

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 2010
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.

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.
Insured Waiver of Premium Benefit Rider (WorkLife 65 only):	Unemployment and disability waiver included in Annual Premium. Please email or call for details. Not available for Term Essential and Return of Premium Term.

Other 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.

PruTerm WorkLife 65 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 PLTUB-2011.

Legal Information

PruTerm WorkLife 65 minimum issue age is 25 (35 in WA). The maximum issue age is 55.

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 PTLJR-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

PruTerm WorkLife 65 This policy provides coverage to the Insured's age 65. It does not have a set term length e.g. 10, 20. For example, if the Insured is 25 when the policy is purchased, the coverage would expire at age 65, making the policy equivalent to a 40-yr term.

PruTerm WorkLife 65 This policy provides coverage to the Insured's age 65. It does not have a set term length e.g. 10, 20. For example, if the Insured is 25 when the policy is purchased, the coverage would expire at age 65, making the policy equivalent to a 40-yr term.

PruTerm WorkLife 65 - 15 This policy provides coverage to the Insured's age 65. It does not have a set term length e.g. 10, 20. For example, if the Insured is 25 when the policy is purchased, the coverage would expire at age 65, making the policy equivalent to a 40-yr term.

PruTerm WorkLife 65 - 30 This policy provides coverage to the Insured's age 65. It does not have a set term length e.g. 10, 20. For example, if the Insured is 25 when the policy is purchased, the coverage would expire at age 65, making the policy equivalent to a 40-yr term.

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

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

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

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

PruLife ROP Term 15

PruLife ROP Term 20

PruLife ROP Term 30
