

**AMENDMENT TO SCHEDULE B  
EFFECTIVE JANUARY 29, 2018**

This Amendment to Schedule B of the annuity sales agreement, as amended, (the "Agreement") between Prudential Annuities Distributors, Inc. ("PAD"), its affiliated insurance companies, Pruco Life Insurance Company and Pruco Life Insurance Company of New Jersey and, if applicable, The Prudential Insurance Company of America and/or Prudential Annuities Life Assurance Corporation (each insurance company with PAD collectively referred to herein as "Prudential"); and Broker-Dealer. Schedule B and these amendments thereto are subject to all the provisions of the Agreement except as modified herein.

This amendment replaces and supersedes prior sections I, II and III of Schedule B for the Contracts listed herein and will govern all compensation payable for such Contracts as of the Amendment Effective Date. All other sections remain unchanged. This Amendment is divided into three sections:

- I. Definitions, Terms and Conditions, and Commission Restrictions
- II. Products Available for Sale
- III. Rates of Compensation for Products Available for Sale

Section I applies to all Contracts in force as of or issued after the Amendment Effective Date. Please refer to previous terms of Schedule B for rates applicable for contract applications signed prior to the effective date in each product rate compensation table.

**I. Definitions, Terms and Conditions, and Commission Restrictions**

**Compensation**

Prudential may provide compensation to Broker Dealer for purchase payments applied to contracts in the form of a Commission and/or Trail Commission.

The amount of compensation payable under this Schedule, the continued availability of commission options at current rates, and other conditions relating to payment of such compensation are subject to change by Prudential upon notice to the Broker Dealer. Notice will be deemed to have been received by Broker Dealer as of the date sent by Prudential

Compensation is payable to the Broker Dealer or, if permitted by law and agreed to in writing by Prudential, to Broker-Dealer's legal representatives or assigns, as full compensation.

**Upfront Commission**

Upfront commissions shall be paid as a percentage of the respective purchase payment and is based on the contract year in which the purchase payment is applied to the contract, as described in the rate tables for each product. The upfront percentage may also be based on the age of the oldest owner (if owned by natural persons) or the Annuitant (if entity owned), as well as the purchase payment amount.

**Trail**

The trail commission amounts in the tables below indicate the annual percentage rate.

Trail commissions are payable and calculated after the close of each period ("Calculation Date") for in force contracts prior to annuitization. They will begin in the first period of the contract year in which they are scheduled to start. Trail commissions will be calculated using the average daily account value of "aged" purchase payments during the period as of the Calculation Date. Prudential will ascertain the age of the purchase payment to determine eligibility for trail commissions on the Calculation Date. Specific aging requirements and commission rates for each product are specified in the rate tables for each product. Period may be monthly or quarterly depending on our Agreement with Broker Dealer or the specific product.

Trail commissions are only payable on a contract if, on the Calculation Date, (1) the contract is in force; (2) the contract has not been annuitized; and (3) Broker Dealer is the firm of record. No trail commission is payable if the aforementioned conditions existed during a portion of the period but not on the Calculation Date. Prudential reserves the right to cease payment of trail commissions on any contract for which no duly licensed, appointed and affiliated person of Broker Dealer is listed as the producer of record.

## **Amendment Effective Date**

The date shown on the top of Page 1.

## **Rate Effective Date**

Rate Effective Date is the date upon which rates apply to Products Available for Sale and Products Not Available for Sale as defined in this Schedule.

Applications signed on or after the Rate Effective Date in the compensation rate table will receive the rate in those tables. If the issue state of the contract or Broker-Dealer has not approved the product as of the Rate Effective Date, the Rate Effective Date will be the later of those approval dates and thereafter considered the Rate Effective Date.

## **Commission Restrictions**

### **A. Reassignments**

In the event that commission Schedules vary between the initial and current Broker Dealer following a re-assignment, compensation will be paid in accordance with the rates and rules applicable to the current Broker-Dealer. In the event that the commission option assigned to a contract is unavailable under the terms of the Agreement with the current Broker Dealer, Prudential reserves the right to re-assign the commission option in its sole discretion. Owners are permitted to re-assign contracts to a new Broker Dealer for servicing at their discretion. In the event a registered representative of the Broker Dealer changes to a new firm, the original Broker Dealer reserves the right to not allow the re-assignment of contracts serviced by that representative.

