



PRULIFE® UNIVERSAL PLUS

Life insurance protection with cash value growth potential.

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



Prudential
Bring Your Challenges

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 POTENTIAL THAT CAN GROW OVER TIME



*...flexible premiums
and your choice
of two no-lapse
guarantee periods...*

WHAT ARE YOU LOOKING FOR IN AN INSURANCE POLICY?

Does permanent life insurance that offers cash value* sound good? How about if it also offered flexible premiums and your choice of two no-lapse guarantee periods? 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.

FLEXIBLE PREMIUMS AND GUARANTEED PROTECTION

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 policies. 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.

If you would like a guarantee that ensures your coverage stays in place, PruLife Universal Plus offers two No-Lapse Guarantee premium options.

- ▶ Paying the Short-Term Premium each year will guarantee your policy will not lapse for 10 years.
- ▶ Paying the Limited Premium each year will guarantee your policy will not lapse until the earlier of 25 years or age 75. No matter how old you are, the Limited Premium guarantee will never be shorter than the Short-Term Premium guarantee period.

Please note: If you choose to pay only the Short-Term or Limited No-Lapse Guarantee Premiums, you will need to make additional premium payments to keep the policy in force if, at the end of the No-Lapse Guarantee period, the policy's cash value is zero or less. Also, by paying only the premium required for the No-Lapse Guarantee, you may be foregoing the advantage of building cash value.

AN INSURANCE POLICY THAT MEETS YOUR NEEDS ... FROM A COMPANY YOU KNOW AND TRUST.

CUSTOMIZE YOUR POLICY

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:

- ▶ A benefit that, 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.**
- ▶ A benefit that, for an additional cost, helps keep your policy from lapsing if you have an outstanding loan.
- ▶ A benefit that, 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!

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

TAX BENEFITS OF LIFE INSURANCE

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)).



A FINANCIAL LEADER FOR OVER 135 YEARS

Prudential Financial, Inc. is one of the world's largest financial institutions. The company's long history—more than 135 years—is a testament to the quality of service we have provided to our customers. Both the Prudential name and distinctive “Rock” symbol are among the most enduring and widely recognized brands in U.S. corporate history.

Pruco Life Insurance Company and Pruco Life Insurance Company of New Jersey, both Prudential companies that issue this policy, are highly rated by the top U.S. rating agencies including A.M. Best, Fitch Ratings, Moody's, and Standard & Poor's; this should help you understand and take confidence in our financial strength.

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 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.

**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). 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.

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.

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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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