



UNDERWRITING

Pru's Underwriting Guide to Placing a Large Case

Prudential's retention and reinsurance capacity offers the flexibility you need to handle your large cases.

Amounts in this piece reflect changes to retention effective February 11, 2013. Until that date current retention limits are still available. See [0196934-00007-00] [0196934-00007-01] for details on the current retention limits.

At Prudential, we take pride in our ability to handle your most challenging high-profile client requests. We possess the high automatic binding limits and internal retention that you need for large cases. Add in our expertise in getting high face amount cases placed and exceptional facultative relationships (including our participation in the SuperPoolSM), and you can see why Pru is the place for your large cases!

The following charts show our Capacity Limits, Automatic Binding Limits, Jumbo Limits, and Internal Retention Limits.

CAPACITY LIMITS

Current Prudential products and the maximum capacity currently available on a facultative basis.

- ▶ Term Elite[®], Term Essential[®] and PruLife[®] Return of Premium (ROP) Term—\$135 Million
- ▶ PruLife[®] UL Protector—\$89 Million
- ▶ PruLife[®] Index Advantage UL—\$89 Million
- ▶ PruLife[®] UL Plus—\$89 Million
- ▶ PruLife[®] SUL Protector—\$89 Million
- ▶ PruLife[®] Custom Premier II VUL and VUL Protector[®]—\$81 Million

AUTOMATIC BINDING LIMITS

The largest amount of insurance that can be ceded to a reinsurer, or in the case of a reinsurance pool, to all reinsurers in the pool, without obtaining their approval. Amounts available are subject to underwriting and may be reduced based on other in-force or applied-for policies. Limits may be graded down for celebrities, sports figures, private pilots, non-U.S. residents, foreign travel, and juveniles. Please note that Automatic Issue Limits are higher than Automatic Binding Limits.

Term Products		
Ages*	Pref. Best-Class D	Class E-H
18-65	\$50,000,000	\$25,000,000
66-70	\$40,000,000	\$25,000,000
71-75	\$35,000,000	\$15,000,000

*Maximum issue age for ROP Term is 65; maximum rating is Smoker/Non-Smoker.

Permanent Products		
Ages	Pref. Best-Class D	Class E-H
0-65*	\$50,000,000	\$35,000,000
66-70	\$40,000,000	\$25,000,000
71-75	\$35,000,000	\$15,000,000
76-77	\$15,000,000	\$10,000,000
78-80	\$10,000,000	\$5,000,000
81-85**	\$5,000,000	None
86-90**	\$1,500,000	None

*Maximum Automatic Binding Limit for ages 0-17 is \$5,000,000.

**Maximum available rating class at ages 81-85 is Table D; maximum rating class at ages 86-90 is Table B.

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AUTOMATIC BINDING LIMITS (continued)

Survivorship		
Ages	Pref. Best-Class D	Class E-H***
18-65	\$50,000,000	\$40,000,000
66-70	\$40,000,000	\$20,000,000
71-75	\$30,000,000	\$15,000,000
76-80	\$15,000,000	\$10,000,000
81-85**	\$5,000,000	\$2,500,000
86-90**	\$2,500,000	\$1,000,000

**Maximum available rating class at ages 81-85 is Table D; maximum rating class at ages 86-90 is Table B. For Survivorship, maximum rating applies to the healthier life.

***If both lives exceed Class H, Automatic Reinsurance is not allowed. If one life is ratable over a Class H, different limits will apply. (Discuss this with Underwriting.)

JUMBO LIMITS

The maximum amount of coverage in force and applied for in all companies that allows the policy applied for to continue to qualify for automatic reinsurance. The jumbo amount is the total amount of coverage in force and applied for with all companies. Amounts available are subject to underwriting and may be reduced based on other in-force or applied-for policies. Limits may be graded down for celebrities, sports figures, private pilots, non-U.S. residents, foreign travel and juveniles.

Term Products		
Ages*	Pref. Best-Class E	Class F-H
18-75	\$65,000,000	\$65,000,000
76-90	None	None

Permanent Products (Including Survivorship)		
Ages	Pref. Best-Class E	Class F-H
0-80	\$65,000,000	\$65,000,000
81-85**	\$30,000,000	\$30,000,000
86-90**	\$10,000,000	\$10,000,000

*Maximum age for ROP Term is 65; maximum rating is Smoker/Non-Smoker.

**Maximum available rating class at ages 81-85 is Table D; maximum rating class at ages 86-90 is Table B. For Survivorship, maximum rating applies to the healthier life.

INTERNAL RETENTION LIMITS

The maximum amount of coverage that Prudential can keep on any life. Prudential can issue higher amounts of coverage, as long as the amount after reinsurance is not more than the retention limit.

