk in pursuit of moderate cash value accumulation.

Protection - Secure your protection with a guarantee against lapse

- The Rider to Provide Lapse Protection (No-Lapse Guarantee) is a valuable feature that guarantees the policy against lapse regardless of how the underlying investment options perform.
- You can make the guarantee against lapse last for as long as you like. The amount, timing, and number of premium payments will impact the length of the guarantee in addition to any loans and withdrawals taken.

Growth - Potential to accumulate tax-deferred cash value

- To build cash value, you make payments beyond the premium required for the No-Lapse Guarantee.
- A vast array of diverse underlying investment options to choose from. These include asset allocation, equity, bond funds and a fixed-rate option.
- You pick, based on your goals, your timeframe, and how you feel about risk, from the underlying investment options.

Flexibility - Tailor the policy according to your needs

- Customize how much and how often premium payments are made while considering the amounts needed to maintain the policy's No-Lapse Guarantee.
- Choice of a death benefit that remains constant or fluctuates.
- The ability to access the cash value via policy loans and withdrawals. Outstanding loans and withdrawals reduce cash values and death benefits; may reduce the duration of the guarantee against lapse, which may lapse the policy; and may have tax consequences.

VUL Protector is a Policy Worth Considering

It offers both a death benefit and an investment feature. It may be a good fit if you want to:

- Provide your family with a death benefit guaranteed to be there as long as sufficient premiums are paid when due.
- Have a chance for potential cash value accumulation.
- Take on more risk.
- Actively manage your policy.

Life insurance is like a parachute: If it isn't there the first time, chances are you won't be needing it again.

Life
Insurance
Illustration

Protection. Growth. Flexibility.

VUL Protector®

ILLUSTRATION FOR

Valued Client

PRESENTED BY:
Financial Professional
Life Sales Desk (Broker Account)
--
--, NJ

Phone 000-000-0000

A current VUL 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 VUL Protector®.

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VUL 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.

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**BenefitAccess
Rider Summary
Report**

Valued Client, Male, 55
Preferred Best
\$1,000,000 VUL Protector®
Type A (Fixed) Death Benefit
Cash Value Accumulation

A Life Insurance Policy that Does More

When you add the BenefitAccess Rider (BenefitAccess) to your life insurance policy, you get the flexibility to accelerate up to 100% of the death benefit should you become chronically or terminally ill as defined in the terms and conditions of the rider. This flexibility to accelerate the death benefit can help manage the financial uncertainty brought on by a chronic or terminal illness.

You can use the benefit payments from BenefitAccess in a way that best suits your personal needs. Use it to help pay for: transportation, home modifications, skilled nursing care, and home or institutional health care to name a few. You can even use the benefit payments from BenefitAccess to pay your friends and or family members who may be providing you with care – or what we like to call “ family care”. **In addition, no receipts are ever required.** BenefitAccess offers you the ability to help maintain your independence with the flexibility and choice on how you will be cared for in the event of a chronic illness.

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

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

Life Insurance Policy

Insured's Death
Provides Beneficiaries
a Death Benefit of
\$1,000,000

Insured's
Chronic Illness
Accelerates the death benefit
to provide the insured a monthly
income up to
\$12,300
per month if the
insured becomes chronically ill

Policies that are issued with BenefitAccess Rider also currently include Concierge Care Services, which are intended to help you manage the overwhelming task of searching for the right caregivers, facilities and service providers. This extra support is provided at no extra cost and provides easy access to valuable resources and tools. Concierge Care Services include a website where you'll find local care providers, articles on healthcare and aging, tools to compare costs, and a toll-free number where you can speak to a live care advocate. The availability of Concierge Care Services is not guaranteed and may change.

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**BenefitAccess
Rider Summary
Report**

Valued Client, Male, 55
Preferred Best
\$1,000,000 VUL Protector®
Type A (Fixed) Death Benefit
Cash Value Accumulation

Accelerated Benefits under the Chronic Illness Option

Please refer to the About the Policy and Your Policy in Action sections for guaranteed elements, details of policy coverage including any riders, and other information. This report is intended to help you understand how BenefitAccess works, not predict performance.

Initial Lifetime Benefit Amount:	\$1,000,000	The maximum amount that can be accelerated during the lifetime of the insured under the Chronic Illness Option assuming the conditions to accelerate the policy's death benefit under the Chronic Illness Option are met. For purposes of benefit payments, the Lifetime Benefit Amount is determined at time of claim.
2024 IRS Per Diem (Daily Benefit Limit)	\$410	This is the daily amount allowed by the IRS.
Monthly Equivalent of the 2024 IRS Daily Benefit Limit:	\$12,300	This is the monthly equivalent of the IRS daily benefit limit assuming a 30 day month.
Maximum Monthly Benefit:	\$12,300	This is the contractual maximum monthly benefit amount based on the policy's death benefit. The maximum monthly benefit amount which can be accelerated is the lowest of: <ol style="list-style-type: none"> 1. 2% of the death benefit at the time of claim; and 2. The monthly equivalent of the IRS daily benefit limit at the time of claim; and 3. The monthly equivalent of the IRS daily benefit limit as of the contract date, compounded annually at the Daily Benefit Limit Compound Rate.

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

This report only discusses the chronic illness option. See the About VUL Protector® section for more details on the terminal illness option.

About the Policy

VUL Protector® is a flexible premium, variable universal life insurance policy, which under Internal Revenue Code ("IRC") §101(a), provides a generally income-tax free death benefit for your beneficiaries. It offers protection with flexibility in premium payments and a choice of death benefit types. The death benefit is payable upon the death of the insured. 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	New Jersey
Insured	Valued Client, Male, Age 55, Preferred Best

Basic Insurance Amount ICC21-VULPR	\$1,000,000 Fixed Death Benefit, Cash Value Accumulation Test.
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See the About VUL Protector® Section for information on the benefits and limitations of the riders described below. Complete details will be in the policy.

BenefitAccess Rider ICC18 VL 145 B6-2018	The policyowner may accelerate some or all of the life insurance policy's death benefit if the criteria for a qualifying event and other conditions described in the rider are met. The Maximum Monthly Benefit Percentage can be 2% or 4% of the death benefit, subject to rider requirements. The 4% option costs more than the 2% option. This illustration assumes a 2% Maximum Monthly Benefit. This percentage is set at issue and will not change.
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Rider to Provide Lapse Protection ICC18 PLI 522-2018	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 thru Age 92 Policy Year 38 regardless of the performance of the underlying investment options. Please see the No-Lapse Guarantee in the Additional Information section for terms and conditions.
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Billed Premium	\$12,821.00 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 VUL 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. Even though this illustration may include assumptions about loans, withdrawals, a change in death benefit type, or a decrease in Basic Insurance Amount, these transactions will not occur unless you request them.

Your Policy in Action

Valued Client, Male, 55
 Preferred Best
 \$1,000,000 VUL Protector®
 Type A (Fixed) Death Benefit
 Cash Value Accumulation

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 Report**.

