

Prudential Select Brokerage First Year Commission & ERA schedule-10-14-2024

Product Category	Product	Company	Option	Compensation Component	Policy Year	Leader's Group Producer Broker
Variable	CUSTOM PREMIER	Pruco Life of Arizona	HEAPED	TARGET	1	85.000%
				EXCESS	1	2.000%
			High Trail	TARGET	1	9.000%
				EXCESS	1	0.000%
			Low Trail	TARGET	1	52.000%
				EXCESS	1	0.000%
	Pruco Life of New Jersey	TARGET	1	75.000%		
		EXCESS	1	2.000%		
	FLEXGUARD IVUL	Pruco Life of Arizona	HEAPED	TARGET	1	85.000%
				EXCESS	1	2.000%
		Pruco Life of New Jersey	HEAPED	TARGET	1	75.000%
				EXCESS	1	2.000%
	VUL PROTECTOR	Pruco Life of Arizona		TARGET	1	85.000%
				EXCESS	1	2.000%
		Pruco Life of New Jersey		TARGET	1	75.000%
				EXCESS	1	2.000%
	SVUL PROTECTOR	Pruco Life of Arizona		TARGET	1	85.000%
				EXCESS	1	2.000%
Pruco Life of New Jersey			TARGET	1	75.000%	
			EXCESS	1	2.000%	

Product Category	Product	Company	Option	Compensation Component	Policy Year(s)	Leader's Group Producer Broker
Variable	CUSTOM PREMIER	Pruco Life of Arizona	HEAPED	TARGET	2 - 4	2.0000%
					5 - 10	2.0000%
				EXCESS	2 - 4	2.0000%
					5 - 10	2.0000%
				TRAIL	2 - 999	0.0000%
				High Trail	TARGET	2 - 4
			5 - 10		0.0000%	
		EXCESS	2 - 4		0.0000%	
			5 - 10	0.0000%		
		TRAIL	2 - 10	0.1750%		
			11 - 20	0.1000%		
		Low Trail	TARGET	2 - 4	0.0000%	
			5 - 10	0.0000%		
	EXCESS		2 - 4	0.0000%		
			5 - 10	0.0000%		
	TRAIL	2 - 10	0.1250%			
		11 - 20	0.0625%			
	Pruco Life of New Jersey	TARGET	2 - 4	3.0000%		
			5 - 10	3.0000%		
	EXCESS	2 - 4	2.0000%			
		5 - 10	2.0000%			
	FLEXGUARD IVUL	Pruco Life of Arizona	HEAPED	TARGET	2 - 4	2.0000%
					5 - 10	2.0000%
				EXCESS	2 - 4	1.5000%
		5 - 10	1.5000%			
Pruco Life of New Jersey		HEAPED	TARGET	2 - 4	3.0000%	
				5 - 10	3.0000%	
	EXCESS		2 - 4	1.5000%		
	5 - 10	1.5000%				
VUL PROTECTOR	Pruco Life of Arizona		TARGET	2 - 4	2.0000%	
				5 - 10	2.0000%	
			EXCESS	2 - 4	1.5000%	
		5 - 10	1.5000%			
	Pruco Life of New Jersey		TARGET	2 - 4	3.0000%	
				5 - 10	3.0000%	
EXCESS			2 - 4	1.5000%		
	5 - 10	1.5000%				
SVUL PROTECTOR	Pruco Life of Arizona		TARGET	2 - 4	2.0000%	
				5 - 10	2.0000%	
			EXCESS	2 - 4	1.5000%	
				5 - 10	1.5000%	
	Pruco Life of New Jersey		TARGET	2 - 4	3.0000%	
				5 - 10	3.0000%	
			EXCESS	2 - 4	1.5000%	
				5 - 10	1.5000%	
TRAIL	2 - 999	0.0000%				

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~~First Year Compensation thresholds are based on the New Business Premium production credited in the current or prior calendar year on policies placed through the General Agent. New Business Premium production excludes variable products and products issued by the Pruco Life Insurance Company of New Jersey.~~

~~Renewal Compensation thresholds are based on the New Business Premium production credited in the prior calendar year on policies placed through the General Agent. New Business Premium production excludes variable products and products issued by the Pruco Life Insurance Company of New Jersey.~~

~~The date on which a premium payment is received can have a significant impact on compensation. These products are flexible premium contracts, there are no scheduled premium due dates. The company's Premium Timing rules are available upon request and explain how the timing of premium payments can impact the applicable compensation rate.~~

~~Broker Compensation rates reflected in this spreadsheet can be higher or lower than the rates cited in the work book. When they are different, BGA compensation rates will be different as well.~~

~~First Year Compensation will be paid until the Commissionable Target Premium (GTP) is reached during the first 24 policy months on all products that offer Rolling Target compensation. This applies to all states except New York and does not apply to premiums associated with Face Increases. Premium timing Rules apply and can shorten the 24 month period.~~

~~The policy constant is not commissionable on Term Essential or PruTerm One products.~~

~~If a Policy lapses in the first Policy year, compensation previously paid will be recaptured, based on the number of months the Policy was in force. 100% of the compensation paid will be returned to the Company if the policy lapses in months 1-6. 50% of the compensation paid will be returned to the Company if the policy lapses in months 7-12.~~

~~TRAIL COMMISSION OPTIONS ARE PAID QUARTERLY. RATES ARE EXPRESSED AS A QUARTERLY RATE.~~

Essential Term conversion credits offered to Clients converting to a permanent policy in years 2 through 7 of the term policy will not generate compensation. This effectively reduces compensation paid on the new permanent policy. The Essential Term non-commissionable premium credit is applied before any other premiums paid by the Client. This non commissionable premium credit essentially counts toward "premiums paid up to Target" for compensation purposes. Consider the following example:

Assumptions:

Client (Male, Age 45, Preferred, Non Smoker) converts their \$1mm Essential Term 20 policy to a VUL product and receives a \$1,200 non-commissionable premium credit toward their policy.
The Client intends to pay \$9,000 in premiums out of pocket. The total Premium applied to the policy is \$10,200 (\$1.2K Premium Credit + \$9K out of pocket)
The Client's new policy has a \$10,000 target premium level. The distributor first year compensation rate for this example is 50% on Target Premium and 2% on Excess Premium:

	Applied Premium	Comp Rate	Comp Payable
Premium Credit	\$1,200	n/a	\$0
<u>Paid Premium Up to Target</u>	<u>\$8,800</u>	85%	<u>\$7,480</u>
Premium applied up to Target	\$10,000		\$7,480
Paid Premium in Excess of Target	\$200	2.00%	\$4
Total	\$10,200		\$7,484

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