

Lower Premiums Mean More Sales Opportunities



Pru Has Lowered Prices on PruLife® Universal Protector, Term Elite® and Term Essential®

Effective July 18, 2011, our repriced UL Protector and Term Essential/Term Elite products are now even more competitive! **See for yourself what's new with each product:**

UL Protector is now more competitive!*

- ▶ Our repriced UL Protector shows major improvements in competitiveness through age 65.
- ▶ Your clients up through age 65 who qualify for one of our top three non-smoker underwriting categories will now enjoy improved rates!
- ▶ Single pay rates were reduced for our top three non-smoker underwriting categories.
- ▶ Rate reductions can also be found for our Non-Smoker, Preferred Smoker and Smoker underwriting categories for full pay and No-Lapse Guarantee to age 100 payment scenarios.
- ▶ The maximum issue age has been reduced to 85.

Term Essential & Term Elite now offer more competitive rates!*

- ▶ Premiums in key ages and underwriting categories have been reduced by up to 10%!
- ▶ Our 30-year Term Essential rates are also top quartile on a same age basis and we are the price leader¹ across most issue ages and underwriting categories.
- ▶ Our Term Essential rates are often ranked #1 at key ages with the Age Last Birthday advantage:
 - 10-year Term Essential for clients at ages 60 and older.
 - 15- and 20-year Term Essential for clients at ages 50 and older.

And, our protection portfolio continues to offer a robust combination of industry-leading features, like:

Valuable Living Benefits and Riders

- ▶ Offers an additional layer of protection for your clients and set us apart from the competition!²
- ▶ One of the few companies that has a **Living Needs BenefitSM Rider³** on the term portfolio.

Convertibility

- ▶ Our term products are eligible for conversion to any of our permanent products (including UL Protector).⁴
- ▶ We do not force you to convert to a less competitive “conversion product.”

Age Last Birthday Advantage

- ▶ Remember to always enter the birth date to take advantage of this key pricing advantage not offered by many competitors.

Important information on next page.

Contact your Prudential Wholesaler for more information!

*New rate availability is based on state approval.

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¹When comparing products, price is not always the determining factor. Features and benefits can be equally important. Companies used in these comparisons were identified as our top competitors based on their total premium sales reported to LIMRA as of 1Q2011 and the overall competitiveness of their products (American General, AVIVA, Banner, Genworth, Hartford, ING, Lincoln Benefit, Lincoln Financial, MetLife, Principal, Protective, Transamerica, United of Omaha). This information was compiled by Pruco Life Insurance Company and Pruco Life Insurance Company of New Jersey. We have selected certain scenarios that highlight our competitive position. These scenarios are not indicative of our competitive position in every scenario. We can only confirm the accuracy of the values shown for our products and make no representations regarding the accuracy or comparability of the other values shown. All exhibits in this presentation are intended to provide only a general view of relative illustrated values. Different assumptions regarding issue ages, rating classes, states of issue, non-guaranteed rates of return, charges, face amounts or premium payments will produce different relative results. Pricing structures and administration of charges and fees may also differ and would affect relative results.

²All benefits, riders, and product features may not be available in all states. Additional limitations may apply based on age and underwriting. Some may be available at an additional cost.

³The *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 client's 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 your clients 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.

⁴Prudential allows term conversions to survivorship policies at its own discretion. It may discontinue the practice at any time.

PruLife® Universal Protector, Term Elite® and Term Essential® are issued by Pruco Life Insurance Company in all states except New York, where they are issued by Pruco Life Insurance Company of New Jersey. Both are Prudential Financial companies located in Newark, NJ.

This material is designed to provide general information in regard to the subject matter covered. It should be used with the understanding that we are not rendering legal, accounting or tax advice. Such services should be provided by the client's own advisor. Accordingly, any information in this document cannot be used by any taxpayer for purposes of avoiding penalties under the Internal Revenue Code.

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May Lose Value.

Not a Deposit of or Guaranteed by Any Bank or Bank Affiliate.

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0205305-00001-00 Ed. 07/2011 Exp. 01/2012