

REWARDS!

Earn Rewards with PruLife® Survivorship Index UL Bonus Program

WHAT IS THE BONUS PROGRAM?

Earn bonus compensation equal to 20% of weighted premium for new PruLife Survivorship Index UL (SIUL) business.

WHEN IS THE PROGRAM PERIOD?

September 15, 2016 - March 31, 2017

WHAT BUSINESS IS ELIGIBLE?

SIUL policies placed during the program period are eligible. A placed policy is one that has been delivered and is in force.

HOW IS THE BONUS CALCULATED?

The amount of the bonus is equal to 20% of weighted premium. The weighted premium equals 100% of the first year premium, up to target, plus 10% of excess premium.

EXAMPLE #1

Male & Female, Age 54 (both benefit from Age Last Birthday pricing)
Preferred Best Non-Tobacco class
Assumes a 5.80% index interest rate, with a No-Lapse Guarantee for 36 years or to age 90

- \$5,000,000 Death Benefit
- Paying annual premiums of \$78,250 for 10 years
- Commission Target Premium (CTP) = \$39,311
- Excess premium = \$38,939
- Weighted Premium is 100% of premium, up to CTP, plus 10% of excess = \$43,204
- **Bonus (\$43,204 x 20%) = \$8,641**

EXAMPLE #2

Male, Age 65 & Female, Age 62
Preferred Non-Tobacco class
Assumes a 5.0% index interest rate, with No-Lapse Guarantee for 31 years or to the clients, ages 95 and 92, respectively

- \$2,000,000 Death Benefit
- Paying annual premiums of \$27,686 for all years
- Commission Target Premium (CTP) = \$28,341
- The annual premium does not exceed the CTP, so there is no excess premium in this case design
- Weighted Premium is 100% of premium, up to CTP = \$27,686
- **Bonus (\$27,686 X 20%) = \$5,537**

HOW WILL THE BONUS BE PAID?

Prudential will track eligible SIUL policies placed and calculate the appropriate bonus amount on a monthly basis. Prudential will then pay bonus compensation accordingly.

WHAT SIUL BUSINESS IS NOT INCLUDED?

This program is not available to policies sold in New York.



WHAT'S NEW?

WHAT SHOULD I KNOW ABOUT SIUL?

PruLife Survivorship Index UL (SIUL) is a survivorship UL product that provides cost-effective life insurance protection on two lives, with the benefit payable on the death of the second insured. SIUL can help protect and potentially grow your clients' legacies by offering:

- **An efficient way to transfer wealth to future generations by providing** a strategy for both broad legacy and estate tax/estate goals
- **Flexible premium designs**, often more affordable than two individual guaranteed UL policies or a survivorship guaranteed UL products for lifetime coverage
- **Relevant No-Lapse Guarantee** generally covers life expectancy, often to age 90+.
- **Potential to build cash value** while offering the ability to access it* if their needs change (typically not available with guaranteed UL).

HOW CAN I MAXIMIZE MY BONUS POTENTIAL?

- Utilize SIUL marketing materials on [PruXpress](#)
- Look at wealth transfer sales strategies where SIUL can be an attractive solution, like a [Spousal Lifetime Access Trust](#) strategy.
- Leverage the knowledge and expertise of your Prudential Wholesaler team.

WHAT DO I DO NEXT?

Contact your local Prudential Life Wholesaler to talk about sales ideas that will work for your clients!

*Accessed through policy loans and/or withdrawals. Unpaid loans and withdrawals cause a reduction in cash values and death benefits, may reduce the duration of the guarantee against lapse, which may lapse the policy and may have tax consequences. Bonus amounts paid through this program are subject to the normal recapture rules set forth in the distribution agreement.

PruLife Survivorship Index UL is issued by Pruco Life Insurance Company in all states except in New York where, if available, 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.

The potential to build cash value in the Indexed Account 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). Money that is placed in the Indexed Account is not a direct investment in the S&P 500® Index.

The Index Growth Cap is generally stated as a percentage, which is the maximum rate of interest that will be credited at the end of the one year Index Segment Duration, regardless of changes to the designated index. The Index Growth Cap is declared for each Index Segment in advance of each Index Segment Duration. The Index Growth Cap is subject to change at our discretion, both up and down, but is guaranteed to never be less than 3.00%. Changes are not tied to the performance of the underlying index and may be based on interest rates, market volatility, and other factors. Index Growth Caps and Floors may be different in selected states.

The S&P 500® Index is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by The Prudential Insurance Company of America for itself and affiliates including Pruco Life Insurance Company and Pruco Life Insurance Company of New Jersey (collectively "Pruco Life"). Standard & Poor's®, S&P®, and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Pruco Life. Pruco Life's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates and none of such parties make any representation regarding the advisability of purchasing such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index. S&P 500® index values are exclusive of dividends.

The SIUL policy is not a variable contract or an investment.

Prudential Financial and its financial professionals do not give legal or tax advice. Clients should consult with their own advisors.

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

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