Weighted Average

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 7.00% (Net 6.21%)[@] and Current Charges

Year	Age	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	55	12,821	7,880	0	1,000,000 <	-100%	-100%	7,699%	11,666%
2	56	12,821	16,214	0	1,000,000 <	-100%	-100%	734%	1,112%
3	57	12,821	25,025	0	1,000,000 <	-100%	-100%	289%	438%
4	58	12,821	34,348	8,456	1,000,000 <	-59.61%	-59.61%	165%	250%
5	59	12,821	44,211	19,647	1,000,000 <	-37.03%	-37.03%	111%	168%
6	60	12,821	54,611	31,375	1,000,000 <	-25.21%	-25.21%	81.79%	123.92%
7	61	12,821	65,388	43,037	1,000,000 <	-18.47%	-18.47%	63.56%	96.30%
8	62	12,821	76,550	55,305	1,000,000 <	-13.95%	-13.95%	51.29%	77.71%
9	63	12,821	88,109	68,192	1,000,000 <	-10.75%	-10.75%	42.53%	64.44%
10	64	12,821	100,130	81,541	1,000,000 <	-8.43%	-8.43%	36.00%	54.55%
Total		\$128,210							
11	65	12,821	112,711	97,220	1,000,000 <	-6.35%	-6.35%	30.97%	46.92%
12	66	12,821	125,542	113,813	1,000,000 <	-4.74%	-4.74%	26.98%	40.88%
13	67	12,821	138,700	130,512	1,000,000 <	-3.56%	-3.56%	23.76%	36.00%
14	68	12,821	152,135	147,930	1,000,000 <	-2.62%	-2.62%	21.10%	31.97%
15	69	12,821	165,812	165,812	1,000,000 <	-1.88%	-1.88%	18.88%	28.61%
16	70	12,821	180,928	180,928	1,000,000 <	-1.49%	-1.49%	17.00%	25.76%
17	71	12,821	196,012	196,012	1,000,000 <	-1.19%	-1.19%	15.39%	23.32%
18	72	12,821	211,381	211,381	1,000,000 <	-0.93%	-0.93%	14.00%	21.21%
19	73	12,821	226,990	226,990	1,000,000 <	-0.71%	-0.71%	12.79%	19.38%
20	74	12,821	242,781	242,781	1,000,000 <	-0.52%	-0.52%	11.73%	17.77%
Total		\$256,420							
21	75	12,821	262,178	262,178	1,000,000 <	-0.24%	-0.24%	10.79%	16.35%
22	76	12,821	281,848	281,848	1,000,000 <	-0.01%	-0.01%	9.95%	15.08%
23	77	12,821	301,703	301,703	1,000,000 <	0.19%	0.29%	9.20%	13.94%
24	78	12,821	321,654	321,654	1,000,000 <	0.35%	0.53%	8.53%	12.92%
25	79	12,821	341,560	341,560	1,000,000 <	0.49%	0.74%	7.92%	12.00%
26	80	12,821	360,679	360,679	1,000,000 <	0.58%	0.88%	7.37%	11.17%
27	81	12,821	379,557	379,557	1,000,000 <	0.65%	0.98%	6.87%	10.41%
28	82	12,821	398,094	398,094	1,000,000 <	0.70%	1.06%	6.41%	9.71%
29	83	12,821	416,149	416,149	1,000,000 <	0.74%	1.12%	6.00%	9.09%
30	84	12,821	427,864	427,864	1,000,000 <	0.68%	1.03%	5.61%	8.50%
Total		\$384,630							

[@] 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.

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**Your
Policy in
Action**

Valued Client, Male, 55
Preferred Best
\$1,000,000 VUL Protector®
Type A (Fixed) Death Benefit
Cash Value Accumulation

Weighted Average

Non-Guaranteed Results Based on Hypothetical Annual Gross Returns of 7.00% (Net 6.21%)® and Current Charges

Year	Age	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)
31	85	12,821	436,705	436,705	1,000,000 <	0.58%	0.88%	5.26%	7.97%
32	86	12,821	446,257	446,257	1,000,000 <	0.50%	0.76%	4.93%	7.47%
33	87	12,821	456,594	456,594	1,000,000 <	0.44%	0.67%	4.63%	7.02%
34	88	12,821	467,153	467,153	1,000,000 <	0.39%	0.59%	4.35%	6.59%
35	89	12,821	476,461	476,461	1,000,000 <	0.33%	0.50%	4.09%	6.20%
36	90	12,821	486,567	486,567	1,000,000 <	0.28%	0.42%	3.84%	5.82%
37	91	12,821	497,580	497,580	1,000,000 <	0.25%	0.38%	3.62%	5.48%
38	92	12,821	508,525	508,525	1,000,000 <	0.22%	0.33%	3.40%	5.15%
39	93	12,821	518,638	518,638	1,000,000	0.18%	0.27%	3.20%	4.85%
40	94	12,821	527,837	527,837	1,000,000	0.14%	0.21%	3.02%	4.58%
Total		\$512,840							
41	95	12,821	537,943	537,943	1,000,000	0.11%	0.17%	2.84%	4.30%
42	96	12,821	549,098	549,098	1,000,000	0.09%	0.14%	2.68%	4.06%
43	97	12,821	561,467	561,467	1,000,000	0.08%	0.12%	2.52%	3.82%
44	98	12,821	575,240	575,240	1,000,000	0.09%	0.14%	2.38%	3.61%
45	99	12,821	589,692	589,692	1,000,000	0.09%	0.14%	2.24%	3.39%
46	100	12,821	606,144	606,144	1,000,000	0.12%	0.18%	2.11%	3.20%
47	101	12,821	623,164	623,164	1,000,000	0.14%	0.21%	1.98%	3.00%
48	102	12,821	640,563	640,563	1,000,000	0.16%	0.24%	1.87%	2.83%
49	103	12,821	658,115	658,115	1,000,000	0.18%	0.27%	1.75%	2.65%
50	104	12,821	675,540	675,540	1,000,000	0.20%	0.30%	1.65%	2.50%
Total		\$641,050							
51	105	12,821	692,467	692,467	1,000,000	0.22%	0.33%	1.55%	2.35%
52	106	12,821	705,884	705,884	1,000,000	0.21%	0.32%	1.45%	2.20%
53	107	12,821	717,422	717,422	1,000,000	0.20%	0.30%	1.36%	2.06%
54	108	12,821	727,031	727,031	1,000,000	0.18%	0.27%	1.27%	1.92%
55	109	12,821	734,546	734,546	1,000,000	0.14%	0.21%	1.19%	1.80%
56	110	12,821	742,702	742,702	1,000,000	0.12%	0.18%	1.11%	1.68%
57	111	12,821	751,782	751,782	1,000,000	0.10%	0.15%	1.04%	1.58%
58	112	12,821	762,163	762,163	1,000,000	0.08%	0.12%	0.97%	1.47%
59	113	12,821	774,364	774,364	1,000,000	0.08%	0.12%	0.90%	1.36%
60	114	12,821	789,091	789,091	1,000,000	0.08%	0.12%	0.83%	1.26%
Total		\$769,260							

@ 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.

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**Your
Policy in
Action**

Valued Client, Male, 55
 Preferred Best
 \$1,000,000 VUL Protector®
 Type A (Fixed) Death Benefit
 Cash Value Accumulation

Weighted Average

Non-Guaranteed Results Based on Hypothetical Annual Gross Returns of 7.00% (Net 6.21%)[@] and Current Charges

Year	Age	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)
61	115	12,821	808,538	808,538	1,000,000	0.11 %	0.17 %	0.77 %	1.17 %
62	116	12,821	834,188	834,188	1,000,000	0.15 %	0.23 %	0.71 %	1.08 %
63	117	12,821	867,987	867,987	1,000,000	0.22 %	0.33 %	0.65 %	0.98 %
64	118	12,821	912,494	912,494	1,000,000	0.32 %	0.48 %	0.59 %	0.89 %
65	119	12,821	971,065	971,065	1,000,000	0.45 %	0.68 %	0.54 %	0.82 %
66	120	12,821	1,043,190	1,043,190	1,053,622	0.61 %	0.92 %	0.63 %	0.95 %
Total		\$846,186							

[@] 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.