### **B. Jumbo Policy**

When aggregate purchase payments for an individual owner, annuitant, or designated life exceed \$1,000,000, certain transactions are subject to review and approval by Prudential, including purchase payments and benefit elections. Aggregate purchase payments include all initial and subsequent purchase payments received for all contracts issued by any insurer that is a party to the Agreement or other affiliated insurer with a common owner, annuitant, or designated life. The result of this review may result in reduced commissions, restriction of certain commission option availability, and/or rejection of certain transactions and benefit elections.

### **C. Internal Replacements**

Prudential may restrict or reduce commissions on full or partial internal replacements which may be based on such considerations as the length of time since the surrendering contract's issue date, and when funds are transferred between existing annuity contracts.

### **D. Spousal Continuation of an Annuity**

Prudential may elect to forgo a commission recapture (as defined in the "Commission Recapture Policy" below) if a spousal continuation occurs upon the death of the first owner, and the contract remains open for at least a year from the applicable purchase payment date.

### **E. Beneficiary Continuation Option (BCO)**

If the beneficiary continuation option is elected following the death of an owner, Prudential will recapture commissions according to the Commission Recapture Policy, and then pay Compensation according to the BCO.

### **F. Stranger Owned/Originated Annuity (STOA), Institutional Business (IB), and other inappropriate arrangements**

If the contract is found to be part of a STOA, IB or other arrangement that Prudential does not consider appropriate, Prudential will recapture 100% of compensation. In addition, if the owner or annuitant has been offered "free insurance" or any inducement such as cash payment, gifts, loan proceeds in excess of the amount to fund the annuity contract, or anything else of value as encouragement to become the owner or annuitant of this contract, Prudential reserves the right to recapture compensation. If the owner or annuitant has entered into a financing agreement with a lender or other third party, other than an employer or family member, to receive the death benefit of the annuity contract, Prudential reserves the right to recapture commissions.

## **II. Products Available for Sale Effective JANUARY 29, 2018**

Listed immediately below are Contracts for which Broker Dealer is authorized to sell.

### **A. Pruco Life Insurance Company**

- Prudential Defined Income Variable Annuity
- Prudential Premier Advisor Variable Annuity Series (Non-Commissionable)
- Prudential Premier Investment Variable Annuity B Series
- Prudential Premier Investment Variable Annuity C Series
- Prudential Premier Retirement B Series
- Prudential Premier Retirement C Series

### **B. Pruco Life Insurance Company of New Jersey**

- Prudential Defined Income Variable Annuity
- Prudential Premier Advisor Variable Annuity Series (Non-Commissionable)
- Prudential Premier Investment Variable Annuity B Series
- Prudential Premier Investment Variable Annuity C Series
- Prudential Premier Retirement B Series
- Prudential Premier Retirement C Series

### **D. Prudential Annuities Life Assurance Corporation**

- PruSecure Fixed Indexed Annuity with 5 Year CDSC
- PruSecure Fixed Indexed Annuity with 7 Year CDSC
- PruSecure Advisor Fixed Indexed Annuity (Non-Commissionable)

### III. Rates of Compensation for Products Available for Sale

#### Prudential Defined Income Variable Annuity, Rate Effective Date: JANUARY 29, 2018

##### Age 45 - 75

Year	Option A		Option B	
	Upfront	Trail	Upfront	Trail
1	5.00%	N/A	1.00%	N/A
2 +	N/A	N/A	N/A	1.00%

##### Age 76 - 80

Year	Option A		Option B	
	Upfront	Trail	Upfront	Trail
1	3.75%	N/A	1.00%	N/A
2 +	N/A	N/A	N/A	1.00%

##### Age 81 +

Year	Option A		Option B	
	Upfront	Trail	Upfront	Trail
1	2.50%	N/A	1.00%	N/A
2 +	N/A	N/A	N/A	1.00%

#### IMPORTANT NOTES:

- \* Purchase payments must age 12 months prior to being included in trail calculation.
- \* We will accept additional purchase payments to the Annuity during the first Annuity Year provided the Account Value has not been reduced to zero, however at any time during this year, with prior notice to you, we may limit your right to add additional Purchase Payments.
- \* Age is based on oldest owner or annuitant (if entity owned) at time of purchase payment for upfront.

