



PRU DIVES INTO THE SUPERPOOLSM FOR INCREASED CAPACITY

LATEST UPDATE:
UNDERWRITING
INFORMATION

Good news! Prudential can now offer an additional \$35 million of facultative capacity as a result of becoming a participant in the SuperPoolSM established by a major reinsurance company!

Prudential's participation in the SuperPoolSM increases the maximum capacity available for your cases!

BEFORE (excluding the SuperPool SM)	AFTER (including the SuperPool SM)
Maximum Term Capacity = \$68 million*	Maximum Term Capacity = \$103 million*
Maximum UL Plus capacity = \$52 million*	Maximum UL Plus capacity = \$87 million*

Capacity is defined as reinsurers' capacity + internal Prudential retention.

With this change, Pru's competitive capacity got even better! Our automatic and facultative capacity, including our retention limits, means that we can now better serve your high profile clients:

Automatic Capacity	Facultative Capacity	Retention
Automatic Issue Limit = \$65 million Jumbo Limit = \$65 million	Facultative capacity (including the SuperPool SM): Term = \$103 million UL Plus = \$87 million	Retention of \$30 million (\$10 million for Term Essential) on fully underwritten single life policies. Retention of \$35 million on second-to-die policies

Turn to The Rock[®] for all of your large case clients!

* Available reinsurance capacity varies with each case scenario. Actual amounts may be impacted by:

- ▶ Current insurance in-force and applied for
- ▶ Full disclosure of all in-force and applied for coverage is required
- ▶ Other companies accessing the SuperPoolSM and other reinsurers' capacity. Access to reinsurers' capacity is on a first come/first serve basis
- ▶ Capacity grades down due to increasing age and ratings
- ▶ Lower capacity amounts are available for aviation, avocation, occupations, and foreign risks

Term Essential, Term Elite, and PruLife Universal Plus are issued by Pruco Life Insurance Company, except in New York, where they are issued by Pruco Life Insurance Company of New Jersey. PruLife Return of Premium Term is issued by Pruco Life Insurance Company, except in New York and New Jersey, where it is issued by Pruco Life Insurance Company of New Jersey. All are Prudential Financial companies located in Newark, NJ. All guarantees are based upon the claims-paying ability of the issuing company.

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