



PruLife® Survivorship Index UL

HELPING YOU BUILD A GREATER LEGACY.



Life Insurance

INVESTMENT AND INSURANCE PRODUCTS ARE:

- NOT FDIC INSURED
- NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, ANY BANK OR ITS AFFILIATES
- SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

Issued by Pruco Life Insurance Company
or Pruco Life Insurance Company of New Jersey

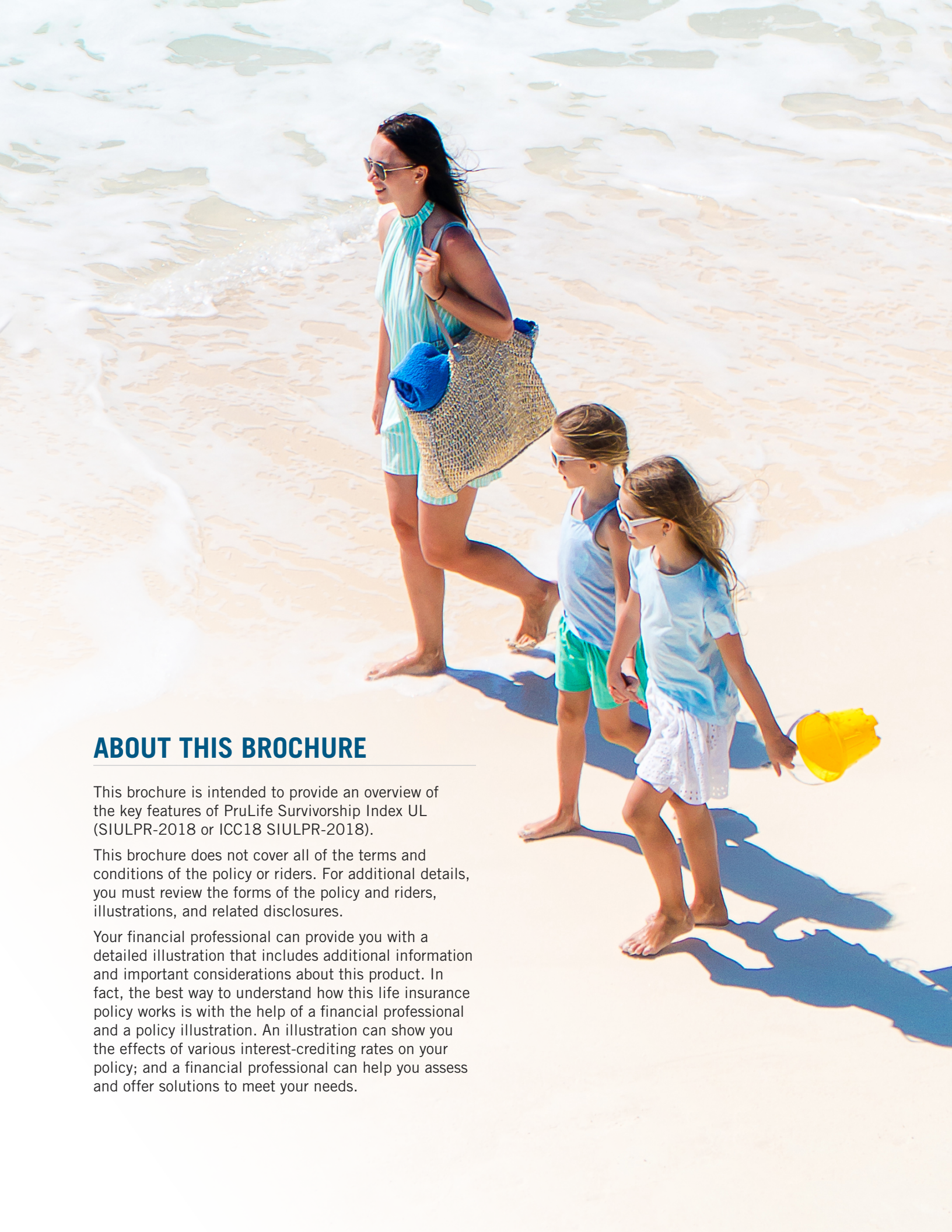
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Prudential

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ABOUT THIS BROCHURE

This brochure is intended to provide an overview of the key features of PruLife Survivorship Index UL (SIULPR-2018 or ICC18 SIULPR-2018).

This brochure does not cover all of the terms and conditions of the policy or riders. For additional details, you must review the forms of the policy and riders, illustrations, and related disclosures.

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

Protect & Grow What You've Built

Protecting and growing the wealth that you've worked so hard to build over the years is not something to approach lightly. You want to protect what you have, build upon it if you can, and not suffer excessive taxation for yourself or your heirs.