Single-Life Non-Smokers			
Issue Age	No Substandard Rating	Rating Class A-D	Rating Class E-H
0-65	\$20,000,000	\$20,000,000	\$15,000,000
66-70	\$20,000,000	\$20,000,000	\$13,000,000
71-75	\$20,000,000	\$12,000,000	\$10,000,000
76-80	\$13,000,000	\$10,000,000	\$7,000,000
81-85*	\$9,000,000	\$7,000,000	\$5,000,000
86-90*	\$4,000,000	\$3,000,000	\$2,000,000

Single-Life Smokers			
Issue Age	No Substandard Rating	Rating Class A-D	Rating Class E-H
0-65	\$20,000,000	\$20,000,000	\$15,000,000
66-70	\$15,000,000	\$15,000,000	\$12,000,000
71-75	\$10,000,000	\$10,000,000	\$10,000,000
76-80	\$10,000,000	\$10,000,000	\$6,000,000
81-85*	\$7,000,000	\$6,000,000	\$4,000,000
86-90*	\$3,000,000	\$2,000,000	\$2,000,000

*Maximum available rating class at ages 81-85 is Class D; Class B for ages 86-90.

Survivorship with Non-Smokers				
Oldest Issue Age*	No Substandard Rating	Rating Class A-D	Rating Class E-H	Rating Class I or Higher
18-65	\$20,000,000	\$20,000,000	\$17,000,000	\$13,000,000
66-70	\$20,000,000	\$20,000,000	\$14,000,000	\$11,000,000
71-75	\$20,000,000	\$12,000,000	\$10,000,000	\$7,000,000
76-80	\$13,000,000	\$10,000,000	\$7,000,000	\$4,000,000
81-85**	\$9,000,000	\$7,000,000	\$5,000,000	\$3,000,000
86-90**	\$4,000,000	\$3,000,000	\$3,000,000	\$2,000,000

Survivorship with One Smoker				
Oldest Issue Age*	No Substandard Rating	Rating Class A-D	Rating Class E-H	Rating Class I or Higher
18-65	\$20,000,000	\$20,000,000	\$17,000,000	\$12,000,000
66-70	\$20,000,000	\$20,000,000	\$13,000,000	\$8,000,000
71-75	\$20,000,000	\$12,000,000	\$10,000,000	\$5,000,000
76-80	\$13,000,000	\$10,000,000	\$7,000,000	\$3,000,000
81-85**	\$9,000,000	\$7,000,000	\$5,000,000	\$2,000,000
86-90**	\$4,000,000	\$3,000,000	\$2,000,000	\$2,000,000

Survivorship with Two Smokers				
Oldest Issue Age*	No Substandard Rating	Rating Class A-D	Rating Class E-H	Rating Class I or Higher
18-65	\$20,000,000	\$20,000,000	\$15,000,000	\$7,000,000
66-70	\$15,000,000	\$15,000,000	\$12,000,000	\$5,000,000
71-75	\$10,000,000	\$10,000,000	\$10,000,000	\$4,000,000
76-80	\$10,000,000	\$10,000,000	\$6,000,000	\$3,000,000
81-85**	\$7,000,000	\$6,000,000	\$4,000,000	\$2,000,000
86-90**	\$3,000,000	\$2,000,000	\$2,000,000	\$2,000,000

*Maximum age range between insureds for SUL Protector is 25 years and maximum ratings class applies to the healthier life. The maximum issue age for SUL Protector 2011 is 85.

**Maximum available rating class at ages 81-85 is Class D; Class B for ages 86-90.

NOTES

- ▶ Maximum retention on Term Essential is \$10 million if the case does not qualify for automatic reinsurance.
- ▶ Efforts will be made to utilize reinsurance in all cases.
- ▶ Use of full Prudential retention is available only as determined by a Prudential underwriter. You must receive approval from an underwriter prior to committing to full retention.
- ▶ Amounts available are subject to underwriting and may be reduced based on other in-force or applied-for policies. Limits may be graded down for celebrities, sports figures, private pilots, non-U.S. residents, foreign travel, and juveniles.

VUL Protector, PruLife Custom Premier II, PruLife Universal Plus, PruLife Universal Protector, PruLife Index Advantage UL, PruLife SUL Protector, Term Elite, and Term Essential are issued by Pruco Life Insurance Company except in New York, where, if available, they are issued by Pruco Life Insurance Company of New Jersey. PruLife Return of Premium Term is issued by Pruco Life Insurance Company in all states except New Jersey and New York, where it is issued by Pruco Life Insurance Company of New Jersey. Both Pruco Life companies are located at 213 Washington Street, Newark, NJ 07102-2992. Each is solely responsible for its own financial condition and contractual obligations. Variable life policies are offered through Pruco Securities, LLC. All are Prudential Financial companies, located in Newark, NJ.

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