



TWO LIVES. ONE POLICY.
GUARANTEED LIFETIME PROTECTION

PruLife® SUL Protector



Life Insurance

Issued by Pruco Life Insurance Company and
Pruco Life Insurance Company of New Jersey.



Prudential
Bring Your Challenges®

Keep your financial goals alive.

If your goal is to protect or preserve your wealth after your death, you need a clear and well-thought-out strategy. PruLife® SUL Protector can help you turn your strategy into action.

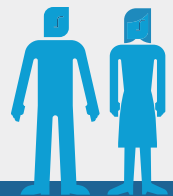
SUL Protector is designed to help you protect and pass on your wealth. It does this by helping you:

- ▶ **Pass more of your estate to your loved ones.** The policy's death benefit can be used to help pay estate taxes and other settlement fees.
- ▶ **Leave a gift.** The death benefit can be used to provide, as well as enhance, a gift to loved ones.
- ▶ **Fund a trust.** The death benefit can be put into a trust for children, grandchildren, a special loved one, or a favorite charity.
- ▶ **Preserve your family business.** The policy's death benefit can help you avoid having to sell business assets to pay expenses, estate taxes, and other related fees.
- ▶ **Maintain privacy.** Money left to your beneficiaries through life insurance is privately distributed outside of your will. The death benefit is typically received federal income tax-free, and immediately available.
- ▶ **Care for a loved one with special needs.** The policy's death benefit can help to fund a strategy that provides for the continued care and housing of a loved one with special needs.

The policy's No-Lapse Guarantee ensures that, for a certain time period, your policy will stay in effect, no matter what happens to your policy's value.

GUARANTEED PROTECTION THAT INSURES BOTH OF YOU FOR LIFE

SUL Protector is a survivorship or second-to-die policy. The policy covers two people and will pay a generally income tax-free death benefit (according to IRC Section 101(a)¹) when the second insured person dies. It can help you achieve your goals and leave a legacy.



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¹Only a small number of people are in situations that pose an exception to this rule.

You can choose the protection that best fits your needs.

You can change the length of your guaranteed coverage period by choosing the amount of premium you pay. If you want protection for you and your spouse's lifetime (even if you both live to age 121), you can pay the required premiums. If you want a shorter guarantee, you can choose to pay less.

A Limited No-Lapse Guarantee provides a guarantee against lapse during the first five years. Once the Limited No-Lapse Guarantee ends, the No-Lapse Guarantee Value continues the guarantee against lapse for as long as you pay premiums.

Generally, the greater the premiums² you pay, the longer the guarantee will last. You can also adjust the length of the guarantee by changing:

- ▶ The timeliness of your premium payments.
- ▶ The frequency of your premium payments.
- ▶ The underlying cash value of your policy, by reducing it through policy loans or withdrawals.³

It is important that you pay your planned premiums when they are due. Premiums paid too early or too late, or missed, may shorten or eliminate your policy's guarantee. Payments to restore the guarantee may be higher than those you were originally paying. Once your guarantee period ends, you may have to pay more premiums to keep your policy in force.

Please note that paying the premium required for the lifetime guarantee may cause you to forgo the potential to build cash value. While SUL Protector offers the potential to build cash value, this is not its primary purpose. If you want the potential to build cash value, you may wish to look at a different life insurance policy.

CHARGES FOR CANCELLING YOUR POLICY

If you choose to cancel your SUL Protector policy within the first 14 years, you will incur a surrender charge. The surrender charge, which declines over 14 years, will reduce the policy's cash value in the early years. The policy's cash surrender value is the contract fund, less the surrender charge, and any outstanding loan.

YOU CAN CUSTOMIZE YOUR POLICY

SUL Protector can help you address other needs with added optional features.

The Estate Protection Rider increases the death benefit by up to 100% if both insureds die before the policy's fourth anniversary. This is available at an additional cost.

The Guaranteed Policy Split Rider allows the policy to be split into two individual policies if the insureds divorce each other or the tax laws change. This is available at no additional cost.

WANT TO LEARN MORE?

Talk to your financial professional for more details about SUL Protector. You can work together to decide if it is the right policy for you.

²Overfunding may cause a policy to become a Modified Endowment Contract and there may be tax consequences.

³Outstanding loans and withdrawals will reduce policy cash values and the death benefit and may have tax consequences.

A FINANCIAL LEADER FOR OVER 135 YEARS

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PruLife SUL Protector is issued by Pruco Life Insurance Company, except in 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. The contract number is SULNLG-2011 and may be followed by a state code. Please note that the product and/or riders may not be available in all states. The form number for the Lifetime No-Lapse Guarantee is PLI 529-2014, the Estate Protection Rider is VL 194 C-2000, and the Guaranteed Policy Split Rider is PLI 493-2011 or PLY 118-2011 NY.

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.

The issuer may have the right to contest the policy for misrepresentation or to apply a suicide clause.

Seek the guidance of your tax or legal advisors before making any decisions.

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