PRULIFE SURVIVORSHIP INDEX UL CAN HELP YOU BUILD A GREATER LEGACY

Keep your hard-earned wealth in your control today and tomorrow knowing you don't have to sacrifice growth potential for guarantees. You can get what you want for your legacy with this one powerful life insurance policy.

PROTECTION	GROWTH
PROTECT YOUR LEGACY • Efficiently transfer your wealth to your heirs when you're both gone. • Ensure there are sufficient liquid assets to pay estate taxes and expenses. • Protect against market-based losses.	HELP YOUR LEGACY GROW • Increase the value of your policy by potentially growing the cash value. • Access the cash value if you need it with a loan or withdrawal.* • Enhance the value of your legacy over time for your heirs.

THE ADVANTAGE OF CASH VALUE

One of the key features of this policy is its ability to generate cash value. Cash value is a pool of money that can grow as interest accumulates in the policy. Over time, the policy may accrue a meaningful amount of cash value that you can use in different ways. Find out more about these later in this brochure.

Your Survivorship Index UL policy also offers optional benefits, called riders, that you may be able to use while you're still living. You'll find more about this policy's riders as you read through this brochure.

*Unpaid 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.

PROTECT

Your Legacy with PruLife Survivorship Index UL

This is permanent life insurance that insures two people in one policy with the death benefit paid to your beneficiary(ies) when both of the insured people die. It gives you a cost-effective and efficient way to pass on your legacy while retaining control while you're alive.

IT CAN HELP YOU PROVIDE A TAX-FREE LEGACY FOR YOUR HEIRS

One of the most significant advantages of life insurance is that the death benefit is generally income tax-free to the beneficiaries (according to IRC §101(a)). The death benefit they receive won't increase their taxes. It can also be used to offset any other taxes that might have to be paid on your estate, reducing what you leave for them.

HAVE GUARANTEED PROTECTION

You can feel confident knowing that your coverage can last with a No-Lapse Guarantee. It ensures your policy will stay active, as long as sufficient premiums are paid and other guarantee requirements are met. There's a deeper discussion about how you can get and maintain the guarantee in the section **FLEXIBLE PREMIUMS AND A GUARANTEE AGAINST LAPSE WORK TOGETHER (Page 12)**. *Your financial professional and an illustration will also explain the guarantee in greater detail.*

PRULIFE SURVIVORSHIP INDEX UL CAN HELP YOU REACH YOUR GOALS IN MANY WAYS. HERE ARE THREE:

Cover an estate tax burden. The estate you and your spouse created may be significant. After you both die, taxes may be due. Your policy's death benefit can be a resource to help your loved ones offset taxes and other liabilities.

Create a fair legacy (equalize your estate). Your plan may be to leave your business, farm, or asset to one person. Your policy's death benefit can provide another loved one with a dollar amount equal to the value of those things.

Care for special needs. Having responsibility for someone with special needs requires careful planning for the future. Along with their health and well-being, your policy's death benefit can also help protect government benefit eligibility. A Special Needs Trust can be funded with the death benefit. This can help keep you in control of their financial future, even when you're gone.

TRUSTS

A POWERFUL ESTATE PLANNING TOOL

When used in conjunction with a life insurance policy, trusts can provide tax advantages other financial arrangements can't offer. This policy is designed to enhance such advantages.

An Irrevocable Life Insurance Trust (ILIT) can be established in a way

that passes the largest amount of assets to your beneficiaries and future generations.

Your financial professional and other trusted advisors can discuss trust options in conjunction with this policy in much more detail.

Your Policy Can **GROW** to Enhance Your Legacy

You can get more for your money with PruLife Survivorship Index UL because of its tax-deferred growth potential. As you pay your premiums, you choose to have part of that payment allocated among four interest-bearing accounts. Their growth increases cash value, which can be used in two ways:

ACCESS TO YOUR POLICY'S CASH VALUES*

A valuable element of the policy is you can use the cash value for any reason, such as for a gift, a special purchase, or an emergency. You have easy access to cash values by taking a tax-advantaged loan or withdrawal.*

THE POTENTIAL FOR A LARGER LEGACY

As cash value increases in the accounts, so does the potential for your overall death benefit if you choose a variable Death Benefit option. (See Page 8 for an explanation.) If you don't take it out of the policy through a loan or withdrawal, any cash value accumulated can enhance the death benefit. Ultimately, this increase can give your heirs a larger overall death benefit when both people who are insured die.

*Loans are charged interest; they are usually not taxable. Withdrawals are generally taxable to the extent they exceed basis in the policy. Loans that remain unpaid when the policy lapses or is surrendered while the insureds are alive will be taxed immediately to the extent of gain in the policy. For policies that are Modified Endowment Contracts (MECs), distributions (including loans) are taxable to the extent of income in the policy; an additional 10% federal income-tax penalty may apply. Consult your tax advisor for advice about your own situation.