#### COMMISSION RECAPTURE POLICY - Prudential Defined Income Variable Annuity

TRANSACTION	RECAPTURE PERIOD	RECAPTURE %	BASIS
Freelook	Freelook Period	100%	Contract Issue Date
Full Surrender	6 Months	100%	Purchase Payment Receipt
Full Surrender	12 Months	50%	Purchase Payment Receipt
Non-Accidental Death *	6 Months	100%	Purchase Payment Receipt
Non-Accidental Death *	12 Months	50%	Purchase Payment Receipt
Null and Void	N/A	100%	Contract Issue Date

- \* Based on date of death and cause of death, as documented on certified death certificate with state seal and date of death.

### III. Rates of Compensation for Products Available for Sale

#### Prudential Premier Investment Variable Annuity B Series, Rate Effective Date: JANUARY 29, 2018

##### Age 0 - 80

Year	Option A		Option B		Option C	
	Upfront	Trail	Upfront	Trail	Upfront	Trail
1	6.25%	N/A	5.25%	N/A	1.25%	N/A
2	6.25%	N/A	5.25%	0.30%	1.25%	1.00%
3	6.25%	N/A	5.25%	0.30%	1.25%	1.00%
4	6.25%	N/A	5.25%	0.30%	1.25%	1.00%
5	6.25%	N/A	5.25%	0.30%	1.25%	1.00%
6+	6.25%	N/A	5.25%	0.40%	1.25%	1.00%

##### Age 81 - 85

Year	Option A		Option B		Option C	
	Upfront	Trail	Upfront	Trail	Upfront	Trail
1	3.00%	N/A	2.50%	N/A	1.25%	N/A
2	3.00%	N/A	2.50%	0.30%	1.25%	1.00%
3	3.00%	N/A	2.50%	0.30%	1.25%	1.00%
4	3.00%	N/A	2.50%	0.30%	1.25%	1.00%
5	3.00%	N/A	2.50%	0.30%	1.25%	1.00%
6+	3.00%	N/A	2.50%	0.40%	1.25%	1.00%

#### IMPORTANT NOTES:

- \* Purchase payments must age 12 months prior to being included in trail calculation.
- \* Age is based on oldest owner or annuitant (if entity owned) at time of purchase payment for upfront.
- \* Trail years are based on purchase payment receipt dates.

#### COMMISSION RECAPTURE POLICY - Prudential Premier Investment Variable Annuity B Series

TRANSACTION	RECAPTURE PERIOD	RECAPTURE %	BASIS
Freelook	Freelook Period	100%	Contract Issue Date
Full Surrender	6 Months	100%	Purchase Payment Receipt
Full Surrender	12 Months	50%	Purchase Payment Receipt
Non-Accidental Death *	6 Months	100%	Purchase Payment Receipt
Non-Accidental Death *	12 Months	50%	Purchase Payment Receipt
Null and Void	N/A	100%	Contract Issue Date

- \* Based on date of death and cause of death, as documented on certified death certificate with state seal and date of death.

### III. Rates of Compensation for Products Available for Sale

#### Prudential Premier Investment Variable Annuity C Series, Rate Effective Date: JANUARY 29, 2018

Year	Option A	
	Upfront	Trail
1	1.25%	N/A
2 +	N/A	1.00%

#### IMPORTANT NOTES:

- \* Purchase payments received during the first year of contract issue must age 12 months prior to being included in the trail calculation. Purchase payments received greater than 12 months from contract issue will be included in the next applicable trail payment period.

#### COMMISSION RECAPTURE POLICY - Prudential Premier Investment Variable Annuity C Series

TRANSACTION	RECAPTURE PERIOD	RECAPTURE %	BASIS
Freelook	Freelook Period	100%	Contract Issue Date
Full Surrender	6 Months	100%	Purchase Payment Receipt
Full Surrender	12 Months	50%	Purchase Payment Receipt
Non-Accidental Death *	6 Months	100%	Purchase Payment Receipt
Non-Accidental Death *	12 Months	50%	Purchase Payment Receipt
Null and Void	N/A	100%	Contract Issue Date

- \* Based on date of death and cause of death, as documented on certified death certificate with state seal and date of death.

