

Pruco Life Insurance Company

Name: Pruco Life Insurance Company
Description: Pruco Life Insurance Company is a Prudential Financial Company.
Website: <http://www.prudential.com/>
Customer Service:
Address: 213 Washington Street
Newark, NJ 07102-3777
Offered by QuickQuote in: All states except for NY
Year Founded: 1873
AM Best Rating: A+ as of 2009
S&P Rating: AA-

Included Term Life Product Features

Living Needs Benefit: Included with no extra premium. Provides for the payment of a portion of the death benefit in the event of the insured's confinement to a nursing home for at least six consecutive months or diagnosis as being terminally ill with a life expectancy of less than six months.
Conversion Option: Included with no extra premium. The policy may be converted to a permanent life insurance policy at any time while it is in force, until the later of five years from issue or the policy anniversary following the insured's 65th birthday. Conversion within the first five years will result in a premium credit being applied to the new policy's first year premium.

Optional Term Life Product Features

Waiver of Premium Rider: Available with extra premium. Provides for the payment of policy premiums in the event of the total disability of the primary insured. Please email or call for details and premium rates.

Not available for Return of Premium Term.

Children's Protection Rider: Available with extra premium. Provides term life insurance for the insured's children. Coverage expires at the child's age 25. Please email or call for details and premium rates.

Not available for Return of Premium Term.

Accidental Death Benefit Rider: Available with extra premium. Pays an additional death benefit amount in the event of the accidental death of the primary insured. Please email or call for details and premium rates.

Not available for Return of Premium Term.

Other Information

Legal Information Term Essential 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. All guarantees are based on the claims-paying ability of the issuing company. Product availability varies by state. Policy Form PLTIC-2008.

PruLife Return of Premium Term is issued by Pruco Life Insurance Company in all states except New Jersey and New York, where it is issued by Pruco Life Insurance Company of New Jersey. All guarantees are based on the claims-paying ability of the issuing company. Policy form PTLIR-2009.

Maximum issue ages in WA: Term Essential 10: age 70; Term Essential 15: age 65; Term

Essential 20: age 60; Term Essential 30: age 50; age 45 for Smoker classes.

Pruco Life Insurance Company Plans

PruLife ROP Term 15

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PruLife ROP Term 20

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PruLife ROP Term 30

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Term Essential 10 10-year term life insurance with rates guaranteed for 10 years.

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Term Essential 15 15-year term life insurance with rates guaranteed for 15 years.

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Term Essential 20 20-year term life insurance with rates guaranteed for 20 years.

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Term Essential 30 30-year term life insurance with rates guaranteed for 30 years.

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- 03/06/2009 [Prudential Insurance Company Releases New LTC Product](#)
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