What Is Cash Value?

CASH VALUE

GIVES YOU FLEXIBLE OPTIONS IN YOUR POLICY

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

HOW YOUR POLICY BUILDS CASH VALUE

PruLife Survivorship Index UL offers four accounts that provide two approaches to accumulating cash value that is held in the policy's Contract Fund. These are the Fixed Account and the indexed accounts.

FIXED ACCOUNT OPTION

All net premiums (premium paid minus premium-based administrative and sales expense charges) are initially deposited into the Fixed Account. As you pay your premiums, you decide how to allocate your money among the available accounts. The Fixed Account offers consistent, positive growth through its fixed interest rate but at lower overall cash value growth potential. It might be right for you if you want:

- ▶ More stable interest rates
- ▶ Less risk

You should also know:

- ▶ Money that stays in the Fixed Account will earn a rate of interest declared by Prudential, which is subject to change.
- ▶ If interest rates shift, the Fixed rate could potentially change.
- ▶ Even in a declining interest rate environment, the Fixed Account will never earn less than its guaranteed minimum rate of 2%.

INDEXED ACCOUNTS

The indexed accounts offer the potential for greater cash value growth because they are based on the performance of the S&P 500® Index, excluding dividends. It's important to remember that this is not a direct investment in the S&P 500® Index.

Indexed accounts might be right for you if:

- ▶ You want greater potential for cash value growth.
- ▶ You are comfortable with increased risk.

You should also know:

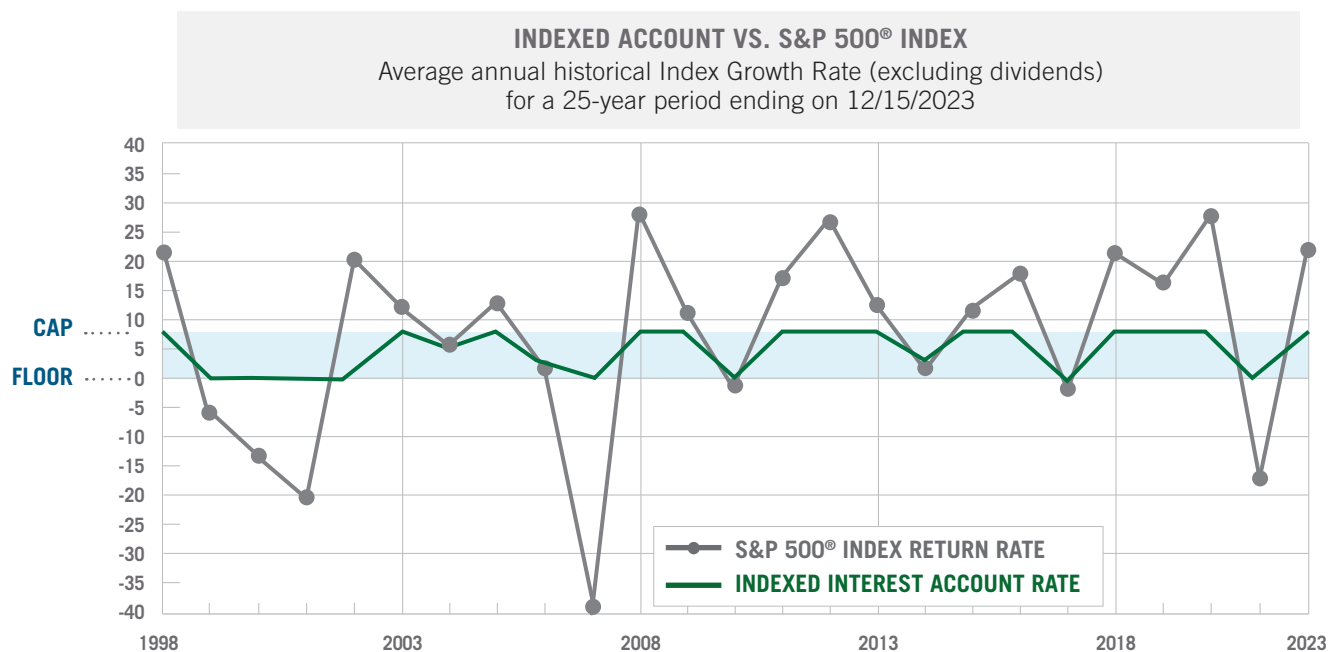
- ▶ You provide your payment allocation instructions for how you'd like your net premiums to be handled. Net premiums can be transferred into the indexed accounts or retained in the Fixed Account.
- ▶ Any time money is transferred to one of the indexed accounts, an "Index Segment" is created. Twelve months after it's created, the segment may earn interest based on the change in the S&P 500® Index (which excludes dividends) for that 12-month period.
- ▶ Indexed accounts can feature a Floor, Cap, Multiplier, and/or Spread:
 - ▶ **The Floor** helps protect you from market downturns because, even if the S&P 500® has a negative performance, your credited interest rate will never be lower than 0%.
 - ▶ **The Cap** places a limit on how high your credited interest rate can go. So, you'll earn interest when the S&P 500® performs well, but it will never be higher than the Cap for the Indexed Account and the Cap times the Multiplier for the Indexed Account with Multiplier. The Cap is guaranteed never to be less than 3.00% on the Indexed Account or 2.75% on the Indexed Account with Multiplier.