### III. Rates of Compensation for Products Available for Sale

#### Prudential Premier Retirement B Series, Rate Effective Date: JANUARY 29, 2018

##### Age: 0 - 80; Cumulative Purchase Payments greater than or equal to \$10,000

Year	Option A		Option B		Option C	
	Upfront	Trail	Upfront	Trail	Upfront	Trail
1	7.00%	N/A	5.75%	N/A	2.00%	N/A
2	7.00%	N/A	5.75%	0.25%	2.00%	1.00%
3	7.00%	N/A	5.75%	0.25%	2.00%	1.00%
4	7.00%	N/A	5.75%	0.25%	2.00%	1.00%
5	7.00%	N/A	5.75%	0.25%	2.00%	1.00%
6	7.00%	N/A	5.75%	0.25%	2.00%	1.00%
7	7.00%	N/A	5.75%	0.25%	2.00%	1.00%
8 +	7.00%	N/A	5.75%	0.50%	2.00%	1.00%

##### Age: 0 - 80; Cumulative Purchase Payments less than \$10,000

Year	Option A		Option B		Option C	
	Upfront	Trail	Upfront	Trail	Upfront	Trail
1	3.50%	N/A	3.00%	N/A	1.00%	N/A
2	3.50%	N/A	3.00%	0.25%	1.00%	1.00%
3	3.50%	N/A	3.00%	0.25%	1.00%	1.00%
4	3.50%	N/A	3.00%	0.25%	1.00%	1.00%
5	3.50%	N/A	3.00%	0.25%	1.00%	1.00%
6	3.50%	N/A	3.00%	0.25%	1.00%	1.00%
7	3.50%	N/A	3.00%	0.25%	1.00%	1.00%
8 +	3.50%	N/A	3.00%	0.50%	1.00%	1.00%

##### Age: 81 - 85; Cumulative Purchase Payments greater than or equal to \$10,000

Year	Option A		Option B		Option C	
	Upfront	Trail	Upfront	Trail	Upfront	Trail
1	3.50%	N/A	3.00%	N/A	1.00%	N/A
2	3.50%	N/A	3.00%	0.25%	1.00%	1.00%
3	3.50%	N/A	3.00%	0.25%	1.00%	1.00%
4	3.50%	N/A	3.00%	0.25%	1.00%	1.00%
5	3.50%	N/A	3.00%	0.25%	1.00%	1.00%
6	3.50%	N/A	3.00%	0.25%	1.00%	1.00%
7	3.50%	N/A	3.00%	0.25%	1.00%	1.00%
8 +	3.50%	N/A	3.00%	0.50%	1.00%	1.00%

##### Age: 81 - 85; Cumulative Purchase Payments less than \$10,000

### III. Rates of Compensation for Products Available for Sale

#### Prudential Premier Retirement B Series, Rate Effective Date: JANUARY 29, 2018

##### Age: 81 - 85; Cumulative Purchase Payments less than \$10,000

Year	Option A		Option B		Option C	
	Upfront	Trail	Upfront	Trail	Upfront	Trail
1	1.75%	N/A	1.50%	N/A	0.50%	N/A
2	1.75%	N/A	1.50%	0.25%	0.50%	1.00%
3	1.75%	N/A	1.50%	0.25%	0.50%	1.00%
4	1.75%	N/A	1.50%	0.25%	0.50%	1.00%
5	1.75%	N/A	1.50%	0.25%	0.50%	1.00%
6	1.75%	N/A	1.50%	0.25%	0.50%	1.00%
7	1.75%	N/A	1.50%	0.25%	0.50%	1.00%
8 +	1.75%	N/A	1.50%	0.50%	0.50%	1.00%

##### IMPORTANT NOTES:

- \* Purchase payments must age 12 months prior to being included in trail calculation.
- \* Age is based on oldest owner or annuitant (if entity owned) at time of purchase payment for upfront.
- \* Age is based on oldest owner or annuitant (if entity owned) at time of trail payment.
- \* Trail years are based on purchase payment receipt dates.

##### COMMISSION RECAPTURE POLICY - Prudential Premier Retirement B Series

TRANSACTION	RECAPTURE PERIOD	RECAPTURE %	BASIS
Freelook	Freelook Period	100%	Contract Issue Date
Full Surrender	6 Months	100%	Purchase Payment Receipt
Full Surrender	12 Months	50%	Purchase Payment Receipt
Non-Accidental Death *	6 Months	100%	Purchase Payment Receipt
Non-Accidental Death *	12 Months	50%	Purchase Payment Receipt
Null and Void	N/A	100%	Contract Issue Date

- \* Based on date of death and cause of death, as documented on certified death certificate with state seal and date of death.