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Alternate Values

Valued Client, Male, 55
 Preferred Best
 \$1,000,000 VUL Protector®
 Type A (Fixed) Death Benefit
 Cash Value Accumulation

This report shows how the policy may perform under various hypothetical rates of return and Current and Maximum charges. 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.

Weighted Average

MEC TESTING IS NOT ILLUSTRATED IN THIS REPORT

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

Year	Age	Annual Premium Outlay	7.00% (Net 6.00%) [@] and Maximum Charges		0.00% (Net -1.00%) [@] and Maximum Charges	
			Surrender Value	Death Benefit	Surrender Value	Death Benefit
1	55	12,821	0	1,000,000 <	0	1,000,000 <
2	56	12,821	0	1,000,000 <	0	1,000,000 <
3	57	12,821	0	1,000,000 <	0	1,000,000 <
4	58	12,821	0	1,000,000 <	0	1,000,000 <
5	59	12,821	0	1,000,000 <	0	1,000,000 <
6	60	12,821	3,251	1,000,000 <	0	1,000,000 <
7	61	12,821	8,024	1,000,000 <	0	1,000,000 <
8	62	12,821	12,601	1,000,000 <	282	1,000,000 <
9	63	12,821	16,867	1,000,000 <	1,821	1,000,000 <
10	64	12,821	20,492	1,000,000 <	2,537	1,000,000 <
Total		----- \$128,210				
11	65	12,821	25,111	1,000,000 <	4,105	1,000,000 <
12	66	12,821	29,506	1,000,000 <	5,358	1,000,000 <
13	67	12,821	32,650	1,000,000 <	5,326	1,000,000 <
14	68	12,821	35,002	1,000,000 <	4,536	1,000,000 <
15	69	12,821	36,060	1,000,000 <	2,565	1,000,000 <
16	70	12,821	31,501	1,000,000 <	0	1,000,000 <
17	71	12,821	24,706	1,000,000 <	0	1,000,000 <
18	72	12,821	15,143	1,000,000 <	0	1,000,000 <
19	73	12,821	2,207	1,000,000 <	0	1,000,000 <
20	74	12,821	0	1,000,000 <	0	1,000,000 <
Total		----- \$256,420				
21	75	12,821	0	1,000,000 <	0	1,000,000 <
22	76	12,821	0	1,000,000 <	0	1,000,000 <
23	77	12,821	0	1,000,000 <	0	1,000,000 <
24	78	12,821	0	1,000,000 <	0	1,000,000 <
25	79	12,821	0	1,000,000 <	0	1,000,000 <
26	80	12,821	0	1,000,000 <	0	1,000,000 <
27	81	12,821	0	1,000,000 <	0	1,000,000 <
28	82	12,821	0	1,000,000 <	0	1,000,000 <
29	83	12,821	0	1,000,000 <	0	1,000,000 <
30	84	12,821	0	1,000,000 <	0	1,000,000 <
Total		----- \$384,630				

[@] 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 No-Lapse Guarantee is not in effect. You will have taxable income under the policy if the policy ends with an outstanding loan in excess of cost basis. Please refer to the Additional Information section.

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

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Alternate Values

Valued Client, Male, 55
 Preferred Best
 \$1,000,000 VUL Protector®
 Type A (Fixed) Death Benefit
 Cash Value Accumulation

Weighted Average

MEC TESTING IS NOT ILLUSTRATED IN THIS REPORT

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

			7.00% (Net 6.00%) [@] and Maximum Charges		0.00% (Net -1.00%) [@] and Maximum Charges	
Year	Age	Annual Premium Outlay	Surrender Value	Death Benefit	Surrender Value	Death Benefit
31	85	12,821	0	1,000,000 <	0	1,000,000 <
32	86	12,821	0	1,000,000 <	0	1,000,000 <
33	87	12,821	0	1,000,000 <	0	1,000,000 <
34	88	12,821	0	1,000,000 <	0	1,000,000 <
35	89	12,821	0	1,000,000 <	0	1,000,000 <
36	90	12,821	0	1,000,000 <	0	1,000,000 <
37	91	12,821	0	1,000,000 <	0	1,000,000 <
38	92	12,821	0	1,000,000 <	0	1,000,000 <
39	93	12,821	END‡	END‡	END‡	END‡
Total		\$500,019				

[@] 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 No-Lapse Guarantee is not in effect. You will have taxable income under the policy if the policy ends with an outstanding loan in excess of cost basis. Please refer to the Additional Information section.

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

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Synopsis of Illustrated Premium Outlays and Policy Values

A listing of the values below can be found in the Your Policy in Action section. These values are based on non-guaranteed hypothetical assumptions. Actual results will fluctuate from year to year. The illustration is not intended to predict or project investment results. Death Benefits and Cash Values would be different from those shown even if actual gross returns averaged the same Hypothetical Annual Gross Rate of Returns shown below but fluctuated throughout the years.

	Values based on the Non-Guaranteed Hypothetical Annual Gross Rate of Return of 0.00% (Net -1.00%) [@] and Maximum Charges	Values based on the Non-Guaranteed Hypothetical Annual Gross Rate of Return of 7.00% (Net 6.21%) [@] and Current Charges
Illustrated Premiums		
Initial Annual Premium Outlay**	\$12,821	\$12,821
Number of years premiums are illustrated as paid	39	66
Total illustrated premiums paid	\$500,019	\$846,186
Surrender Value		
Surrender Value end of policy year 20	\$0	\$242,781
Surrender Value at age 99	\$0 ‡	\$589,692
Death Benefit		
Initial Death Benefit	\$1,000,000	\$1,000,000
Death Benefit end of policy year 20	\$1,000,000	\$1,000,000
Death Benefit at age 99	\$0 ‡	\$1,000,000

**Please refer to the Your Policy in Action section for information about varying outlays or illustrated distributions, if applicable.

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

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

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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.

Year	Hypothetical Annual Gross Return
1 thru 66	7.00%

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 0.45% of the variable investment options.

The current fund expenses deducted are equal to 0.54%, 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, 2023. 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 VUL Protector® initial summary prospectus.

Assumed Portfolio Allocation

Investment Options	Total Fund Expenses	Current Fund Expenses	Percentage Of Total Assets Under Management
PSF Global	0.79%	0.74%	3.16%
PSF Mid-Cap Growth	0.66%	0.65%	1.02%
PSF PGIM 50/50 Balanced	0.57%	0.57%	7.68%
PSF Flexible Managed	0.62%	0.61%	14.00%
PSF Gov't Money Market	0.32%	0.32%	1.52%
PSF PGIM High Yield Bond	0.60%	0.57%	1.36%
PSF PGIM Jennison Blend	0.46%	0.46%	16.74%
PSF PGIM Jennison Growth	0.62%	0.62%	8.60%
PSF PGIM Jennison Value	0.42%	0.42%	4.20%
PSF Total Return Bond	0.43%	0.43%	3.49%
PSF Small-Cap Stock	0.38%	0.38%	3.16%
PSF Stock Index	0.29%	0.29%	15.10%
AST Advan Strat AA	1.10%	0.90%	0.15%
AST Balanced Asset Alloc	0.99%	0.88%	1.47%
AST Core Fixed Income	0.73%	0.68%	0.51%
AST Global Bond	1.03%	0.84%	0.09%
AST International Equity	1.06%	0.99%	1.00%
AST J.P. Morgan Tac Pres	1.03%	0.91%	1.11%
AST Large-Cap Growth	0.93%	0.87%	2.45%
AST Large-Cap Value	0.82%	0.80%	0.88%
AST MFS Global Equity	1.12%	1.11%	0.43%
AST Mid-Cap Growth	1.11%	1.06%	0.38%
AST Preserv Asset Alloc	0.97%	0.89%	0.18%
AST Pru Growth Alloc	0.89%	0.89%	0.88%
AST T. Rowe Price AA	0.88%	0.87%	0.56%
AFIS® Growth Fund	0.59%	0.59%	1.61%
AFIS® Growth-Income Fund	0.53%	0.53%	1.17%