- ▶ **The Index Multiplier** is a factor that the earned interest rate will be multiplied by after applying the Cap for index segments in the Indexed Account with Multiplier. The Multiplier is guaranteed never to be less than 1.15.
- ▶ **The Spread** is a factor used to determine the credited index interest for the Uncapped Indexed Account. The Spread will be subtracted from the earned interest rate subject to the Floor and will never be greater than the guaranteed maximum index Spread of 30%.
- ▶ The Cap, Multiplier, and/or Spread are set at each index segment's start date and will not change for that segment. These can be changed for future index segments at Prudential's discretion, both up and down, but never more than the stated guaranteed amounts. Changes may be based on interest rates, market volatility, and other factors and could result in different values. They may be different in certain states.
- ▶ The indexed accounts have a participation rate of 100%. That means, you'll earn interest in line with what the S&P 500® earns. These earnings exclude dividends and are subject to the Floor, Cap, Multiplier, and/or Spread.
- ▶ As Index Segments mature, the value of those segments is transferred back into the Fixed Account. Those values can then be directed back into the accounts as you instruct.
- ▶ If you decide to withdraw amounts in an index segment, the segment can still earn index interest at segment maturity, pro-rated based on the amount of time the amounts were in the segment.

PRULIFE SURVIVORSHIP INDEX UL'S INDEX GROWTH CAP AND FLOOR IN ACTION

In uncertain times, having a choice of accounts with a 0% Floor in PruLife Survivorship Index UL can be especially valuable.

This graph shows the S&P 500® performance over the last 25 years, along with an example of the Indexed Account. Note that, when the S&P 500® has had years of extreme growth, with the Indexed Growth Cap on the Indexed Account, the most interest earned would have been 8%. Conversely, in the years where the S&P 500® has experienced great loss, there would have been no market-based losses, thanks to the Floor. Please note that policy charges still apply; these would affect a policy's actual rate of return.



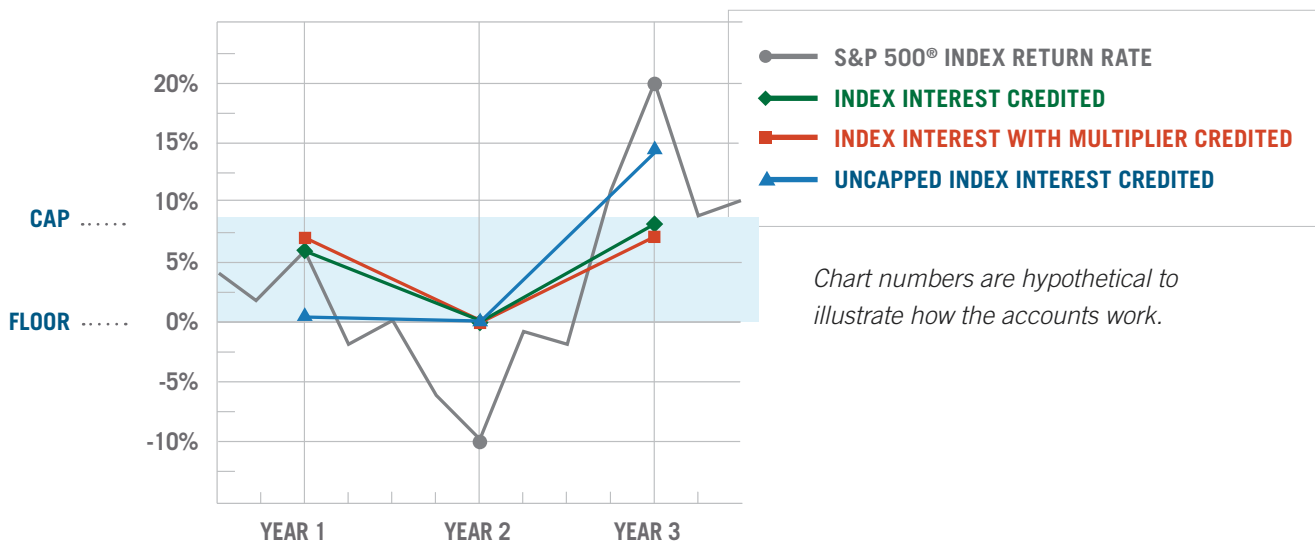
This is a hypothetical example for illustrative purposes only. The example assumes the Index Growth Cap remains 8% for the entire 25 years. See Page 4 for more information regarding the Cap. Past performance is not a guarantee of future results. This does not reflect the performance of an actual account value.

