

MONEYBACK  SM

PROTECTION FOR THEM; MONEY BACK FOR YOU.

Have we read your mind? If you have ever wished for a life insurance policy that reduces the risk of spending money on something you may never use, then perhaps we have!

With a guaranteed death benefit for your beneficiaries or a guaranteed return of out-of-pocket policy payments (premiums) for you, **PruLife® Return of Premium Term** is an easy choice. PruLife Return of Premium Term is issued by Pruco Life Insurance Company (by Pruco Life Insurance Company of New Jersey in New Jersey and New York). It helps you gain the peace of mind that comes from knowing you're providing the protection you and those who count on you need.

Pruco Life Insurance Company or Pruco Life Insurance Company of New Jersey may have the right to contest the policy for misrepresentation or to apply a suicide clause. All guarantees are based on the issuing company's ability to pay claims.

Pruco Life Insurance Company and Pruco Life Insurance Company of New Jersey are Prudential Financial companies located in Newark, NJ. Each is solely responsible for its own financial condition and contractual obligations. The policy's contract number is PLTIR-2006 and may be followed by a state code. The Return of Premium rider numbers are TB 165(15)-2006, TB 165(20)-2006, and TB 165(30)-2006. This policy may not be available in all states.

This material, designed to provide general information about PruLife Return of Premium Term, is not a contract and does not contain detailed or complete product information, nor is it intended to provide legal or tax advice. Refer to the contract for complete details, and consult your own professional advisors on how any product discussed may benefit your particular situation and how best to utilize any such product.

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Prudential

PruLife® Return
of Premium Term

IMAGINE A LIFE INSURANCE POLICY THAT PAYS YOU BACK FOR LIVING!

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OVERVIEW



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

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Prudential

PruLife® Return of Premium Term

What is a “level premium period”?

It's 15, 20, or 30 years, depending on what you choose. Your choice should be based on the number of years you intend to keep the policy. During this period, your premiums will stay the same (level).

How long does the insurance last?

Your policy can continue beyond the level premium period. You can keep paying premiums beyond the 15, 20, or 30 years you select, but your premiums will increase each year and will be significantly higher than your original premiums. You can keep paying premiums and maintain the policy until you are 95. (Terms and conditions may vary by state.) Any premiums you pay after the level premium period will not be returned to you.

Will I get back all the premiums I've paid?

Generally, yes. You will get all the premiums you pay out of pocket during the level premium period if you pay all the premiums due and you outlive the level premium period. But, you will not get back everything you've paid if:

- ▶ **You take a loan and do not pay it back.** The amount you borrow plus interest owed will be subtracted from the amount you get back.
- ▶ **Any premiums are waived.** Any premiums waived under the waiver of premium rider will not be returned, since you did not actually pay them out of your pocket.
- ▶ **You cancel your policy before the end of the level premium period.** You may get back a portion of the premiums you've paid, depending on how long you've had the policy. If you've had the policy just a few years, you may not get any premiums back. Your licensed sales professional can provide you with more specific information about this.

Will I get interest back, too?

No. Interest is not paid on returned premiums.

Will my returned premiums be taxed?

No. Premiums are returned tax free.

When will I get my premiums back?

Your premiums will be returned to you at the end of the level premium period. If you do not outlive the level premium period, your premiums will not be returned; instead, your beneficiary will receive the death benefit — the amount of insurance coverage you've chosen.

How will I get my premiums back?

We will automatically mail you a check. Simply notify us any time your address changes so your check will reach you.

Can I take a loan from this policy?

You can take a loan from your policy during the level premium period and as long as there is enough cash value in the policy to do so.

You may also take a loan by electing the *Automatic Premium Loan* feature, which allows a premium that's due to be paid through a loan automatically taken from your policy. Any loans you take will be charged an effective annual interest rate of 8% (6% in Montana). If you die while the policy is in effect, the amount of any loans you have not paid back plus interest owed will be subtracted from the death benefit to be paid.

What happens if I die before the level premium period ends?

Your beneficiary will receive the policy's death benefit, minus any outstanding loans plus interest. The premiums paid will not be returned.

Can I turn this policy in and get a different one?

Within a certain time frame, you can “convert” this policy to any individual permanent policy we offer and that is available at that time. However, if you're buying this policy with the intention of converting it later, your licensed sales professional can explain our other policies that may better suit your needs.

Are there other features I should know about?

Yes. Riders and other features are available to help tailor your policy to your needs. Riders are added to a policy to provide additional protection. Some riders may

require additional premiums, which would be included in the amount returned to you, and some are not available in all states. Please ask your licensed sales professional for each rider's specific details, including any age limits or other restrictions and costs.

You can choose from these riders:¹

- ▶ **Waiver of Premium** If you become unable to work because of illness or injury (as defined by the terms of the rider) before you turn 60, we'll waive the premiums until you are no longer considered disabled. (Rider form TB 100-2006)
- ▶ **Accidental Death Benefit** This rider will pay your beneficiary an additional death benefit if your death is accidental as defined in the rider. (Rider form TB 113-2000) **This rider is not available in Massachusetts.**
- ▶ **Children's Protection Rider** Extend your insurance protection to your eligible children with this rider. (Rider form TB 182-2000 and TB 184-2000)
- ▶ **Living Needs Benefit**^{SM2} You may receive part of the death benefit while you are alive if you become terminally ill or confined to an eligible nursing home, or if you need a vital organ transplant and meet certain criteria. (Rider form ORD 87241). **This rider is not available in Massachusetts.**

Innovative Insurance Built on The Rock®

Pruco Life Insurance Company and Pruco Life Insurance Company of New Jersey are 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. Let us put our innovative solutions to work for you.

If you'd like a lower-premium term policy that does not have these features, ask your licensed sales professional about our Term Essential® policy. Term Essential is issued by Pruco Life Insurance Company except in New York, where it is issued by Pruco Life Insurance Company of New Jersey.

¹Rider form numbers may vary by state.

²When 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 benefit received may be taxable and may also affect your eligibility for public assistance programs, so we urge you to seek the advice of a professional 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.**