



LIFE INSURANCE PROTECTION WITH  
CASH VALUE GROWTH POTENTIAL.

**PruLife® Universal Plus**



# Life Insurance

Issued by Pruco Life Insurance Company or, in New York,  
if available, by Pruco Life Insurance Company of New Jersey.



**Prudential**  
Bring Your Challenges®

# What are you looking for in an insurance policy?

Does permanent life insurance that offers cash value\* sound good? What if it also offered flexible premiums? If these points appeal to you, consider a PruLife® Universal Plus policy from Pruco Life Insurance Company.

PruLife Universal Plus (UL Plus) is a permanent life insurance policy that offers valuable death benefit protection while earning interest. This protection provides an income tax-free death benefit that can help your loved ones keep their hopes and dreams alive after you are gone.

## An insurance policy that can meet your needs ...

### LIFE INSURANCE PROTECTION WITH CASH VALUE GROWTH POTENTIAL

In addition to death benefit protection, PruLife® Universal Plus accumulates cash value on an income tax-deferred basis. Every PruLife Universal Plus policy has a Contract Fund. Each year this fund is credited with a competitive interest rate. The interest-crediting rate may change—up or down—but your policy will never earn less than 2% interest.



CASH VALUE THAT CAN GROW OVER TIME

\*Life insurance policy cash values are accessed through withdrawals and policy loans. Loans are at interest. Unpaid loans and withdrawals cause a reduction in cash values and death benefits. In general, loans are not taxable, but withdrawals are taxable to the extent they exceed basis in the contract. Loans outstanding at policy lapse or surrender prior to the death of the insured will cause immediate taxation to the extent of gain in the contract. For policies which are Modified Endowment Contracts, distributions (including loans) are taxable to the extent of income in the contract, and an additional 10% federal income tax penalty may apply. You may wish to consult your tax advisor for advice regarding your particular situation.



## FEATURING FLEXIBLE PREMIUMS

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PruLife Universal Plus lets you choose when you want to make premium payments and the amount you would like to pay (subject to certain limitations). If you are not buying this policy with the intention of paying more than the minimum premium required each year, you may want to look at one of our other products. This is because—generally—the more premiums you pay into the policy, the greater your potential to build tax-deferred cash value. Paying too little into your policy can restrict cash value growth and prevent your policy from reaching its full potential. Conversely, paying too much into your policy can result in tax consequences. Talk to your financial professional about picking a payment amount and timing pattern that makes the most sense for you and the goals you have set for your policy.

## CUSTOMIZE YOUR POLICY

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PruLife Universal Plus can help you address other needs with additional features, some of which are included in your premium and some of which are available for an additional cost. For instance:

- ▶ The *Living Needs Benefit*<sup>SM</sup> Rider, which, if you become terminally ill, will advance a portion of your death benefit to help ease the financial burden you and your loved ones could face.\*\*
- ▶ The Enhanced Disability Benefit Rider (Form # VL 100 B4-2010), which, for an additional cost, will pay your policy premiums if you become disabled so that your valuable life insurance coverage can remain intact.
- ▶ And more!

## TAX BENEFITS OF LIFE INSURANCE

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The life insurance death benefit is paid to your beneficiaries generally federal income tax-free. That means that they can rely on the full amount of the death benefit, usually with no reduction from federal income tax (Refer to IRC §101(a)).



**Ask your financial professional for more details about these additional features.**

\*\*The *Living Needs Benefit* 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 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 you 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. Form numbers: Generic—ORD 87241-90-P; New York—87241-90-P-NY.

## A FINANCIAL LEADER FOR OVER 135 YEARS

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environment in mind*



*Printed on Recycled Paper  
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PruLife Universal Plus is issued by Pruco Life Insurance Company in all states except New York, where it is issued by Pruco Life Insurance Company of New Jersey. Both are Prudential Financial companies located in Newark, NJ. All guarantees are based on the claims-paying ability of the issuing company. The policy form number is UL-2010 and can vary by state.

Life insurance policies contain exclusions, limitations, reductions of benefits, and terms for keeping them in force. A financial professional can provide you with costs and complete details.

Outstanding loans and withdrawals will reduce policy cash values and the death benefit and may have tax consequences.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. Policy guarantees and benefits are not backed by the broker/dealer and/or insurance agency selling the policy, nor 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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