Which one is right for you?

THREE INDEXED ACCOUNTS

If you choose to use any of the three indexed accounts offered through PruLife Survivorship Index UL, consider the objectives of each and how they fit with your goals. Your financial professional can help you determine your tolerance for risk and which account may suit your needs.

INDEXED ACCOUNT	INDEXED ACCOUNT WITH MULTIPLIER	UNCAPPED INDEXED ACCOUNT
If you anticipate usual S&P 500® performance, with typical ups and downs but overall growth, this account may result in higher credited interest than the other accounts. You can earn up to the Cap while still having the security of the Floor. Of course, the Cap may limit your upside potential if the market is particularly strong or “bullish.”	If you anticipate modest or below usual S&P 500® performance, this account may result in higher credited interest than the other accounts. This account differs from the Indexed Account because it features a Multiplier. The Multiplier provides an additional percentage to be credited to your account. This account gives you the ability to earn up to the Cap times the Multiplier with the security of the Floor. Remember that this account has a Cap that may be lower than the Indexed Account and may limit your upside potential in a “bullish” market.	If you anticipate strong, or bullish, S&P 500® performance, this account has the potential to result in much higher credited interest than the other accounts. This account is similar to the Indexed Account, including the protection of the Floor. But it removes the restriction of the Cap. This allows interest credited based on the S&P 500® growth rate minus the Spread determined by Prudential. It's important to note that, if the S&P 500® is experiencing modest returns, the Spread will limit the interest you receive and you may earn less than you might with another account.



Earn a combination of Indexed and Fixed Interest

You can elect to have 100% of your money earn Indexed Interest, or you can allocate between the indexed accounts and Fixed Account to earn a combination of Indexed and Fixed Interest.

A STRATEGY TO HELP BALANCE MARKET UNCERTAINTY

You can decrease the chance of “bad timing” when you move your cash value into the indexed accounts through the Designated Transfer Amount (DTA) option.

Here's how the DTA option works:

- ▶ You pick the dollar amount you want to transfer each month into the chosen indexed accounts.
- ▶ You can spread your premiums over multiple segments within the indexed accounts.
- ▶ Because each segment you contribute to may get a different interest rate, this strategy may help you diversify your market-based interest risk.

Of course, diversifying the timing of the amounts transferred does not guarantee a higher credited amount of interest.

CHANGING ACCOUNT OPTIONS

You have the ability to change account selections after your policy has been issued. All you need to do is send a request to Prudential.

Changing from the Fixed Account: If you have chosen the Fixed Account but decide to change to the Indexed Accounts, any money in the Fixed Account will be allocated to the Indexed Accounts (either the full amount or your DTA election) on the next available Transfer Date (on the 15th of the month).

Changing from the Indexed Accounts: If you have chosen the Indexed Accounts and decide to change your account allocation instructions, any money in an active Index Segment will be transferred upon reaching its segment maturity date.

ALTERNATE CONTRACT FUND (ACF)

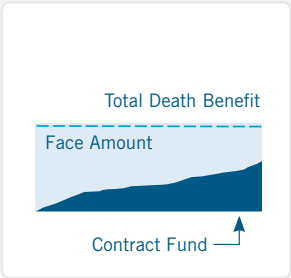
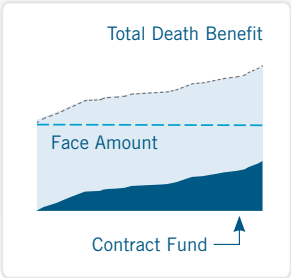
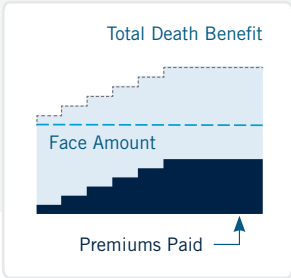
This policy features an alternate contract fund, which guarantees a cumulative return of 1% annually on the contract fund value, regardless of Indexed Account performance.

The ACF is determined by adding the net premiums, deducting the same withdrawals and charges as the Contract Fund (except for the Asset Based Charge), and crediting an annual rate of 1.00% each year. If the ACF is greater than the calculated Contract Fund, the ACF is used in place of the Contract Fund for most policy provisions, including the calculation of surrender value, available loan amount, amount at risk, and death benefits. There is no guarantee that the Alternate Contract Fund will be a positive value as charges and other reductions can deplete it. See your policy for more information on the impact of the alternate contract fund on these and other values.

