



Prudential

The Prudential Insurance Company of America
 Pruco Life Insurance Company of New Jersey
 Both are Prudential Financial companies.

New York Illustration Certification – Universal Life Policies

Representative: If an illustration matching the policy applied for was signed at the point of sale, do not use this form. Submit the signed illustration.

Applicant: Please refer to page 3 of your copy of this form to assist you when reviewing your illustration.

1 Policy Information	Policy number _____ * Policy name (e.g., PruLife Universal Plus) _____
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2 Representative (Check only one box.)	<p>As a representative, I certify that if the policy is issued other than as applied for, a revised illustration matching the policy as issued will be provided no later than the time the policy is delivered.</p> <p>1. <input type="checkbox"/> I showed an illustration to the applicant(s), but the policy applied for differs from the illustration. I will provide the applicant(s) with an illustration conforming to the policy as applied for within 48 hours of providing this certification form.</p> <p>2. <input type="checkbox"/> I did not show an illustration to the applicant(s). I will provide the applicant(s) with an illustration conforming to the policy as applied for within 48 hours of providing this certification form.</p> <p>3. <input type="checkbox"/> I displayed a complete computer screen illustration to the applicant(s) that was based on the Personal and Policy Information shown below and that matches the policy applied for. Instead:</p> <p><input type="checkbox"/> I have e-mailed a copy of the illustration to the applicant. e-mail address: _____</p> <p><input type="checkbox"/> I copied the illustration to a CD and gave it to the applicant.</p>
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Personal and Policy Information

Age(s) _____ / _____ Sex _____ / _____
 Underwriting rating class _____

Initial face amount \$ _____ Premium amount illustrated \$ _____
 Hypothetical number of years out-of-pocket premiums are illustrated ☐ All or ☐ _____ years
 Drop-in amount illustrated? ☐ Yes ☐ No Amount \$ _____ Number of years _____
 Premium payment mode: ☐ Annual ☐ Semiannual ☐ Monthly – EFT ☐ Quarterly
 Hypothetical non-guaranteed distributions (loans/withdrawals) shown? ☐ Yes ☐ No

Indexed Universal: Account Selection				
Guaranteed Rates	%	%	%	%
Initial Non-Guaranteed Rates	%	%	%	%
Universal: Guaranteed Interest Rate _____ %	Non-guaranteed Illustrated Interest Rate _____ %			

Rider name(s) _____

3 Signatures (An executed copy should be provided to the applicant(s) and the insurance company.)	<p>I make the certifications stated above and also certify that I have explained to the applicant(s) the Important Information About the Proposed Policy, Policy Values, and Premiums section that appears on this Illustration Certification.</p>
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X _____ / ____ / ____
 Signature of representative Representative's name month day year

As applicant, I certify that the representative's statements made above are true. I understand I will receive an illustration conforming to the policy as applied for within 48 hours and I can use the third page of this certification to assist in my review of that illustration. The representative has advised me that an illustration conforming to the policy as issued will be provided to me no later than the time the policy is delivered. I certify that, if I was shown a computer screen illustration matching the policy applied for, I have received either an e-mailed copy of the illustration or a copy of the illustration on a CD at this time.

I have read, and the representative has explained to me, the Important Information About the Proposed Policy, Policy Values, and Premiums section.

X _____ / ____ / ____
 Signature of applicant month day year

Applicant's name _____



4 Important Information About the Proposed Policy, Policy Values, and Premiums

- The policy helps to meet your life insurance needs through the many features it offers, including flexible premium payments, choice of death benefit options, guaranteed minimum interest rate, and cash value accumulation.
- Premiums are flexible with regard to amount and timing. However, it is possible for the policy to lapse due to a combination of insufficient premium payments, increase in policy charges, and/or excessive withdrawals or loans.
- Policies may be issued at an underwriting class which differs from that which was illustrated.
- If the policy is not issued as applied for or is not issued as originally illustrated, then the policy's guaranteed values may differ from those on the original illustration.
- Non-guaranteed elements such as interest crediting rates and policy charges on policies, are not guaranteed. Since these elements are likely to change over time, the actual non-guaranteed policy values based on these non-guaranteed elements will differ from the illustrated non-guaranteed values. Non-guaranteed elements are subject to change at our discretion.
- Illustrations are not promises, projections, or predictions of what is likely to happen. Non-guaranteed values may be different than those originally illustrated.
- Policy values will decrease if any funds are borrowed or withdrawn/surrendered while the policy is in force.

