



PruTermSM One

LIFE INSURANCE PROTECTION—ONE YEAR AT A TIME.



Life Insurance

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

0260260



Prudential
Bring Your Challenges[®]

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Why do I need life insurance coverage that lasts one year at a time?

It gives you the chance to have protection in place for short-term needs without the need to pay higher premiums for a policy designed to provide longer periods of coverage.

It's a good question. Both term and permanent life insurance policies are designed to provide death benefit protection for longer periods of time. But PruTerm One is different. And not everyone will need the type of protection PruTerm One offers. PruTerm One is specifically designed to offer protection for short periods of time.

A PruTerm One life insurance policy offers death benefit protection that is renewable annually.

It also offers protection that is flexible enough to meet your changing needs: you have the option of renewing your coverage at the end of each year. If your needs change or become longer in scope, you may also convert your coverage to a permanent policy within the first 5 years.

PruTerm One can be an ideal policy choice for people who:



- Have an existing life insurance policy and need additional protection to cover a short-term loan or expense.
- Own or operate a business where the event of their death during the coverage year will have a profound impact on their loved ones beyond traditional income replacement.
- Need to fill a temporary life insurance coverage gap.

PruTermSM One protects your short-term needs—one year at a time.

You can choose to add a valuable living benefit to tailor your PruTerm One policy to meet your specific needs.

Living Needs BenefitSM Rider*: Available at no additional premium, this rider will pay out a portion of your death benefit while you are still living if you become terminally ill. The *Living Needs Benefit* is an accelerated death benefit and is not a health, nursing home, or long-term care insurance benefit and it is not designed to eliminate the need for insurance of these types.

A Financial Leader for Over 135 Years

Prudential Financial is a worldwide financial leader with a long tradition of serving the public interest. Prudential Financial has approximately 50 million customers. The well-known Rock symbol is an icon of strength, stability, expertise, and innovation that has stood the test of time.

PruTermSM One At-A-Glance

- Death benefit protection that covers the insured for one year at a time.
- Premiums are guaranteed for one year. After the first year, premiums increase annually and are not guaranteed. Coverage ends at age 95.
- You can convert your PruTerm One policy to a permanent policy through the fifth policy anniversary.
- Only the annual payment mode is available for PruTerm One. Quarterly, Monthly, or EFT payments are not available.

*The *Living Needs Benefit* is an accelerated death benefit and is not a health, nursing home, or long-term care 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 (\$100 in Florida) processing fee 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 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 the policyowner 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 and will not be available on this policy in Oregon. The form numbers for the *Living Needs Benefit* are ORD 87241 and ORD 87335; there may be state variations.



Produced with the environment in mind



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PruTerm One 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. The contract numbers are ICC14 PART-2014 and PART-2014 and may be following by a state code. The policy may not be available in all states.

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.

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. Policies contain exclusions, limitations, reductions in benefits and terms for keeping them in force.

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Securities and Insurance Products:

Not Insured by FDIC or Any Federal Government Agency.
May Lose Value.
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