Other Features to Customize the Policy for You

THE DEATH BENEFIT OPTIONS HELP INCREASE YOUR LEGACY

The type of death benefit option you choose will make a difference when it's time for your policy claim to be paid to your beneficiary. You can choose between Fixed (Type A), Variable (Type B), or Return of Premium (Type C). Choosing the Variable or Type B Death Benefit Option will increase the total amount that is paid to your beneficiaries because it will pay the face amount plus any net cash values that have accumulated through the interest-bearing accounts. Please note that any loans or withdrawals will reduce the overall death benefit.

FIXED (TYPE A)	VARIABLE (TYPE B)	RETURN OF PREMIUM (TYPE C)
- The death benefit generally remains constant. It is usually equal to the face amount. - The amount payable at death is generally equal to the face amount minus any outstanding loans.	- The death benefit generally changes in direct relation to the value of your Contract Fund. - The death benefit proceeds will generally equal the face amount plus the value of the Contract Fund minus any outstanding loans.	- The death benefit generally varies in direct relation to total premiums paid into the contract minus any withdrawals. - The death benefit proceeds will generally equal the face amount plus the total premiums paid into the contract minus any withdrawals and outstanding loans.
 The graph for Fixed (Type A) shows a horizontal dashed line labeled 'Face Amount' and a solid line labeled 'Contract Fund' that rises over time. The 'Total Death Benefit' is indicated by a horizontal line at the level of the Face Amount.	 The graph for Variable (Type B) shows a horizontal dashed line labeled 'Face Amount' and a solid line labeled 'Contract Fund' that rises over time. The 'Total Death Benefit' is indicated by a dashed line that rises above the Face Amount as the Contract Fund increases.	 The graph for Return of Premium (Type C) shows a horizontal dashed line labeled 'Face Amount' and a solid line labeled 'Premiums Paid' that rises in a step-like fashion over time. The 'Total Death Benefit' is indicated by a dashed line that rises above the Face Amount as premiums are paid.

How do your payments work?

THINGS YOU SHOULD KNOW ABOUT YOUR PREMIUM PAYMENTS

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

POLICY CHARGES

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

- ▶ **Premium-based charges:** These charges are applied to each premium and include an administrative charge.
- ▶ **Monthly charges:** These are ongoing charges within the policy.
 - **Administrative charges:** These charges include a monthly per policy fee that applies in all policy years, an asset-based charge that applies for the first 30 policy years, and a charge per thousand of coverage, which varies by gender, issue age, duration, premium class, and rating class of the insureds, that applies for the first eight policy years.
 - **Cost of Insurance (COI):** These charges, which help cover the risk the insurance company is taking on the policy, are specific to each policy; they vary by such factors as gender, issue age, premium class, rating class, and policy face amount. The insurance contract provides the maximum rates the company may charge.
 - **Rider charges:** Some optional riders and benefits have additional charges associated with them.
- ▶ **Interest on loans:** While interest on any outstanding loan is not technically a policy charge, a loan balance will accrue with interest on a daily basis.
- ▶ **Transactional charges:** Charges may be assessed when you elect or exercise certain provisions and benefits, including taking a withdrawal.
- ▶ **Charges for cancelling your policy:** If you choose to cancel your policy within the first 14 years, you will incur a surrender charge. The surrender charge, which declines over 14 years, will reduce the policy's cash surrender value in the early years. The policy's cash surrender value is the Contract Fund less the surrender charge and any outstanding loan (unless the Enhanced Cash Value Rider is elected).

