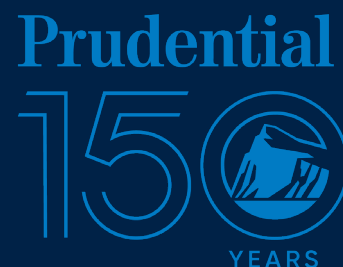


MOMENTUM IUL BONUS PROGRAM FAQ



Get ready to build more momentum!

As you sell Prudential Momentum IULSM (MIUL) policies, refer to these frequently asked questions (FAQs) more information.

Question	Answer
What is the bonus program?	This program gives you an opportunity to earn bonus compensation equal to 15% of weighted premium for new Momentum IUL business.
What is the program period?	This celebration will begin on March 3, 2025, and run for 150 days to Aug. 1, 2025.
What business is eligible?	<p>You can earn the compensation bonus on Momentum IUL policies that place on March 3, 2025 and after.</p> <p>The program will run for the next 150 days and will end with applications received through Aug. 1, 2025. Eligible policies must have premiums received and recorded by Sept. 26, 2025.</p>
How is the bonus calculated?	<p>Bonus compensation will be equal to 15% of the total weighted new business premium recorded no later than Friday, Sept. 26, 2025.</p> <p>Maximum bonus per MIUL policy is \$100,000.</p> <p>Example Male, Age 45, Preferred Best Non-Tobacco class Assumes a 6.42% rate of return, minimum death benefit, B to A switch in year 21, \$25K in scheduled premium for 20 years, using Guideline Premium Test.</p> <p>Initial Death Benefit: \$373,810 Commissionable Target Premium (CTP): \$8,699 Fully Weighted Premium (FWP) (CTP + 10% Excess) = \$10,329 Bonus (FWP X .15) = \$1,549.35</p>
How will the bonus be paid?	<p>Prudential will track eligible Momentum IUL policies placed and calculate the appropriate bonus amount monthly. Prudential will then pay bonus compensation accordingly.</p> <p>Prudential will be monitoring the policies that generate a bonus to ensure that they stay on the books for a full year. Compensation paid through this program will be recaptured on all policies that do not remain in force for at least one year.</p>
What MIUL business is not included?	Subject to state and firm availability.

Question	Answer
What should I know about MIUL?	<p>Momentum IUL is a flexible premium indexed universal life product. It offers index crediting through either a fixed account or through four indexed accounts that credit interest based on the performance of the S&P 500® or Nasdaq® 100.</p> <p>This product is ideally suited for those customers seeking death benefit protection and the ability to supplement retirement income through a life insurance strategy.</p>
What tools are available to support my Momentum IUL sales?	<ul style="list-style-type: none"> • Utilize our marketing materials on PruXpress and the Momentum IUL digital experience. • Review sales strategies where Momentum IUL can be an attractive option, like Life Insurance in Retirement Planning. • Take advantage of knowledge and expertise from your local wholesaling team.

Next steps?

Contact your local Prudential wholesaler to talk about sales ideas that will work clients you work with. Questions? Call our National Sales Desk at 1-800-800-2738, option 1.



You are obligated to follow company policies, applicable insurance laws, and FINRA rules and evaluate our entire product portfolio when making sales recommendations to address clients' needs. This obligation is not lessened in any manner because you may have an opportunity to earn a bonus based upon sales of eligible products.

Prudential Momentum IUL is issued by Pruco Life Insurance Company and, in New York, by Pruco Life Insurance Company of New Jersey, both Prudential Financial companies located in Newark, NJ.

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

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