



Traditional term policies

are considered “pure insurance” because you are paying only for the death benefit you need. There is no cash value and you are protected for a specific period of time, or “term.”



Membership promotes ethical market conduct for individual life insurance, long-term care and annuities.

Life insurance policies contain exclusions, limitations, reductions of benefits and terms for keeping them in force. Your licensed financial professional can provide you with costs and complete details.

Term Essential® and Term Elite® 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 Pruco Life companies are Prudential Financial companies located at 213 Washington Street, Newark, NJ 07102-2992. Each is solely responsible for its own financial condition and contractual obligations. The contract numbers are PLTIC-2008 for Term Essential and PLTI-2008 for Term Elite and may be followed by a state code.

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Two affordable term policies offering guaranteed level premium periods and generous conversion privileges.

TERM
ESSENTIAL®
TERM
ELITE®

OVERVIEW



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

SIMPLE.
STRAIGHTFORWARD.
SMART.

For most of us, life has many complications—a mortgage or rent payments, a child’s college tuition, a business just getting off the ground. Sometimes it can be hard to find a way to make room in your budget for the right amount of life insurance. Yet protecting your family or business if something unexpected were to happen to you is an important priority.

Pruco Life Insurance Company and Pruco Life Insurance Company of New Jersey offer you a choice of simple solutions to your protection needs—**Term Essential**® and **Term Elite**® life insurance policies.

Both policies offer insurance amounts up to \$65 million,¹ a choice of premium billing options, and a feature that allows you to convert to permanent insurance without taking a medical exam.

The Differences At A Glance

	Term Essential®	Term Elite®
Level Premium Period	10, 15, 20, or 30 years	10, 15, 20, or 30 years
Premium Guarantee Period	For the level premium period only	All years
Premiums Payable to Age 95	Yes	Yes
Conversion Privilege	The earlier of the end of the level premium-paying period or to age 65, but never less than 5 years	The later of 5 years from issue or the policy anniversary following your 65th birthday
Conversion Credit	No	Yes (within the first 5 years)
Riders Available	Yes	Yes
Choice of Premium Billing Options	Yes	Yes

¹ Face amounts can be reduced by underwriting factors such as age, rating, residence, travel, and occupation.

TERM ESSENTIAL®

Protection Made Simple

With a competitive initial premium and a valuable conversion option, Term Essential® is designed for the cost conscious.

Term Essential enables you to choose guaranteed level premium periods of 10, 15, 20, or 30 years. For example, a 10-year Term Essential policy will have a premium that is guaranteed not to change for 10 years. After that period, premiums increase annually to age 95, but they can never be more than the maximum premium stated in the policy.

Its conversion privilege allows you to convert your policy to any permanent policy we offer—without taking another medical exam. Term Essential allows this either before the end of the level premium period or until age 65, whichever is earlier. However, you will never have less than five years to convert. It's a convenient way to ease into permanent insurance.

TERM ELITE®

Your Stepping Stone to Permanent Insurance

If you're looking for guaranteed premiums for all years and a generous conversion privilege, consider Term Elite®, our premier term policy.

Term Elite's premiums are level for the first 10, 15, 20, or 30 years and increase annually thereafter to age 95. With its conversion privilege, you can convert your term policy to a permanent life insurance policy at any time while the policy is in force until the later of five years from issue or the policy anniversary following your 65th birthday. And, if you convert within the first five years, a premium credit will be applied to your permanent policy's first-year premium.

RIDERS AND ADDITIONAL BENEFITS

Term Essential and Term Elite are not just about price. Our term policies offer a living benefit, described below, that many companies do not offer on their term policies. Of those that do offer such a benefit, many do not offer the nursing home option, and not all accelerate up to 100% of the death benefit.

Both policies offer the following riders and additional benefits to help you tailor your policy to your specific needs. Some riders may require additional premiums, and some are not available in all states.

Living Needs BenefitSM

A long illness that precedes death can be financially devastating to loved ones. For no additional premium, this valuable rider can enable you to receive part of the death benefit while you are alive if you: become confined to an eligible nursing home for at least six consecutive months and are expected to be permanently confined; become terminally ill and are expected to live less than six months; or need a vital organ transplant and have only six months or less to live without the transplant procedure.² (Rider form# ORD 87241)³ **Please note that this rider is not available in Massachusetts and Washington.**

Children's Protection Rider

You can provide temporary insurance protection for your eligible children with this rider that offers level premiums and a level death benefit. It includes the option to convert to any permanent policy we offer for up to five times the rider's face amount, without evidence of insurability. This option may be exercised at specified times, until a child reaches age 25. Available for an additional premium. (Rider form TB 182-2000 or TB 184-2000)³

²New policies must meet certain face amount requirements before the *Living Needs Benefit* will be added to the contract. When we pay a claim under this rider, the amount you receive is reduced for early payment and a \$150 processing fee. Each policy used for the same claim will have an additional processing fee of up to \$150. The accelerated benefits received may be taxable and may affect your eligibility for public assistance programs, so we urge you to seek the advice of a personal tax advisor if you wish to make a claim. The *Living Needs Benefit* 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 New York or the District of Columbia. **This rider is not available in Massachusetts and Washington.**

³Form numbers vary by state.

Waiver of Premium

To ensure your policy will not lapse during a period of total disability, this benefit waives your premium payments should you become disabled under the terms of your policy. Available for an additional premium. (Rider form TB 100-2000)³

Accidental Death Benefit

To help your loved ones cope with the devastation of an accidental death, this rider will pay your beneficiaries an additional death benefit if your death is accidental as defined in the rider. Available for an additional premium. (Rider form TB 113-2000)³ **Please note that this rider is not available in Massachusetts.**

TERM INSURANCE BUILT ON THE ROCK®

Term Essential® and Term Elite® are issued by Pruco Life Insurance Company or Pruco Life Insurance Company of New Jersey (in New York), both Prudential Financial companies. Prudential Financial is one of the largest financial services institutions in the U.S. Today, Prudential Financial and its affiliates help meet the insurance and financial security needs of millions of individual and institutional customers worldwide.