PREMIUM PAYMENTS

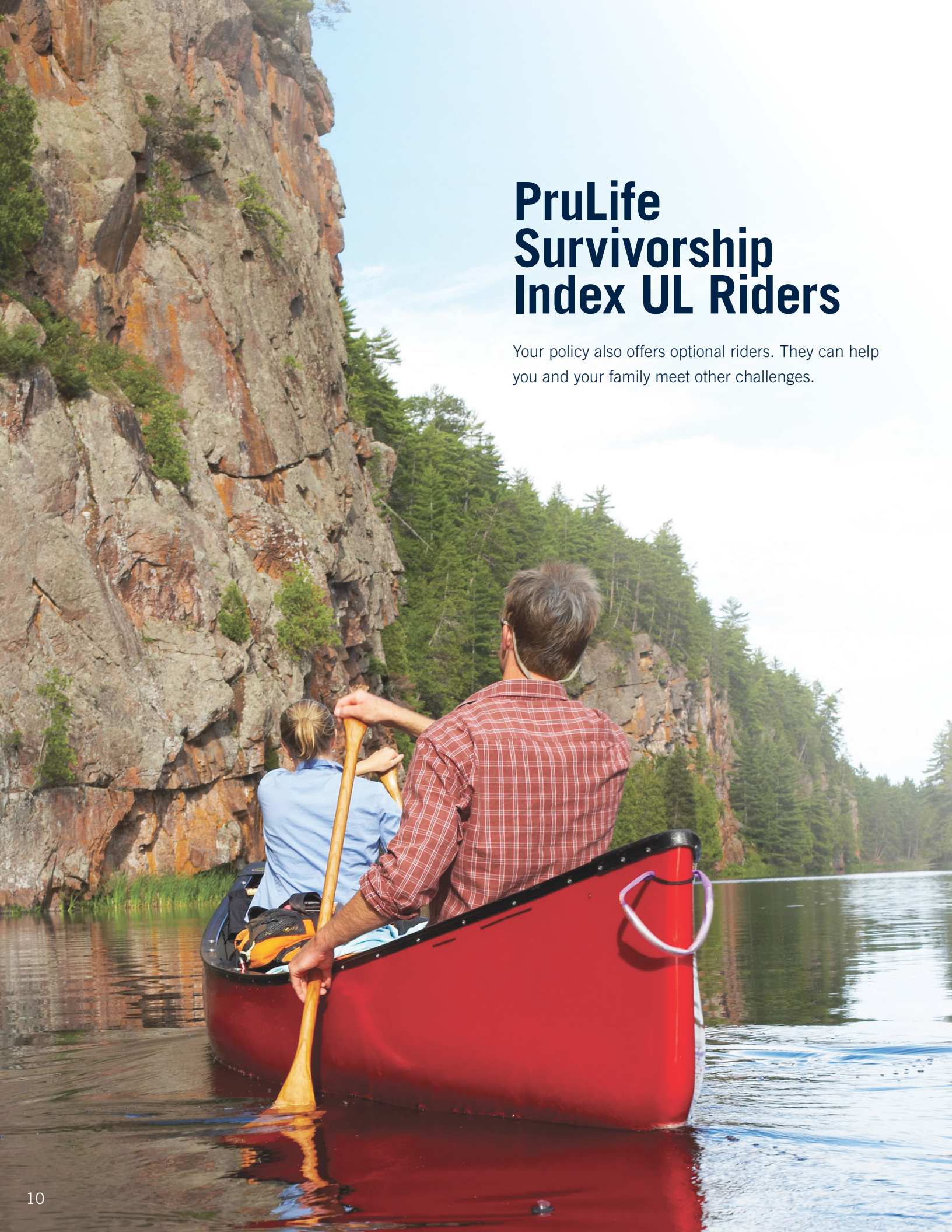
PREMIUMS YOU PAY
– CHARGES & TAXES

NET PREMIUMS



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

Charges and fees may be subject to state variations.

A man and a woman are seen from behind, paddling a red canoe on a calm lake. The man is in the front, wearing a red and white plaid shirt, and the woman is behind him, wearing a light blue shirt. They are both using wooden paddles. The lake is surrounded by a dense forest of evergreen trees, and a large, rugged rock cliff rises steeply on the left side of the frame. The sky is a pale blue with some light clouds. The water is still, reflecting the surrounding landscape.

PruLife Survivorship Index UL Riders

Your policy also offers optional riders. They can help you and your family meet other challenges.

SURVIVORSHIP BENEFITACCESS RIDER

Some folks need to liquidate or sell assets for extra money should they become chronically or terminally ill. For an extra fee, you can add an optional rider to your policy. It's called the **Survivorship BenefitAccess Rider**. It allows for the acceleration of the policy's death benefit (access to the death benefit money).

When you buy your policy and qualify, you can add the **Survivorship BenefitAccess Rider**. It can be used if:

- ▶ Both of the insured people on the policy are deemed chronically or terminally ill; or
- ▶ The surviving insured person becomes chronically or terminally ill. The chronic or terminal illness must be certified by a health care professional.

The money can be used for any purpose, such as help paying daily living expenses. It's important to know that accelerating your policy's death benefit can decrease, and may even eliminate, the death benefit. There is an extra fee to add this rider to your policy. (ICC18 VL 147 SB1-2018 or VL 147 SB1-2018).

The risks of widowhood or chronic or terminal illness rise with age. Survivorship BenefitAccess Rider provides a strategy to help the one left behind.

