

HAVE WE READ YOUR MIND?



If you have ever wished for a life insurance policy that reduces the risk of spending money on something you may never use, then perhaps we have!

With a guaranteed death benefit for your beneficiaries or a guaranteed return of out-of-pocket policy payments (premiums) for you, PruLife® Return of Premium Term is an easy choice. PruLife Return of Premium Term is issued by Pruco Life Insurance Company or Pruco Life Insurance Company of New Jersey. It helps you gain the peace of mind that comes from knowing you're providing the protection you and those who count on you need.

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

PruLife Return of Premium Term is issued by Pruco Life Insurance Company in all states except New York and New Jersey, where it is issued by Pruco Life Insurance Company of New Jersey. Each is solely responsible for its own financial condition and contractual obligations. The policy's contract number is PLTIR-2013 followed by a state code. The Return of Premium rider numbers are TB 165(15)-2009, TB 165(20)-2009, and TB165(30)-2009. This policy may not be available in all states.

This material, designed to provide general information about PruLife Return of Premium Term, is not a contract and does not contain detailed or complete product information, nor is it intended to provide legal or tax advice. Refer to the contract for complete details, and consult your own professional advisors on how any product discussed may benefit your particular situation and how best to utilize any such product. Any information in this document cannot be used by any taxpayer for purposes of avoiding penalties under the Internal Revenue Code.

Securities and Insurance Products:

Not Insured by FDIC or Any Federal Government Agency.
May Lose Value.
Not a Deposit of or Guaranteed by Any Bank or Bank Affiliate.

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PROTECTION FOR THEM;
MONEY BACK FOR YOU.

IMAGINE A LIFE INSURANCE POLICY THAT
PAYS YOU BACK FOR LIVING!

PruLife® Return of Premium Term



Life Insurance

Issued by Pruco Life Insurance Company or
(in New York and New Jersey) by Pruco Life
Insurance Company of New Jersey.



Prudential
Bring Your Challenges®

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What is a “level-premium period”?

It's 15, 20, or 30 years, depending on what you choose. Your choice should be based on the number of years you intend to keep the policy. During this period, your premiums will stay the same (level).

How long does the insurance last?

Your policy can continue beyond the level-premium period. You can keep paying premiums beyond the 15, 20, or 30 years you select, but your premiums will increase each year and will be significantly higher than your original premiums. You can keep paying premiums and maintain the policy until you are 95. Any premiums you pay after the level-premium period will not be returned to you.

Will I get back all the premiums I've paid?

Generally, yes. You will get all the premiums you pay out-of-pocket during the level-premium period if you pay all the premiums due and you outlive the level-premium period. But, you will not get back everything you've paid if:

- ▶ You take a loan and do not pay it back. The amount you borrow plus interest owed will be subtracted from the amount you get back.
- ▶ You cancel your policy before the end of the level-premium period. You may get back a portion of the premiums you've paid, depending on how long you've had the policy. If you've had the policy just a few years, you may not get any premiums back. Your financial professional can provide you with more specific information about this.

Will I get interest back, too?

No. Interest is not paid on returned premiums.

Will my returned premiums be taxed?

No. Premiums are returned tax free.

When will I get my premiums back?

Your premiums will be returned to you at the end of the level-premium period. If you do not outlive the level-premium period, your premiums will not be returned; instead, your beneficiary will receive the death benefit—the amount of insurance coverage you've chosen.

How will I get my premiums back?

We will automatically mail you a check. Simply notify us any time your address changes so your check will reach you.

Can I take a loan from this policy?

You can take a loan from your policy during the level-premium period and as long as there is enough cash value in the policy to do so.

You may also take a loan by electing the Automatic Premium Loan feature, which allows a premium that's due to be paid through a loan automatically taken from your policy. Any loans you take will be charged an effective annual interest rate of 8% (6% in Montana). If you die while the policy is in effect, the amount of any loans you have not paid back plus interest owed will be subtracted from the death benefit to be paid.

Are there other features I should know about?

Yes. A rider, which can provide additional protection, is available to help tailor your policy to your needs. The rider available with this policy is the valuable *Living Needs Benefit*.^{SM1} With it you may receive part of the death benefit while you are alive if you become terminally ill or if you need a vital organ transplant and meet

certain criteria. Please ask your financial professional for the rider's specific details, including restrictions and costs. (Rider form ORD 87241).²

What happens if I die before the level-premium period ends?

Your beneficiary will receive the policy's death benefit, minus any outstanding loans plus interest. The premiums paid will not be returned.

Can I turn this policy in and get a different one?

Within a certain time frame, you can “convert” this policy to any individual permanent policy we offer and that is available at that time. However, if you're buying this policy with the intention of converting it later, your financial professional can explain our other policies that may better suit your needs.

Innovative Insurance Built on The Rock®

Pruco Life Insurance Company and Pruco Life Insurance Company of New Jersey are Prudential Financial companies. Prudential Financial is one of the largest financial services institutions in the U.S. Today, Prudential Financial and its affiliates help meet the insurance and financial security needs of millions of individual and institutional customers worldwide. Let us put our innovative solutions to work for you.

If you'd like a lower-premium term policy that does not have these features, ask your financial professional about our Term Essential® policy. Term Essential 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. The policy form number for Term Essential is PLTIC-2008.

¹ 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.

² Rider form numbers may vary by state.