

## FREQUENTLY ASKED QUESTIONS

## IS PRUDENTIAL THE ONLY COMPANY IMPACTED?

No. All companies offering UL products with index interest crediting are impacted. That means that our competitors are subject to the same rules and cannot run illustrations with rates higher than the maximum illustrated rates.

## HOW WILL THIS IMPACT PRUDENTIAL ILLUSTRATIONS?

PRODUCT	MAXIMUM ILLUSTRATED CREDIT RATE	
	TODAY	AG 49 MAXIMUM
ADVANTAGE UL	7.75%	6.86%
FOUNDERS PLUS (PLUS 100)	6.25%	5.53%
FOUNDERS PLUS (PLUS 50)	5.50%	5.03%

## WILL THIS IMPACT CAPS OR PARTICIPATION RATES?

No. The current participation rates, caps, and floors will not be impacted by this regulation. The maximum illustrated rate for any given combination of these is the only thing that is changing. Our products will continue to offer the same upside potential with the safety of a 0% floor.

## HOW WILL THIS IMPACT THE ILLUSTRATED VALUES OF PRUDENTIAL'S PRODUCTS VS. OTHER IUL PRODUCTS?

Since this regulation will apply to all IUL products, we expect to have similar positioning of our products against other IUL products before and after the change.

## IS IT POSSIBLE TO RUN NEW ILLUSTRATIONS TODAY AT THE LOWER RATE?

Yes. While our illustration system currently defaults to the current maximum rates, illustrations can be run today with the lower rates simply by inputting them into the illustration system.

## WHAT'S NEXT?

As we get closer to September 1, 2015, we'll communicate more details about how the timing of cases and illustrations may be impacted.

PruLife Founders Plus UL and PruLife Index Advantage UL are issued by Pruco Life Insurance Company in all states except New York where, if available, it is issued by Pruco Life Insurance Company of New Jersey. Both are Prudential Financial companies located at 213 Washington Street, Newark, NJ 07102-2992.

The potential to build cash value in the **Indexed Account for Advantage UL** is based on the performance of the S&P 500® Index (using an index growth cap and floor) on an annual point-to-point basis based on a 100% participation rate (subject to change). The potential to build cash value in the **Plus Account for Founders Plus UL** is based in part on the performance of the S&P 500® Index (using an index growth cap and floor) on an annual point-to-point basis based on a 50% or 100% participation rate (subject to change). Money that is placed in the Indexed Account or the Plus Account are not a direct investment in the S&P 500® Index. If amounts in the Indexed Account are withdrawn prior to the end of the one-year term, no interest will be credited. Founders Plus and Index Advantage UL are not a variable contracts or an investment contracts.

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

**NOT FOR CONSUMER USE.**