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

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**Hypothetical
Annual Gross
Rates
of Return**

AFIS® International Fund	0.78%	0.78%	0.52%
AFIS® Wash Mut Inv Fund	0.65%	0.50%	0.30%
BNY Mellon MC SvShr	1.11%	1.05%	0.07%
BNY Mellon Sus US Eqty	0.93%	0.93%	0.08%
Calvert VP EAFE Index	0.92%	0.68%	0.09%
Calvert VP NASDAQ 100	0.85%	0.73%	0.31%
Calvert VP S&P MC 400	0.64%	0.53%	0.15%
Fid® Contrafund(SM)	0.81%	0.81%	0.45%
Fidelity® VIP Index 500	0.35%	0.35%	1.95%
Fidelity® VIP Midcap	0.82%	0.82%	0.40%
Franklin Income VIP	0.71%	0.71%	0.13%
Invesco V.I. Grth-Income	0.75%	0.75%	0.17%
MFS Total Return Bond	0.54%	0.53%	0.34%
MFS Utilities IC	0.79%	0.78%	0.20%
MFS Value Series	0.72%	0.69%	0.27%
NB AMT Sustainable Eqty	1.18%	1.17%	0.07%
TOPS® Agg Growth ETF	0.54%	0.54%	0.39%
TOPS® Balanced ETF	0.55%	0.55%	0.24%
TOPS® Cnservative ETF	0.58%	0.58%	0.05%
TOPS® Growth ETF	0.55%	0.55%	0.41%
TOPS® Mng Rsk Bal ETF	0.76%	0.76%	0.04%
TOPS® Mng Rsk Grt ETF	0.74%	0.74%	0.11%
TOPS® Mg Rk Md Gr ETF	0.75%	0.75%	0.08%
TOPS® Mod Growth ETF	0.55%	0.55%	0.26%
Weighted Average	0.55%	0.54%	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. 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.

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Charges and Expenses

Valued Client, Male, 55
 Preferred Best
 \$1,000,000 VUL Protector®
 Type A (Fixed) Death Benefit
 Cash Value Accumulation

This report shows deductions that are currently made from premium payments and the Contract Fund. The level of these charges is not guaranteed. Current Charges may increase up to but not more than the Maximum Charges stated in the policy. Deductions for current fund expenses and mortality and expense risk charges are reflected in the Policy Values, but are not shown separately.

Non-Guaranteed Results Based on Hypothetical Annual Gross Returns of 7.00% (Net 6.21%)[@] and Current Charges

Year	Age	Annual Premium Outlay	Deductions from Premiums		Deductions from the Contract Fund			Total Policy Charges	Policy Values		
			Premium Based Charge	Sales Charge	Admin. & Transaction Charges	Cost of Insurance	Rider & Extra Charges		Contract Fund	Surrender Value	Death Benefit
1	55	12,821	481	385	3,468	1,107	88	5,528	7,880	0	1,000,000 <
2	56	12,821	481	385	3,468	1,098	131	5,562	16,214	0	1,000,000 <
3	57	12,821	481	385	3,468	1,088	180	5,601	25,025	0	1,000,000 <
4	58	12,821	481	385	3,468	1,078	224	5,635	34,348	8,456	1,000,000 <
5	59	12,821	481	385	3,468	1,068	272	5,673	44,211	19,647	1,000,000 <
6	60	12,821	481	288	3,468	1,193	318	5,749	54,611	31,375	1,000,000 <
7	61	12,821	481	288	3,468	1,398	373	6,009	65,388	43,037	1,000,000 <
8	62	12,821	481	288	3,468	1,616	431	6,285	76,550	55,305	1,000,000 <
9	63	12,821	481	288	3,468	1,842	492	6,571	88,109	68,192	1,000,000 <
10	64	12,821	481	288	3,468	2,115	565	6,917	100,130	81,541	1,000,000 <
Total		\$128,210						\$59,531			
11	65	12,821	481	0	3,468	2,502	668	7,119	112,711	97,220	1,000,000 <
12	66	12,821	481	0	3,468	2,917	779	7,645	125,542	113,813	1,000,000 <
13	67	12,821	481	0	3,468	3,287	877	8,113	138,700	130,512	1,000,000 <
14	68	12,821	481	0	3,468	3,710	990	8,649	152,135	147,930	1,000,000 <
15	69	12,821	481	0	3,468	4,172	1,114	9,235	165,812	165,812	1,000,000 <
16	70	12,821	481	0	3,468	3,873	858	8,679	180,928	180,928	1,000,000 <
17	71	12,821	481	0	3,468	4,727	958	9,634	196,012	196,012	1,000,000 <
18	72	12,821	481	0	3,468	5,265	1,066	10,280	211,381	211,381	1,000,000 <
19	73	12,821	481	0	3,468	5,852	1,185	10,986	226,990	226,990	1,000,000 <
20	74	12,821	481	0	3,468	6,499	1,316	11,764	242,781	242,781	1,000,000 <
Total		\$256,420						\$151,634			
21	75	12,821	481	0	108	7,194	1,457	9,240	262,178	262,178	1,000,000 <
22	76	12,821	481	0	108	7,961	1,612	10,162	281,848	281,848	1,000,000 <
23	77	12,821	481	0	108	8,810	1,784	11,184	301,703	301,703	1,000,000 <
24	78	12,821	481	0	108	9,742	1,973	12,304	321,654	321,654	1,000,000 <
25	79	12,821	481	0	108	10,791	2,186	13,566	341,560	341,560	1,000,000 <
26	80	12,821	481	0	108	12,437	2,519	15,544	360,679	360,679	1,000,000 <
27	81	12,821	481	0	108	13,602	2,755	16,946	379,557	379,557	1,000,000 <
28	82	12,821	481	0	108	14,835	3,005	18,428	398,094	398,094	1,000,000 <
29	83	12,821	481	0	108	16,164	3,274	20,026	416,149	416,149	1,000,000 <
30	84	12,821	481	0	108	21,596	5,080	27,265	427,864	427,864	1,000,000 <
Total		\$384,630						\$306,299			

[@] 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.