### III. Rates of Compensation for Products Available for Sale

#### Prudential Premier Retirement C Series, Rate Effective Date: JANUARY 29, 2018

##### Age 0 - 80

Year	Option A	
	Upfront	Trail
1	2.00%	N/A
2 +	N/A	1.00%

##### Age 81 - 85

Year	Option A	
	Upfront	Trail
1	1.00%	N/A
2 +	N/A	1.00%

##### IMPORTANT NOTES:

- \* Purchase payments received during the first year of contract issue must age 12 months prior to being included in the trail calculation. Purchase payments received greater than 12 months from contract issue will be included in the next applicable trail payment period.
- \* Age is based on oldest owner or annuitant (if entity owned) at time of purchase payment for upfront.

##### COMMISSION RECAPTURE POLICY - Prudential Premier Retirement C Series

TRANSACTION	RECAPTURE PERIOD	RECAPTURE %	BASIS
Freelook	Freelook Period	100%	Contract Issue Date
Full Surrender	6 Months	100%	Purchase Payment Receipt
Full Surrender	12 Months	50%	Purchase Payment Receipt
Non-Accidental Death *	6 Months	100%	Purchase Payment Receipt
Non-Accidental Death *	12 Months	50%	Purchase Payment Receipt
Null and Void	N/A	100%	Contract Issue Date

- \* Based on date of death and cause of death, as documented on certified death certificate with state seal and date of death.

### III. Rates of Compensation for Products Available for Sale

#### PruSecure Fixed Indexed Annuity with 5 Year CDSC, Rate Effective Date: JANUARY 29, 2018

##### Age 0 - 75

Year	Option A		Option B	
	Upfront	Trail	Upfront	Trail
1	3.50%	N/A	1.75%	N/A
2 +	N/A	N/A	N/A	0.40%

##### Age 76 - 85

Year	Option A		Option B	
	Upfront	Trail	Upfront	Trail
1	2.00%	N/A	0.85%	N/A
2 +	N/A	N/A	N/A	0.40%

##### IMPORTANT NOTES:

- \* Age is based on oldest owner or annuitant (if entity owned) upon contract issuance.
- \* Trail years are based on contract issue date.
- \* Trail commissions will be calculated using the ending account value as of the calculation date.

#### **COMMISSION RECAPTURE POLICY – PruSecure Fixed Indexed Annuity with 5 year CDSC**

TRANSACTION	RECAPTURE PERIOD	RECAPTURE %	BASIS
Freelook	Freelook Period	100%	Contract Issue Date
Full Surrender	6 Months	100%	Purchase Payment Receipt
Full Surrender	12 Months	50%	Purchase Payment Receipt
Non-Accidental Death *	6 Months	100%	Purchase Payment Receipt
Non-Accidental Death *	12 Months	50%	Purchase Payment Receipt
Partial Withdrawal	6 Months	100%	Purchase Payment Receipt
Partial Withdrawal	12 Months	50%	Purchase Payment Receipt
Null and Void	N/A	100%	Contract Issue Date

\* Based on date of death and cause of death, as documented on certified death certificate with state seal and date of death.

### III. Rates of Compensation for Products Available for Sale

#### PruSecure Fixed Indexed Annuity with 7 Year CDSC, Rate Effective Date: JANUARY 29, 2018

##### Age 0 - 75

Year	Option A		Option B	
	Upfront	Trail	Upfront	Trail
1	5.00%	N/A	3.00%	N/A
2 +	N/A	N/A	N/A	0.40%

##### Age 76 - 85

Year	Option A		Option B	
	Upfront	Trail	Upfront	Trail
1	3.50%	N/A	1.50%	N/A
2 +	N/A	N/A	N/A	0.40%

##### IMPORTANT NOTES:

- \* Age is based on oldest owner or annuitant (if entity owned) upon contract issuance.
- \* Trail years are based on contract issue date.
- \* Trail commissions will be calculated using the ending account value as of the calculation date.

#### COMMISSION RECAPTURE POLICY – PruSecure Fixed Indexed Annuity with 7 year CDSC

TRANSACTION	RECAPTURE PERIOD	RECAPTURE %	BASIS
Freelook	Freelook Period	100%	Contract Issue Date
Full Surrender	6 Months	100%	Purchase Payment Receipt
Full Surrender	12 Months	50%	Purchase Payment Receipt
Non-Accidental Death *	6 Months	100%	Purchase Payment Receipt
Non-Accidental Death *	12 Months	50%	Purchase Payment Receipt
Partial Withdrawal	6 Months	100%	Purchase Payment Receipt
Partial Withdrawal	12 Months	50%	Purchase Payment Receipt
Null and Void	N/A	100%	Contract Issue Date

\* Based on date of death and cause of death, as documented on certified death certificate with state seal and date of death.