5 Statement for Policies with No-Lapse Guarantees of 20 Yrs or More

- This policy provides cash values that may be less than cash values under a term policy with the same guarantees.
- In addition, please be aware that you may be paying for this policy's no-lapse guarantee by higher cost-of-insurance charges, or lower returns on your investment or by some other pricing method even if there is no separately identified premium for the no-lapse guarantee.

** Note to producer and applicant: PruLife® Universal Protector and PruLife® SUL Protector display a presentation of guaranteed elements. Any reference on this form to illustrations with non-guaranteed values, does not apply to these products.*

SAMPLE

What to Look For When You Get Your Universal Life Insurance Illustration

- Illustrations are intended to show how various interest rates and levels of charges can affect policy values. It is important for you to understand how the policy you have applied for works. If you have any questions, contact your representative for an explanation.
- Your universal life illustration will show you how your policy may perform under a given set of assumptions. The policy values can never be less than the guaranteed results shown. Because we do not know what future interest rates or actual policy charges will be, our illustrations show how the policy may work under various interest rates and policy charges. It is important to understand the impact of different premium amounts, interest rates and charges on policy values or benefits. Non-guaranteed policy values will differ from values shown in this illustration.
- Illustrations are useful for showing how the underlying interest rate, the premiums you pay, and any loans or withdrawals you make could reduce the policy's contract fund and death benefit. Except for those specified, illustrated assumptions and policy values are not guaranteed.
- Please review your illustration for important information regarding interest rates, Guaranteed Results, Non-Guaranteed Results, and the assumptions that are used to determine those results.

The Contract Fund is the value of the policy at the end of the given year based on the assumptions provided.

Assumes you will pay this premium amount for each year listed.

The illustration shows multiple scenarios so you can see how different assumptions may affect the growth of the policy. The policy values will never be less than the guaranteed values shown.

Current Charges/Maximum Charges reflect the various charges that are deducted from the policy throughout the life of the contract. Current, is what those charges are today. They can never be higher than the maximum charges in the policy.

Guaranteed Results Based on					Non-Guaranteed Results Based on		
Minimum Interest Rate of 2% and Maximum Charges					Illustrated Interest Rate of 4.10% and Current Charges		
Age	Annual Premium Outlay	Contract Fund	Surrender/ Cash Value	Death Benefit	Contract Fund	Surrender/ Cash Value	Death Benefit
50	8985	1407	0	100000<	2900	0	100000<
51	8985	2539	0	100000<	5829	0	100000<
52	8985	3315	0	100000<	8884	0	100000<
53	8985	3665	0	100000<	11928	3710	100000<
54	8985	3451	0	100000<	15007	7654	100000<
70	8985	0	0	100000<	103260	103260	100000<
71	8985	0	0	100000<	109333	109333	100000<
72	8985	0	0	100000<	114723	114723	100000<
73	8985	0	0	100000<	119321	119321	100000<
74	8985	0	0	100000<	123095	123095	100000<
96	8985	0	0	100000<	0	0	100000<
97	8985	0	0	100000<	0	0	100000<
98	8985	0	0	100000<	0	0	100000<
99	8985	0	0	100000<	0	0	100000<
100	8985	0	0	100000<	0	0	100000<

Surrender/Cash Value is the amount based on the interest rate and charges, you would receive if you surrendered the policy in any given year.

The death benefit, based on the assumptions shown, your beneficiary would receive if you died in the given year. A "<" symbol indicates the death benefit guarantee is in effect.