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Charges and Expenses

Valued Client, Male, 55

Preferred Best

\$1,000,000 VUL Protector®

Type A (Fixed) Death Benefit

Cash Value Accumulation

Non-Guaranteed Results Based on Hypothetical Annual Gross Returns of 7.00% (Net 6.21%)[@] and Current Charges

Year	Age	Annual Premium Outlay	Deductions from Premiums		Deductions from the Contract Fund			Total Policy Charges	Policy Values		
			Premium Based Admin Charge	Sales Charge	Admin. & Transaction Charges	Cost of Insurance	Rider & Extra Charges		Contract Fund	Surrender Value	Death Benefit
31	85	12,821	481	0	108	26,190	3,981	30,760	436,705	436,705	1,000,000 <
32	86	12,821	481	0	108	25,762	4,261	30,612	446,257	446,257	1,000,000 <
33	87	12,821	481	0	108	25,300	4,549	30,437	456,594	456,594	1,000,000 <
34	88	12,821	481	0	108	25,424	4,841	30,853	467,153	467,153	1,000,000 <
35	89	12,821	481	0	108	26,982	5,138	32,709	476,461	476,461	1,000,000 <
36	90	12,821	481	0	108	26,482	5,435	32,506	486,567	486,567	1,000,000 <
37	91	12,821	481	0	108	25,937	5,720	32,246	497,580	497,580	1,000,000 <
38	92	12,821	481	0	108	26,401	5,994	32,984	508,525	508,525	1,000,000 <
39	93	12,821	481	0	108	27,603	6,266	34,458	518,638	518,638	1,000,000
40	94	12,821	481	0	108	28,828	6,544	35,961	527,837	527,837	1,000,000
Total		\$512,840						\$629,825			
41	95	12,821	481	0	108	28,238	6,818	35,645	537,943	537,943	1,000,000
42	96	12,821	481	0	108	27,589	7,070	35,247	549,098	549,098	1,000,000
43	97	12,821	481	0	108	26,870	7,294	34,753	561,467	561,467	1,000,000
44	98	12,821	481	0	108	26,626	6,936	34,151	575,240	575,240	1,000,000
45	99	12,821	481	0	108	27,175	6,572	34,336	589,692	589,692	1,000,000
46	100	12,821	481	0	108	26,494	6,200	33,282	606,144	606,144	1,000,000
47	101	12,821	481	0	108	27,331	5,819	33,739	623,164	623,164	1,000,000
48	102	12,821	481	0	108	28,378	5,444	34,411	640,563	640,563	1,000,000
49	103	12,821	481	0	108	29,660	5,077	35,326	658,115	658,115	1,000,000
50	104	12,821	481	0	108	31,210	4,722	36,521	675,540	675,540	1,000,000
Total		\$641,050						\$977,236			
51	105	12,821	481	0	108	33,094	4,384	38,067	692,467	692,467	1,000,000
52	106	12,821	481	0	108	37,828	4,083	42,500	705,884	705,884	1,000,000
53	107	12,821	481	0	108	40,719	3,830	45,137	717,422	717,422	1,000,000
54	108	12,821	481	0	108	43,510	3,610	47,709	727,031	727,031	1,000,000
55	109	12,821	481	0	108	46,312	3,424	50,325	734,546	734,546	1,000,000
56	110	12,821	481	0	108	46,318	3,256	50,163	742,702	742,702	1,000,000
57	111	12,821	481	0	108	46,096	3,083	49,768	751,782	751,782	1,000,000
58	112	12,821	481	0	108	45,570	2,903	49,062	762,163	762,163	1,000,000
59	113	12,821	481	0	108	44,636	2,710	47,935	774,364	774,364	1,000,000
60	114	12,821	481	0	108	43,145	2,499	46,233	789,091	789,091	1,000,000
Total		\$769,260						\$1,444,134			

@ 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.

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Charges and Expenses

Valued Client, Male, 55

Preferred Best
 \$1,000,000 VUL Protector®
 Type A (Fixed) Death Benefit
 Cash Value Accumulation

Non-Guaranteed Results Based on Hypothetical Annual Gross Returns of 7.00% (Net 6.21%)[@] and Current Charges

Year	Age	Annual Premium Outlay	Deductions from Premiums		Deductions from the Contract Fund			Total Policy Charges	Policy Values		
			Premium Based Admin Charge	Sales Charge	Admin. & Transaction Charges	Cost of Insurance	Rider & Extra Charges		Contract Fund	Surrender Value	Death Benefit
61	115	12,821	481	0	108	39,719	2,254	42,562	808,538	808,538	1,000,000
62	116	12,821	481	0	108	35,198	1,958	37,744	834,188	834,188	1,000,000
63	117	12,821	481	0	108	29,237	1,594	31,419	867,987	867,987	1,000,000
64	118	12,821	481	0	108	21,385	1,142	23,116	912,494	912,494	1,000,000
65	119	12,821	481	0	108	11,048	578	12,215	971,065	971,065	1,000,000
66	120	12,821	481	0	108	2,036	104	2,729	1,043,190	1,043,190	1,053,622
Total		\$846,186						\$1,593,920			

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

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Historical Report - Overview

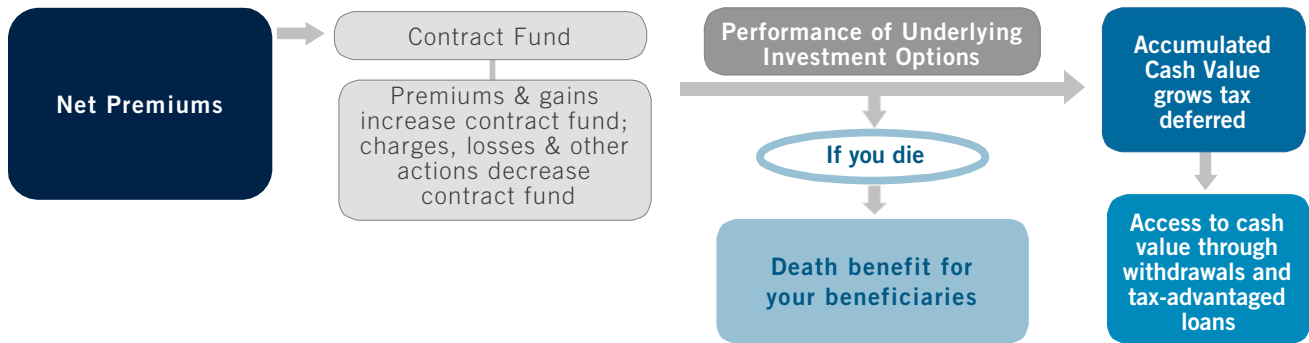
This overview is to help you understand the impact of the Variable Investment Options within your variable universal life policy. Additionally, it visually demonstrates the volatility of the performance of the Variable Investment Options.

Your Variable Universal Life Policy and Its Underlying Investment Options

Your variable universal life insurance policy can be a very valuable portion of your overall financial portfolio. There are many reasons why the policy is an integral part of your financial portfolio such as death benefit protection, tax advantages, living benefits, and also the potential to accumulate Cash Value for any number of purposes. The potential to accumulate Cash Value is produced through investing a portion of your premiums in the policy's underlying investment options. How you choose to invest in the variable investment options is up to you and usually depends on your personal investment objectives and tolerance for risk, since it's possible to lose money investing in the variable investment options.

How It Works

In addition to providing death benefit protection, VUL Protector® offers the ability to accumulate cash value in your policy's Contract Fund. Net Premiums you pay, any amounts gained by your underlying investment options, any available persistency credits, loan interest, and loan repayments are added to the Contract Fund. Charges, withdrawals and any losses from your variable investment options are taken from it.