ADDITIONAL RIDERS AVAILABLE FOR YOUR POLICY

TYPE	RIDER	DESCRIPTION
Divorce Protection	Guaranteed Policy Split Rider ICC18 PLI 493-2018 or PLI 493-2018 or PLY 118-2018 in NY	This feature will allow the policy to be split into two individual life insurance policies. There is no additional charge for this rider.
Estate Protection	Estate Protection Rider ICC15 VL 194 C-2015 or VL 194 C-2015	Ensure your estate tax liabilities are taken care of if the unexpected happens. If both insureds die within four years of the policy issue date, the death benefit can increase by up to 100%. There is an additional charge for this rider.
Enhanced Cash Value	Enhanced Cash Value Rider ICC18 PLI 557-2018 or PLI 557-2018	Have access to higher early year cash surrender values in case you need to surrender your policy. There is an additional charge for this rider.
Loan Protection	Overloan Protection Rider ICC17 PLI 552-2017 or PLI 552-2017 or PLY 141-2017 in NY	A benefit that, for a one-time charge when exercised, may keep your policy from lapsing if you have an outstanding loan.

A financial professional can provide you with costs and additional details including exclusions, limitations, and terms for keeping them in force.

FLEXIBLE PREMIUMS AND A GUARANTEE AGAINST LAPSE WORK TOGETHER

The policy's No-Lapse Guarantee ensures that, for a certain time period, your policy will stay active, no matter what happens to your policy's values. Generally, the more premiums you pay, the longer the guarantee will last. However, the length of the adjustable No-Lapse Guarantee period can be dialed up or down, based on:

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

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

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

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

LOOKING AHEAD: MAINTAIN YOUR POLICY TO STAY ON TRACK

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



PRUDENTIAL'S BRAND—THE CHOICE FOR THE LONG ROAD

For nearly 150 years, Prudential Financial has been making promises to clients to be there when you need us most ... and has been living up to these promises and standing by our clients' families. Prudential Financial is a worldwide financial leader with a long tradition of serving the public interest. Prudential Financial has approximately 50 million customers, and the well-known Rock symbol is an icon of strength, stability, expertise, and innovation that has stood the test of time.

PARTNER WITH YOUR FINANCIAL PROFESSIONAL

Work with your financial professional to further explore how this policy can help secure your legacy. Ask for a customized illustration today.

PruLife® Survivorship Index UL (SIUL) offers death benefit protection with the chance to build cash value over time through a fixed account and three indexed account options. The SIUL policy is not an investment or a variable contract.

The Fixed Account earns a fixed interest rate, declared by Prudential. The current rate is [4.60%] and is subject to change. The minimum interest-crediting rate is guaranteed never to be less than 1%. As of [July 2024], the Indexed Account may credit interest as high as [9.00%] (the “Cap”), and similarly the Indexed Account with Multiplier may credit as high as [7.50%] (the “Cap”) times the “Multiplier”. The Uncapped Indexed Account removes the restriction of a Cap, allowing the account to earn what the market bears minus a “Spread” determined by Prudential.

PruLife Survivorship Index UL (SIUL) is issued by Pruco Life Insurance Company in all states except in New York, where it is issued by Pruco Life Insurance Company of New Jersey. Both are Prudential Financial companies located in Newark, NJ, and are solely responsible for their own financial condition and contractual obligations.

SIUL is not an investment or a variable contract.

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

Benefits paid under the Survivorship 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 receiving accelerated death benefits are complex, and benefits may be taxable in certain circumstances. Receipt of benefits may affect eligibility for public assistance programs such as Medicaid. Accelerated benefits paid under the terms of the Terminal Illness portion of the rider are subject to a \$150 processing fee (\$100 in Florida). Please consult your tax and legal advisors before initiating a claim.

To qualify for chronic illness benefits, both insured individuals (or the surviving insured individual) must be certified as chronically ill by a licensed health care practitioner. Benefits are not payable if both insured individuals are alive and only one insured is certified as chronically ill. For chronic illness benefits to continue beyond one year, recertification by a licensed health care practitioner is required. Other terms and conditions may apply, including an elimination period. The elimination period is a term of 90 consecutive calendar days that must pass before benefits can be payable. To qualify for terminal illness benefits, both insured individuals (or the surviving insured individual) must be certified as terminally ill by a licensed physician.

This rider is not Long-Term Care (LTC) insurance, and it is not intended to replace LTC. The rider may not cover all of the costs associated with chronic or terminal illness. It is a life insurance accelerated death benefit rider and is generally not subject to health insurance requirements. The availability of the rider as well as terms and conditions may vary by state.

If your survivorship policy will be owned by a trust or non-living entity, you should consult a tax advisor prior to electing the Survivorship BenefitAccess Rider. Clients should always consult their tax and legal advisors when considering the purchase of a life insurance policy and/or accelerated death benefit rider.

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

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

Prudential Financial and its financial professionals do not give legal or tax advice. Please consult your own advisors.

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