



LIFE INSURANCE PROTECTION
FOR YOUR WORKING YEARS
PruTerm WorkLife 65SM



Life Insurance



Prudential
Bring Your Challenges[®]

Issued by Pruco Life Insurance Company

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WorkLife 65SM offers easy life insurance protection for your working years.

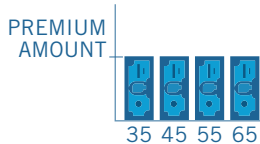
WorkLife 65 is a different kind of term insurance. It offers coverage until traditional retirement age plus features that help the policy protect itself. No matter when you buy it, it will cover you until you turn 65, guaranteed. What better time to consider this policy than now while you are:

- ▶ In or near your peak earning years.
- ▶ Expanding your family and home.
- ▶ Providing for others who depend on you financially.
- ▶ Saving for your dreams and retirement years.

While you're building your career and growing your family, WorkLife 65 keeps working to protect your family by providing a generally income tax-free death benefit* that, if you die, can help replace your income so that your family can:

- ▶ Pay final expenses and debts.
- ▶ Pay for your children to go to college.
- ▶ Pay off the mortgage.

**According to IRC §101(a). A small number of people are in situations that pose an exception to this rule.*



Your premium payments will stay the same to age 65, guaranteed.

You'll know what your premium payments will be—no surprises—up to age 65. After 65, if you choose to keep the policy, they will increase annually until you are 85.



PLEASE KEEP IN MIND

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. See the back page for additional information.

Your premiums can be waived if you become unemployed or disabled.

To help keep your policy from lapsing and your death benefit intact if you fall on hard times, unemployment and disability premium payment protection is built into every policy, subject to conditions and limitations.



▶ **Disability**—If you become disabled, you won't have to pay premiums until either your disability ends or you turn 65, whichever comes first.



▶ **Unemployment**—If you become unemployed after the first contract anniversary but before age 65, we will waive one continuous year of premiums. You must remain unemployed for 60 days, receive state unemployment benefits, and have been continuously employed for the full year preceding the date unemployment began. The unemployment feature may be used only once.

You can convert your policy to a permanent one any time through age 65.



As life goes on and your needs change, you might want coverage that lasts longer. At the same time, changes in your health could make purchasing a new policy more expensive or out of reach. With WorkLife 65, **you can convert to any permanent life insurance policy** then offered by The Prudential Insurance Company of America or one of its affiliates, until you are 65.** And you can do so **without taking a new medical exam**. That means, even if your health changes, you can't be denied a permanent policy that can last your lifetime. (Please note that the disability and unemployment benefit will not carry over to the permanent policy.)

***We allow conversions to survivorship policies at our discretion and may discontinue the practice at any time.*

WorkLife 65 can help address other needs while you are living.

Our *Living Needs Benefit*^{SM1} Rider, available for no additional premium, allows you to access the death benefit while you are living if you meet certain criteria and:



- ▶ are terminally ill.
- ▶ become confined to a nursing home.
- ▶ require a vital organ transplant.

You can use the money in any way you choose—to offset daily expenses or medical bills, or to improve the quality of life.

WANT TO LEARN MORE?

Speak with a financial professional to learn more about this policy and to find out if it could be right for your needs.

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.



Produced with the
environment in mind



Printed on Recycled Paper
with 10% Post-Consumer Waste

¹ The *Living Needs Benefit* SM 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 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. In Oregon, term policies must include the waiver of premium benefit to be eligible for this rider. Rider form number ORD-87241, followed by a state code.

All riders, supplemental benefits, and product features may not be available in all states. Additional limitations may apply based on age and underwriting.

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.

PruTerm WorkLife 65 is issued by Pruco Life Insurance Company, a Prudential Financial company located in Newark, NJ. The contract number is PLTUB-2011 and may be followed by a state code. The Insured's Waiver of Premium Benefit Rider form number is TB 102-2011. Please note that the product may not be available in all states.

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