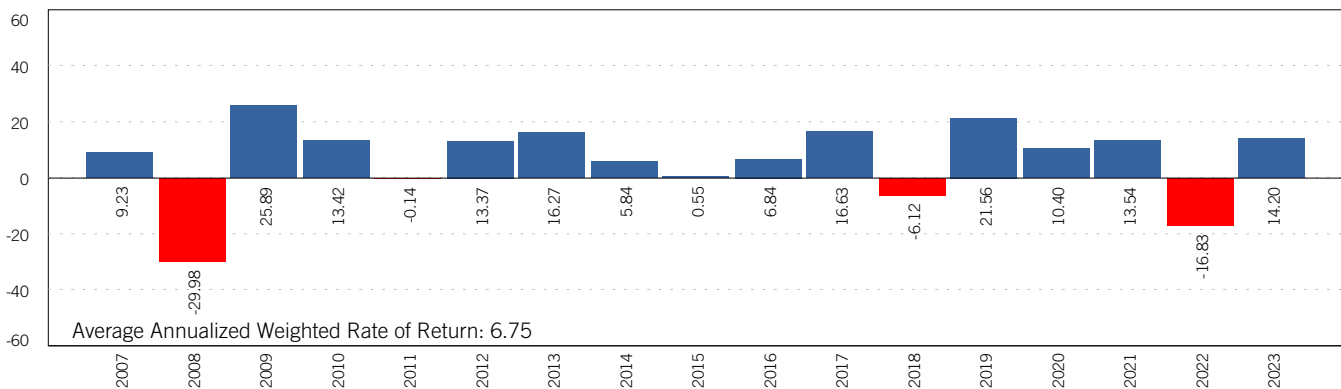


Performance of the Variable Investment Options

As with all Life Insurance policies, keeping your Contract Fund properly funded is essential to the health of your policy. For your variable life policy your variable investment option performance plays a large role in keeping your policy healthy. Your selected variable investment options may or may not experience growth during each policy year regardless of the annual performance of each variable investment option. Investment results for your selected variable investment options are dependent on the price of units, which fluctuates daily, as units are being bought and sold for transactions such as, but not limited to, crediting premium and assessing policy charges.

For your selected variable investment options, the weighted annualized historical returns shown are net of underlying fund fees and charges, and net of the mortality and expense risk charge, but do not reflect any other policy charges. The following pages will show the corresponding policy performance, including Contract Fund, Surrender Value, and Death Benefit using these rates of return assuming the illustrated policy was purchased on January 1st of the first year that all funds were available for a full calendar year.

Weighted Annualized Historical Returns of Selected Variable Investment Options*



* See the Historical Report - Variable Investment Option Detail page for the specific variable investment options and allocations used to determine the weighted annualized historical returns shown on this graph.

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Historical Report - Overview

What You Should Know About Accessing Cash Value

You can access Cash Value through loans (which are charged interest) or withdrawals (which may be subject to surrender charges). When doing so, be aware that:

- This reduces the policy's Cash Value and Death Benefit paid to your beneficiaries.
- Unpaid loans and withdrawals can impact the no-lapse guarantee provision of the policy. Taking loans or withdrawals might also require you to pay more into the policy. The amount may be more than you expected.
- Loans and withdrawals that are more than what you put into the policy may be taxable.
- If you cancel the policy or let it lapse, any loan that you have not yet paid back could be taxable if it is greater than what you have paid into the policy.
- If you pay too much into your policy, it may become a Modified Endowment Contract (MEC). A MEC is taxed less favorably than a policy that is not a MEC. Money you take out, such as loans, withdrawals, and assignments (including money taken out in the two years before it becomes a MEC) are taxable to the extent of gain in the contract. And an additional 10% federal income-tax penalty may apply for money taken out before age 59½.

See the Tax Information section in the Additional Information section for further tax information. Before you take a loan or make a withdrawal, speak with your financial professional and tax advisor.

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Historical Report

Valued Client, Male, 55
 Preferred Best
 \$1,000,000 VUL Protector®
 Type A (Fixed) Death Benefit
 Cash Value Accumulation

This report shows policy values based on historical rates of return of selected variable investment options and current policy charges. The intent is to demonstrate how the volatility of the variable investment options within the portfolio impacts the policy Contract Fund, Surrender Value and Death Benefit.

This is a supplemental illustration. See the **Your Policy in Action** section for policy values based on assumed hypothetical rates of return with current and maximum charges. This illustration is hypothetical; it's not intended to project or predict investment results or policy performance. Contract Fund, Surrender Value and Death Benefit shown reflect the deduction of policy charges, including premium-based administrative and sales charges, administrative and per \$1,000 charges, cost of insurance charges, surrender charges, and charges for additional benefits and riders, but exclude deductions for the mortality and expense risk charge. Values and benefits illustrated are not guaranteed and assumptions on which the non-guaranteed values are based are subject to change.

MEC Testing is not Illustrated in this Report.

Hypothetical Results Based on Historical Rates of Return and Current Charges

Year	Age	Historical Year	Annual Premium Outlay	Weighted Annualized Historical Return of Selected Var Invest Opt (%)	Contract Fund	Surrender Value	Death Benefit	Surrender Value (IRR) *	Death Benefit (IRR) *
1	55	2007	12,821	9.23	8,166	0	1,000,000<	-100.00%	7,699.70%
2	56	2008	12,821	-29.98	10,193	0	1,000,000<	-100.00%	734.57%
3	57	2009	12,821	25.89	22,500	0	1,000,000<	-100.00%	289.20%
4	58	2010	12,821	13.42	33,967	8,075	1,000,000<	-60.79%	165.39%
5	59	2011	12,821	-0.14	41,052	16,488	1,000,000<	-42.10%	111.26%
6	60	2012	12,821	13.37	54,868	31,631	1,000,000<	-24.99%	81.79%
7	61	2013	12,821	16.27	72,123	49,772	1,000,000<	-14.79%	63.56%
8	62	2014	12,821	5.84	83,418	62,173	1,000,000<	-11.26%	51.29%
9	63	2015	12,821	0.55	90,187	70,270	1,000,000<	-10.12%	42.53%
10	64	2016	12,821	6.84	102,972	84,383	1,000,000<	-7.78%	36.00%
Total			\$128,210						
11	65	2017	12,821	16.63	127,427	111,936	1,000,000<	-3.90%	30.97%
12	66	2018	12,821	-6.12	124,447	112,718	1,000,000<	-4.89%	26.98%
13	67	2019	12,821	21.56	157,983	149,795	1,000,000<	-1.54%	23.76%
14	68	2020	12,821	10.40	179,732	175,528	1,000,000<	-0.30%	21.10%
15	69	2021	12,821	13.54	209,142	209,142	1,000,000<	1.04%	18.88%
16	70	2022	12,821	-16.83	177,063	177,063	1,000,000<	-1.75%	17.00%
17	71	2023	12,821	14.20	206,685	206,685	1,000,000<	-0.59%	15.39%
Total			\$217,957						

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

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Historical Report - Variable Investment Option Detail

This page shows the historical net rates of return of the selected variable investment options and the resulting Weighted Annualized Returns used to calculate policy values on the Historical Report.

Each *Annual Rate of Return of Selected Variable Investment Options* column shows historical performance results of the variable investment option(s) you've selected for illustrative purposes. Not all variable investment options available within VUL Protector® are listed on this report. The returns are not a guarantee of future performance. All returns are net of underlying fund fees and charges, and net of the mortality and expense risk charge, but do not reflect any other policy charges including premium-based administrative and sales charges, administrative and per \$1,000 charges, cost of insurance charges, surrender charges and charges for additional benefits and riders. Including these other policy expenses would result in a lower net rate of return. Returns shown for variable investment options that were active before being made available in the product are considered hypothetical.

