

Comparative Values

Comparative Values show how the policy would perform under the indicated assumptions of interest rates and charges.

Male, 67
 Preferred Non-Smoker
 \$8,000,000 PruLife® UL Plus
 Type A (Fixed) Death Benefit
 Cash Value Accumulation Test
 Initial Monthly-EFT Premium Outlay \$21,743.10

At the Illustrated Interest Rate and Current Charges, this policy will not become a modified endowment contract (MEC) through Age 100. Transactions that could result in this policy becoming a MEC are not shown in this illustration after Age 100.

Year	Age	Annual Premium Outlay	Guaranteed Results Based on			Non-Guaranteed Results Based on		
			Contract Fund	Surrender Value	Death Benefit	Contract Fund	Surrender Value	Death Benefit
			Minimum Interest Rate of 3.00% and Maximum Charges			Illustrated Interest Rate of 5.05% for 10 years, then 5.45%* thereafter and Current Charges		
1	67	252743	0	0	8000000 <	118191	0	8000000 <
2	68	252000	0	0	8000000 <	238860	59495	8000000 <
3	69	130800	0	END‡	END‡	247202	77277	8000000
4	70	130800				243293	82808	8000000
5	71	130800				223295	72250	8000000
6	72	130800				264444	122840	8000000
7	73	130800				294786	162623	8000000
8	74	130800				313430	190706	8000000
9	75	130800				317932	204648	8000000
10	76	130800				302262	198419	8000000
Total		1551143						
11	77	130800				266923	172520	8000000
12	78	130800				197653	112690	8000000
13	79	130800				83195	7673	8000000
14	80	0				0	END‡	END‡
15	81							
Total		1943543						

Client had an \$8,000,000 term policy that he only needed for 2-3 more years. This policy was converted at the funders expense and the client received \$640,000.

The Enhanced Cash Value Rider is not included in this illustration.

< Indicates the No-Lapse Guarantee will be in effect for the entire policy year. See the About PruLife® UL Plus Section for additional information.

‡ The policy ends and coverage ceases because the Cash Value is not greater than zero and the No-Lapse Guarantee is not in effect. You will have taxable income under the policy if the policy ends with an outstanding loan in excess of cost basis. Please refer to the Additional Information section starting on page 11 .

* This includes a non-guaranteed additional excess interest amount in years 11 and later.

Results labeled as non-guaranteed are not guaranteed. They are based on assumptions that are not likely to continue unchanged in future years and are subject to change by the insurer. Actual results may be higher or lower.

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