



FAST FACTS

PruLife® Return of Premium Term

FOR USE ONLY IN APPROVED STATES.

October 2013 RATES.

Overview	PruLife® Return of Premium Term provides guaranteed level premiums for the first 15, 20, or 30 years, increasing annually thereafter to age 95. ¹ This product builds guaranteed cash value, up to 100% of the premiums paid at the end of the selected level period, if the policy is in force.																	
Issuing Company	Pruco Life Insurance Company (not in NJ & NY) Pruco Life Insurance Company of New Jersey (in NJ & NY)																	
Level-Premium Period	15, 20, or 30 years, as selected by the policyowner. Following the level-premium period, the coverage continues to age 95. ¹ The premium increases each year after the level-premium period.																	
Premium Guarantees	Premiums are guaranteed in all years.																	
Return of Premium	<p>The client will receive 100% return of all premiums paid for the base coverage. Borrowed premiums plus interest will not be included in the premiums returned.</p> <p>For policies issued before 11/2/09: The client will receive 100% return of all premiums paid for the base coverage plus all riders and extras. Premiums waived while on disability are not considered as premium paid and will not be included in the premium returned.</p>																	
Loans and Cash Values	Policy loans are available beginning the first year that a partial Return of Premium cash value is available. Loans can be taken against existing cash value at a rate of 8% (6% in Montana). Accumulated Automatic Premium Loans (APL) can also be taken. No loans can be taken if the policy is in default. The death benefit is lowered by the amount of any outstanding policy debt. There is no minimum loan amount.																	
Face Amount Bands	<table border="1"> <thead> <tr> <th>Band</th> <th>Minimum Face Amount</th> <th>Maximum Face Amount</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>\$100,000</td> <td>\$249,999</td> </tr> <tr> <td>2</td> <td>\$250,000</td> <td>\$499,999</td> </tr> <tr> <td>3</td> <td>\$500,000</td> <td>\$999,999</td> </tr> <tr> <td>4</td> <td>\$1 Million and up</td> <td></td> </tr> </tbody> </table>			Band	Minimum Face Amount	Maximum Face Amount	1	\$100,000	\$249,999	2	\$250,000	\$499,999	3	\$500,000	\$999,999	4	\$1 Million and up	
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Capacity²	\$65 Million. Capacity is reduced by amounts in-force and applied for. Capacity can also be reduced by underwriting factors such as age, ratings, residence, travel, and occupation.																	
Minimum Issue Age	Age 18																	
Maximum Issue Age	<table border="1"> <thead> <tr> <th>Product</th> <th>Non-Smoker</th> <th>Smoker</th> </tr> </thead> <tbody> <tr> <td>PruLife Return of Premium Term 15</td> <td>65</td> <td>55</td> </tr> <tr> <td>PruLife Return of Premium Term 20</td> <td>60</td> <td>55</td> </tr> <tr> <td>PruLife Return of Premium Term 30</td> <td>50 in all states except WA (45 in WA)</td> <td>45</td> </tr> </tbody> </table>			Product	Non-Smoker	Smoker	PruLife Return of Premium Term 15	65	55	PruLife Return of Premium Term 20	60	55	PruLife Return of Premium Term 30	50 in all states except WA (45 in WA)	45			
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¹ Terms and conditions may vary by state. See state approval information for details.

² Capacity is the maximum face amount the company can issue without discussing the risk with reinsurers. A portion of this amount will be reinsured on an automatic basis. The company has facultative reinsurance relationships with major reinsurers for larger amounts.

Continued on the next page.

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Prudential
Bring Your Challenges®

Face Amount Increases	Face amount increases are not allowed. Any conversion for less than the full convertible amount will result in the cancellation of the balance of coverage.
Face Amount Reductions and Partial Surrenders	Face amount reductions and partial surrenders are not allowed.
Rating Reductions	Rating reductions, including reclassifications of smoker to non-smoker, are not allowed.
Underwriting Categories³	<ul style="list-style-type: none"> ▶ Preferred Best ▶ Preferred Non-Tobacco ▶ Non-Smoker Plus ▶ Non-Smoker ▶ Preferred Smoker ▶ Smoker
Payment Modes	Payment modes other than annual may result in higher aggregate premiums. <ul style="list-style-type: none"> ▶ Annual ▶ Quarterly ▶ Semi-Annual ▶ Monthly (Electronic Funds Transfer only)
Policy Constant	None
Premium-Paying Period	At the end of the level period, premiums increase annually for the remainder of the time the policy is in force. The annually increasing term premiums are guaranteed for PruLife Return of Premium Term. Coverage ends at age 95. ¹
Riders and Benefits	PruLife Return of Premium Term automatically includes a Return of Premium rider that is available only at issue and may not be removed from the policy. ▶ <i>Living Needs Benefit</i> SM (LNB) ⁴
Conversion Options	Convertible to the lesser of level premium period (LPP) or to the first policy anniversary on or after the insured's 65th birthday, but at least 5 years. Contractual conversion will be limited to the face amount less the cash value at the time of conversion. Any conversion for less than the full convertible amount will result in the cancellation of the balance of coverage.
Conversion Premium Credit	Term Conversion Premium Credit is not available. Cash surrender value, if any, will be paid upon conversion.
Non-Forfeiture Option	Reduced Paid-Up (RPU) Term will be the only non-forfeiture benefit available on PruLife Return of Premium Term. This option is automatic on lapse but may not be elected at other times.

³ Substandard Rating Classes, Occupational Extras, Aviation Extras, Temporary Extras, and Flat Extras are not permitted on any policy.

⁴ The *Living Needs Benefit*SM is an accelerated death benefit and is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for insurance of these types. There is no charge for this rider but, when a claim is paid under this rider, the death benefit is reduced for early payment, and a \$150 processing fee (\$100 in Florida) is deducted. If more than one policy is used for the claim, each policy will have a processing fee of up to \$150 (\$100 in Florida) deducted. Portions of the *Living Needs Benefit* payment may be taxable, and receiving an accelerated death benefit may affect your client's eligibility for public assistance programs. The federal income tax treatment of payments made under this rider depends upon whether the insured is the recipient of the benefit and is considered "terminally ill" or "chronically ill." We suggest that your clients seek assistance from a personal tax advisor regarding the implications of receiving *Living Needs Benefit* payments. This rider is not available in Minnesota to new purchasers over age 65 until the policy has been in force for one year, and the nursing home option is not available in Connecticut, Florida, Massachusetts, New York, or the District of Columbia. This rider is not available in Washington state. In Oregon, term policies must include the waiver of premium benefit to be eligible for this rider.

PruLife Return of Premium Term is issued by Pruco Life Insurance Company in all states except New Jersey and New York, where it is issued by Pruco Life Insurance Company of New Jersey. Both are Prudential Financial Companies located in Newark, NJ. Each is solely responsible for its own financial condition and contractual obligations. Product availability varies by state. Policy form # PLTIR-2013, Rider #'s TB165(15)-2009, TB165(20)-2009 and TB165(30)-2009.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer and/or insurance agency selling the policy, or by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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