Annual Rate of Return of Selected Variable Investment Options (%)

Variable Investment Option:	AST Advan Strat AA	Weighted Annualized Historical Return of Selected Var Invest Opt
Allocation:	100%	100%
Historical Year		
2007	9.23	9.23
2008	-29.98	-29.98
2009	25.89	25.89
2010	13.42	13.42
2011	-0.14	-0.14
2012	13.37	13.37
2013	16.27	16.27
2014	5.84	5.84
2015	0.55	0.55
2016	6.84	6.84
2017	16.63	16.63
2018	-6.12	-6.12
2019	21.56	21.56
2020	10.40	10.40
2021	13.54	13.54
2022	-16.83	-16.83
2023	14.20	14.20
Avg Annual Rate of Return*	6.75	6.75

*Average Annual Rate of Return equals the sum of all year's returns divided by the number of years.

Past performance does not guarantee future results. Current performance may be lower or higher than the past performance data quoted. The investment return and principal value of a variable investment option will fluctuate so that an investor's units, when redeemed, may be worth more or less than their original cost. The most recent month end performance is available at www.prudential.com.

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

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Overview

VUL Protector® is a flexible premium, variable universal life insurance policy that insures the life of one person. 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 variable 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%
- Opportunity to earn a Persistency Credit
- Potential for cash value accumulation
- The opportunity for a No-Lapse Guarantee

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

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
- Any Persistency Credit
- 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.

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Values after age 121

We discontinue the monthly charges from the Contract Fund on the first policy anniversary on or following the 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 two 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.

Riders

This illustration includes the following rider(s):

BenefitAccess Rider (Rider to Provide Acceleration of Death Benefit)

With the BenefitAccess Rider (referred to in the policy as a Rider to Provide Acceleration of Death Benefit), the insured may accelerate all or part of the policy's death benefit if the insured is chronically ill or terminally ill, provided all eligibility requirements are met. The BenefitAccess Rider is available for extra charges and additional underwriting requirements and limits may also apply. Policyholders who purchase the BenefitAccess Rider currently have the option to enroll in Concierge Care Services. These services, offered thru a 3rd party vendor, provide the policyowner with access to self-help tools to manage chronic or terminal illness care. The availability of Concierge Care Services is not guaranteed and may change.

Chronic Illness Portion - Chronically ill means the insured has been certified by a licensed health care practitioner as:

1. being, or expected to be, unable to perform (without substantial assistance from another individual) at least two activities of daily living for a period of at least 90 days due to a loss of functional capacity, or
2. requiring substantial supervision for protection from threats to health and safety due to severe cognitive impairment.

A licensed health care practitioner must certify, at the time you apply for benefits and every 12 months thereafter, that the insured is chronically ill as defined in the Rider. The recertification will be deemed to be effective as of the start of the new benefit year. Benefit payments are subject to satisfying a 90 day elimination period beginning on the day we receive written certification that the insured is chronically ill. Accelerated benefit payments do not begin until after you satisfy the elimination period. The 90 day elimination period will be waived if the licensed health care practitioner certifies that the chronic illness is expected to last for the remainder of the Insured's life and all other conditions of eligibility are met and we approve the claim for benefits. We reserve the right to independently assess the insured. You may choose to receive a monthly or an annual payment when accelerating the death benefit under the chronic illness option. Chronic illness benefits are subject to limits, such as a maximum monthly benefit payment that is based in part on a percentage of the lifetime benefit amount and on the per day benefit limitations set by the Internal Revenue Service. This rider is not Long-Term Care insurance (LTC) and it is not intended to replace LTC. The rider may not cover all of the costs associated with chronic or terminal illness.

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

Terminal Illness Portion – Terminally ill means a medical condition that is reasonably expected to result in death within 6 months or less. If the insured is terminally ill and you meet all other

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requirements, such as providing a physician's certification, you may be able to accelerate all of the death benefit in a single sum. You may choose instead to accelerate a portion of the death benefit. If you accelerate a partial amount you may only make one additional acceleration, which must be for the full remaining Death Benefit. Payments under this portion of the rider will be reduced by a discount factor, any due and unpaid premiums, and are subject to a \$150 processing fee. If you use the terminal illness portion of the rider, you can no longer use the chronic illness portion.

[Additional Information about the BenefitAccess Rider](#) - Obtaining benefits under the terms of the rider will reduce or eliminate the death benefit. If a death benefit remains, the contract fund and other values inside the policy may be adjusted. Unless all future charges are waived under this or another rider, then taking benefits under this rider this could shorten protection under a No-lapse Guarantee and require additional premiums to continue your policy. Outstanding loans will reduce payments under the rider. Benefits paid under the BenefitAccess Rider are intended to be treated for federal tax purposes as accelerated life insurance death benefits under IRC §101(g)(1)(B). Tax laws related to the receipt of accelerated death benefits are complex and benefits may be taxable in certain circumstances. Receipt of benefits may affect eligibility for public assistance programs such as Medicaid. Clients should consult tax and legal advisors prior to initiating any claim.

[Rider to Provide Lapse Protection](#)

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

- **The amount of premium payments.** The more premiums paid, the longer the guarantee. Conversely, the less premium paid or the fewer the number of payments, the shorter the guarantee period.
- **The timing of premium payments.** It is assumed that we will receive all premiums shown in this illustration and that we will receive them on or before the beginning of each premium-paying period as illustrated (monthly EFT, quarterly, semiannually, or annually)—that is, “on time.”
- **Changes in the basic insurance amount**
- **Changes in the death benefit option**
- **Loans and Withdrawal**

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

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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 Non-Guaranteed Results Based on Hypothetical Annual Gross Returns of 7.00% (Net 6.21%)* and Current Charges, a corridor increase first occurs in year 66.

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 VUL Protector® is 0.70%.

No-Lapse Guarantee

There 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 5 years. The Rider to Provide Lapse Protection can protect your policy starting in year 6. 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 also 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 and there are no outstanding loans, 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 if 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:

- Deductions from premiums to cover administrative charges attributable to premiums and sales charges.
- Daily deductions to cover fund expenses, and mortality and expense risk charges.

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- 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 Surrender Value, together with any outstanding loan amount, exceeds the policyowner's cost basis in the policy.

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

The Annual Seven Pay Premium at issue is \$88,490.00. The Annual Seven Pay Limit is the maximum amount of money you can pay in each of the first seven years (assuming no policy changes), without the policy becoming a MEC.

At the Non-Guaranteed Results Based on Hypothetical Annual Gross Returns of 7.00% (Net 6.21%)[®] 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 2024.04.10.2201
Server ID P21305 : 2C38-B4B1-7361-4FE7-800F-8F7B-7CD4-87DA-D
PLIAPPLET.INTSENBEFORE 2024.04.10.2201
PLIAPPLET.INTSEN 2024.04.10.2201
PLIAPPLET.INTSENANDCLASS 2024.04.10.2201
PRUOEIOR.OCX 2024.04.10.2201
INSENR.DLL 2024.04.10.2201
PRUVALUES.XML 74.2.0

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**Additional
Information**

PXBPRUVALUES.XML 03.22.2024

TaxLimit B

EJSUPP.DLL 2024.04.10.2201

CTP: 23320.00 FWP: 12821.00 MIP: 1,007.06 RB: Aug 2023 (310) PRF: B

7PP: 88,490.00 LMT: 11710.00 GSP: \$0.00 GLP: \$0.00

2C38-B4B1-7361-4FE7-800F-8F7B-7CD4-87DA-D

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Accelerated Benefit

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

Admin. & Transaction Charges

Administrative Charges are intended to compensate us for things such as processing claims, keeping records and communicating with policyowners. **Transaction Charges** include such things as processing policy changes, transfers and surrenders.

