



Corporate Offices, Newark, New Jersey

THANK YOU FOR CHOOSING PRUDENTIAL FOR YOUR INSURANCE NEEDS

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

PART 1 – HEALTH CERTIFICATE

A premium can be collected and insurance can take effect under this Limited Insurance Agreement (the “Agreement”) only if the following statement is true: To the best of my knowledge and belief, I certify and affirm that the proposed insured has not:

- (1) Within the past 90 days been hospitalized or been advised by a member of the medical profession that he or she needs hospitalization for any reason (other than for normal pregnancy or well-baby care).
- (2) Within the past 12 months received treatment or advice from a member of the medical profession for heart disease, chest pain, stroke or cancer (except skin).

PART 2 – TERMS AND CONDITIONS

The Company agrees to provide limited life insurance coverage under the following terms and conditions:

A. EFFECTIVE DATE OF COVERAGE

Limited insurance starts on the date all of the following requirements have been met:

1. A payment equal to the full first required premium is received at our Administrative Office within the lifetime of the person proposed for coverage under this Agreement. A payment will be considered to be received only if one of the following valid items is received at our Administrative Office: (i) A check in the amount of the full first required premium; (ii) A completed and signed payment form for the first full premium; or (iii) Any other form of payment acceptable to the Company.
2. The form of payment submitted is honored. If payment is made by credit card or automatic bank draft, no premium is considered to be honored until the Company actually receives the funds unless otherwise provided by applicable law.
3. If survivorship coverage is requested, and one proposed insured dies during the Limited Insurance Agreement coverage period and the insured who died had completed all initial medical exams and tests and was found to be insurable according to the Company’s underwriting rules, a joint and last survivor policy will be offered to the surviving insured if that insured is also found to be insurable according to the Company’s underwriting rules. If one proposed insured dies during the Limited Insurance Agreement coverage period and the one insured who died had not completed all initial medical exams and tests or was found to be uninsurable according to the Company’s underwriting rules, the premium paid would then be refunded and no policy would be issued.
4. All application information (including, but not limited to, all information necessary to complete parts 1 & 2 of the application and any questionnaires and supplements to the application) is provided and received at our Administrative Office and any medical examination and tests required by the Company are completed and received at our Administrative Office.
5. This Agreement has been fully completed, signed and dated by the policyowner, proposed insured (if different than the policyowner) and producer. However, if the proposed insured dies as a direct result of, independent from all other causes, accidental bodily injury within 30 days of the date payment is honored but before any exam and tests are completed, a death benefit will be paid under the terms of this Agreement. We will not pay a benefit under the preceding sentence for death caused or contributed to by: (1) infirmity or disease of mind or body or treatment for it or (2) any infection other than one caused by an accidental cut or wound.

B. END DATE OF COVERAGE

Limited insurance ends when the first of the following occurs:

1. We issue a policy as applied for and the application has been signed.
2. We deliver a policy other than as applied for. The limited insurance will end on delivery of the policy regardless of whether the policy is accepted.
3. Five days have passed after the date we mailed you a letter notifying you that we have declined to issue you a policy or that we will not provide limited insurance coverage on a prepaid basis.
4. Sixty days have passed since the Effective Date of Coverage under this Agreement, and the limited insurance provided under this Agreement has not ended for any of the reasons listed above.

If the limited insurance ends and is not replaced by a policy, we will refund the amount you paid.

C. SPECIAL LIMITATIONS

- This Agreement does not provide coverage for any riders or additional supplemental benefits which you have requested from the Company.
- The limited insurance is subject to the terms, limitations and exclusions of the policy you have requested from the Company. We will pay the death benefit under this Agreement to the beneficiary you designated to the Company.
- If benefits are payable under this Agreement, then no benefit relating to that death will be payable under any policy that is subsequently issued.
- No producer, medical examiner, or any other Company representative is authorized to accept risks or determine insurability, or to alter or waive any of the terms or conditions of this Agreement, or to waive any of the Company’s rights or requirements.
- The total amount of insurance requested in all applications on the proposed insured (or if survivorship coverage is requested, both proposed insureds combined) cannot exceed \$5,000,000.
- **There is no coverage under this Limited Insurance Agreement if the Health Certification is materially misrepresented. If death is due to suicide or intentionally self-inflicted injury, payment will be limited to the return of the amount paid.**

Definitions: The term “Company” refers to the company named at the beginning of the Application for Life Insurance.

My original signature has been affixed to this Agreement. The original will be retained by the Company and I will receive a copy identical in form and substance.

PART 2 – TERMS & CONDITIONS (CONTINUED)**D. AMOUNT OF COVERAGE**

If the proposed insured dies, the total death benefit under this Agreement is the amount requested, up to a maximum aggregate amount of death benefit payable under this Agreement and any other Limited Insurance Agreement issued by the Company on the proposed insured of \$1,000,000. The total maximum aggregate amount of death benefit payable under this Agreement and any other Limited Insurance Agreement issued by the Company on any proposed insured cannot exceed \$1,000,000.

SIGNATURES

Person proposed for coverage: _____

Amount of insurance requested: \$ _____ Amount of prepayment: \$ _____

All premium checks must be made payable to the Company – do not make check payable to the producer or leave the payee blank. This agreement is valid only if the form of payment submitted is honored. If payment is made by credit card or automatic bank draft, no premium is considered to be honored until the Company actually receives the funds unless otherwise provided by applicable law.

I have read this Limited Insurance Agreement including all information on Page 1. The terms, conditions and limitations of this Agreement have been fully explained to me by the producer, and I understand and agree to them.

→ Signature of proposed insured: **X** _____ Date: ____ / ____ / ____
(Parent/Guardian when proposed insured age is less than 18)

→ Signature of policyowner(s): **X** _____ Date: ____ / ____ / ____
(If different from proposed insured [Parent/Guardian when proposed insured age is less than 18])

I have no personal knowledge of any factors which may have a negative effect on the proposed insured's insurability:

→ Signature of producer: **X** _____ Date: ____ / ____ / ____

