



Prudential

**Preliminary
Informational Quote**

The Prudential Life Insurance Company of America

751 Broad Street, Newark, New Jersey 07102 telephone 973-802-6000

Proposed Covered Person Representative Leidos Inc. **Issue Age** 43 **Gender** M **Class:** Standard

BASE CERTIFICATE

Death Benefit \$430,000

Description	Initial Face Amount of Life Insurance	Optional Additional Annual Premium	Initial Annual Premium
GUL is a group universal life insurance policy that covers the life of one participant. The death benefit is payable upon the death of the participant.	\$430,000	N/A	\$4,200

The purpose of this Preliminary Informational Quote is to provide information which will help you decide how much life insurance you may need or should buy. The information is to help you select the most appropriate plan of insurance for your needs, improve your understanding of the most basic features of the certificate which has been purchased, or which is under consideration, and improve your ability to evaluate the relative costs of similar plans of insurance. **This Preliminary Informational Quote shows the performance of the Cash Accumulation Fund.**

			Guaranteed		Non-Guaranteed			
			Fixed Account Interest Rate		Assumed Fixed Account Interest Rate:			
			4.00%		4.00%		4.00%	
			Maximum		Median		Current	
			Charges & Expenses		Charges & Expenses		Charges & Expenses	
End of Certificate		Annual Premium	Cash Surrender	Death Benefit	Cash Surrender	Death Benefit	Cash Surrender	Death Benefit
Year	Age	Outlay	Value	Benefit	Value	Benefit	Value	Benefit
1	44	\$4,200	\$332	\$430,352	\$2,256	\$432,266	\$4,179	\$434,179
2	45	\$4,200	\$578	\$430,598	\$4,551	\$434,561	\$8,525	\$438,525
3	46	\$4,200	\$727	\$430,747	\$6,886	\$436,896	\$13,045	\$443,045
4	47	\$4,200	\$741	\$430,761	\$9,243	\$439,253	\$17,746	\$447,746
5	48	\$4,200	\$596	\$430,616	\$11,615	\$441,625	\$22,634	\$452,634
10	53	\$4,200	\$0	\$0	\$23,279	\$453,289	\$50,172	\$480,172
20	63	\$4,200	\$0	\$0	\$31,217	\$461,227	\$124,440	\$554,440
30	73	\$4,200	\$0	\$0	\$0	\$0	\$234,374	\$664,374
40	83	\$4,200	\$0	\$0	\$0	\$0	\$397,102	\$827,102
50	93	\$4,200	\$0	\$0	\$0	\$0	\$637,981	\$1,067,981

Coverage will terminate:	Year 7, Age 50	Year 27, Age 70	Year 57, Age 100*
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Values will only be shown for durations during the premium paying period. The Cost Comparison Indexes are calculated using the minimum interest rate of 4% and maximum charges.

*At age 100, the death benefit will be equal to the cash value. At that time, the face amount of life insurance ends, the monthly expense charges for the cost of insurance will no longer be required and Prudential will no longer accept premium. Moreover, any additional provisions that may have been part of the Universal Life Coverage will also end.

For GUL, the current effective annual loan interest rate is 6% through 1/1/2026. The effective annual rate is set on January 1st. The current loan interest rate is currently 2% higher than Fixed Account interest rate and guaranteed to be no more than the Fixed Account interest rate plus 2%. Loan interest accrues daily and is payable in arrears on the earlier of the group contract anniversary and when you make a loan repayment.

Please Note: When the certificate is issued, you will be given a complete Certificate Summary, including cost data, which will be based on the benefits and premium of the certificate as issued; and that, following the receipt of the certificate and the Certificate Summary, there will be a period of not less than 30 days within which the member may return the certificate for an unconditional refund of the premium paid.

If it is impractical to provide any of the above items prior to the enrollment, they may be estimated in good faith or furnished as soon thereafter as practical prior to the delivery of the certificate. However, no enrollment shall be prevented or delayed because of any missing information on this form.

If you have any questions about this Preliminary Informational Quote, please call **866-810-9383** or you may send written questions to **Mercer Health & Benefits Administration LLC – GUL PO BOX 9122, Des Moines, IA 50306-9122.**

Date of this Preliminary Informational Quote: January 1, 2026