The maximum monthly Administrative Charges are \$9 per policy for all policy years, plus a charge per \$1,000 of Basic Insurance Amount that varies by basic insurance amount, gender, issue age and rating class.

See the Charges and Expenses section of the initial summary prospectus for a more detailed description of our Current Charges, including how the per \$1,000 amount varies by basic insurance amount, gender, issue age and rating class. We have the option of deducting the Maximum Charges shown above.

Age

Age of the insured 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.

Benefit Payment

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

Cash Value

The amount you would receive, based on the assumptions used in this illustration, if you surrendered the policy and there are no outstanding loans. 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

The policy owner may elect either the Guideline Premium Test or the Cash Value Accumulation Test definition of life insurance at the time the policy is purchased. Once the policy is issued, this election may not be changed. 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, reductions due to accelerated death benefits, 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.

Cost of Insurance

The annualized charges for providing insurance coverage.

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 insured. The amount shown in the illustration is as of the end of the policy year.

Historical Year

Each Historical Year covers the period from January 1st through December 31st. If "N/A" appears it means that historical rates of return for the variable investment option were not available for that year or the variable investment option was in its first year of existence but for less than the full calendar 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.

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.

Both standard and preferred loans are available on this policy. The standard loan interest rate is 2.00%. After 10 years, the policy will be eligible for a 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.

The policy provides that the maximum loan value available at any time is equal to the sum of (a) 99% of the Cash Value attributable to the variable investment options, and (b) the balance of the Cash Value.

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 rate of interest credited on the loan amount. 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.

Persistency Credit

Policies that remain in force for a specified number of policy years may be eligible to earn a Persistency Credit. The credit is calculated based on the unloaned portion of the contract fund. It will be calculated and credited on a monthly basis.

This illustration reflects a Persistency Credit equal to an effective annual interest rate of 0.10%, starting in year 10. The granting of a Persistency Credit and the amount of any Persistency Credit is granted at our discretion and not guaranteed. We reserve the right to discontinue the Persistency Credit at any time.

The Persistency Credit is assumed to be zero when maximum charges are shown.

Premium Based Admin Charge

A charge that is deducted from premiums paid into the policy. The maximum administration charge is 7.50%. The Company currently charges 3.75% of each premium paid.

Rider & Extra Charges

The annualized charges for any riders, temporary extra ratings and aviation, occupational and avocation extras.

Sales Charge

This charge helps cover our policy selling costs. The maximum sales charge is 6.00% of premiums paid up to the target premium and 30.00% of premium paid exceeding that amount. See the Charges and Expenses section of the initial summary prospectus for a detailed description of our Current Charges.

Surrender Charges

Surrender charges may apply within the first 14 policy years or to attained age 98, whichever comes first, of initial base policy coverage, if you make a withdrawal on a policy with a Type A (Fixed) death benefit, reduce the Basic Insurance Amount, or surrender the policy.

The initial Surrender Charge Target Premium is \$22,130.00.

Non-Guaranteed Results Based on Hypothetical Annual Gross Returns of 7.00% (Net 6.21%)* and Current Charges

Year	Contract Fund	Surrender Charge	Surrender Value
1	7,880	30,097	0
2	16,214	28,548	0
3	25,025	27,220	0
4	34,348	25,892	8,456
5	44,211	24,564	19,647
6	54,611	23,237	31,375
7	65,388	22,351	43,037
8	76,550	21,245	55,305
9	88,109	19,917	68,192
10	100,130	18,589	81,541
11	112,711	15,491	97,220
12	125,542	11,729	113,813
13	138,700	8,188	130,512
14	152,135	4,205	147,930
15	165,812	0 +	165,812

+ 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.

[Weighted Annualized Historical Return of Selected Variable Investment Options](#)

For each historical year shown, the Weighted Annualized Historical Return of Selected Variable Investment Options is the sum of the annual rates of return for each selected variable investment option, weighted by allocation of premium.

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 _____



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

Valued Client, Male, 55
Preferred Best
\$1,000,000 VUL Protector®
Initial Annual Premium Outlay \$12,821.00

April 22, 2024

Dear Valued Client,

VUL Protector is a permanent life insurance policy that can guarantee you will have life insurance coverage for your entire life. The Rider to Provide Lapse Protection, a key feature of VUL Protector offers a flexible conditional guarantee that will ensure your policy remains in effect for the period of time you choose, up to and including your lifetime, 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 VUL Protector Life Insurance Illustration, the No-Lapse Guarantee will ensure your policy remains in effect **thru Age 92 Policy Year 38** with an initial death benefit of \$1,000,000 in the first policy year and \$1,000,000 in all subsequent policy years, provided that:

- Scheduled premium of \$12,821.00 is paid Annually in policy year 1 through 66. Only those premiums that are paid while the No-Lapse Guarantee is in effect are necessary in maintaining the no-lapse protection.
- Scheduled premiums as shown in Your Policy in Action (except those illustrated after the No-Lapse Guarantee protection ends) 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 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, CLU®, ChFC®
Director, Process Management

For Financial
Professional Use Only

Compensation
Detail Report

Valued Client, Male, 55
 Preferred Best
 \$1,000,000 VUL Protector®
 Type A (Fixed) Death Benefit
 Cash Value Accumulation

This is an internal use only report, designed to provide information about compensation, based on the policy illustrated.

NOTE: The results shown are based on user input, and are not a guarantee of actual compensation.

Non-Guaranteed Results Based on Hypothetical Annual Gross Returns of 7.00% (Net 6.21%)® and Current Charges

Net Present Value Rate of Compensation: 5.00%

Year #	Commission Target Premium	Annual Premium Outlay	Compensation on Premium up to CTP	Compensation on Premium in excess of CTP	End of Year Contract Fund	Asset Based Trail Commission	Total Compensation	Net Present Value of Compensation
1	23,320	12,821	0	0	7,880	0	0	0
2	23,320	12,821	0	0	16,214	0	0	0
3	23,320	12,821	0	0	25,025	0	0	0
4	23,320	12,821	0	0	34,348	0	0	0
5	23,320	12,821	0	0	44,211	0	0	0
6	23,320	12,821	0	0	54,611	0	0	0
7	23,320	12,821	0	0	65,388	0	0	0
8	23,320	12,821	0	0	76,550	0	0	0
9	23,320	12,821	0	0	88,109	0	0	0
10	23,320	12,821	0	0	100,130	0	0	0
Total	\$233,200	\$128,210	\$0	\$0			\$0	
11	23,320	12,821	0	0	112,711	0	0	0
12	23,320	12,821	0	0	125,542	0	0	0
13	23,320	12,821	0	0	138,700	0	0	0
14	23,320	12,821	0	0	152,135	0	0	0
15	23,320	12,821	0	0	165,812	0	0	0
16	23,320	12,821	0	0	180,928	0	0	0
17	23,320	12,821	0	0	196,012	0	0	0
18	23,320	12,821	0	0	211,381	0	0	0
19	23,320	12,821	0	0	226,990	0	0	0
20	23,320	12,821	0	0	242,781	0	0	0
Total	\$466,400	\$256,420	\$0	\$0			\$0	

Compensation Rates					
Up to Commission Target Premium (CTP)			In Excess of Commission Target Premium (CTP)		
%	Start Year	End Year	%	Start Year	End Year
0.00	1	20	0.00	1	20

IMPORTANT NOTE: Any term conversion credit or any replacement premium of a Prudential policy, including a 1035 exchange of a Prudential policy, will reduce the compensation illustrated above.