

LIFE INSURANCE PRODUCT PORTFOLIO OVERVIEW

GUIDE TO OUR CURRENT INSURANCE PRODUCT HIGHLIGHTS AND KEY FEATURES | 2011

LIFE INSURANCE

The Prudential Insurance Company of America has its roots in the life insurance industry dating back to 1875, when we first opened our doors in downtown Newark, New Jersey. Since then, we, together with our affiliated companies, have built a Rock-Solid® reputation based on trust, service, underwriting expertise and competitive product offerings. We are carriers with whom you can feel confident developing a long-term relationship.

At the end of the day, we will be there ...
for you and your customers.

- ▶ TERM ESSENTIAL®
- ▶ TERM ELITE®
- ▶ PRUTERM WORKLIFE 65SM
- ▶ PRULIFE® RETURN OF PREMIUM TERM
- ▶ PRULIFE® UNIVERSAL PROTECTOR
- ▶ PRULIFE® UNIVERSAL PLUS
- ▶ PRULIFE® SUL PROTECTOR
- ▶ PRULIFE® CUSTOM PREMIER II
- ▶ VUL PROTECTOR®



LIFE PRODUCT OVERVIEW

	Term Essential®	Term Elite®																																																												
	Individual Term	Individual Term																																																												
Design Highlights	<ul style="list-style-type: none"> Guaranteed 10, 15, 20 & 30 year level premium periods Convertible to the lesser of the level premium period or to the 1st policy anniversary on or after the insured's 65th birthday, but never less than 5 years Age last birthday 	<ul style="list-style-type: none"> Guaranteed 10, 15, 20 & 30 year level premium periods Premium guaranteed in all years Convertible to the later of the 1st policy anniversary on or after the insured's 65th birthday or the 5th policy anniversary Premium credit for conversion during the first 5 years (non-commissionable) Age last birthday 																																																												
Key Features Issue Ages (Some limits may apply*) ¹	<table border="1"> <thead> <tr> <th>Non-Smokers:</th> <th>Most States</th> <th>WA</th> </tr> </thead> <tbody> <tr> <td>Term Essential 10</td> <td>75</td> <td>70</td> </tr> <tr> <td>Term Essential 15</td> <td>70</td> <td>65</td> </tr> <tr> <td>Term Essential 20</td> <td>65</td> <td>60</td> </tr> <tr> <td>Term Essential 30</td> <td>55</td> <td>50</td> </tr> <tr> <th>Smokers:</th> <th>Most States</th> <th>WA</th> </tr> <tr> <td>Term Essential 10</td> <td>75</td> <td>70</td> </tr> <tr> <td>Term Essential 15</td> <td>70</td> <td>65</td> </tr> <tr> <td>Term Essential 20</td> <td>60</td> <td>60</td> </tr> <tr> <td>Term Essential 30</td> <td>45</td> <td>45</td> </tr> </tbody> </table>	Non-Smokers:	Most States	WA	Term Essential 10	75	70	Term Essential 15	70	65	Term Essential 20	65	60	Term Essential 30	55	50	Smokers:	Most States	WA	Term Essential 10	75	70	Term Essential 15	70	65	Term Essential 20	60	60	Term Essential 30	45	45	<table border="1"> <thead> <tr> <th>Non-Smokers:</th> <th>Most States</th> <th>WA</th> </tr> </thead> <tbody> <tr> <td>Term Elite 10</td> <td>75</td> <td>70</td> </tr> <tr> <td>Term Elite 15</td> <td>70</td> <td>65</td> </tr> <tr> <td>Term Elite 20</td> <td>65</td> <td>60</td> </tr> <tr> <td>Term Elite 30</td> <td>50</td> <td>50</td> </tr> <tr> <th>Smokers:</th> <th>Most States</th> <th>WA</th> </tr> <tr> <td>Term Elite 10</td> <td>75</td> <td>70</td> </tr> <tr> <td>Term Elite 15</td> <td>70</td> <td>65</td> </tr> <tr> <td>Term Elite 20</td> <td>60</td> <td>60</td> </tr> <tr> <td>Term Elite 30</td> <td>45</td> <td>45</td> </tr> </tbody> </table>	Non-Smokers:	Most States	WA	Term Elite 10	75	70	Term Elite 15	70	65	Term Elite 20	65	60	Term Elite 30	50	50	Smokers:	Most States	WA	Term Elite 10	75	70	Term Elite 15	70	65	Term Elite 20	60	60	Term Elite 30	45	45
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LIFE PRODUCT OVERVIEW

PruTerm WorkLife 65SM

Individual Term

Design Highlights

- Guaranteed level premium period to age 65 no matter when it is purchased
- Includes built-in Insured's Waiver of Premium Benefit rider that waives premiums if:
 - the insured becomes **unemployed** after the first contract anniversary, but before age 65. Prudential will waive one continuous year of premiums. The insured must remain unemployed for 60 days, receive state unemployment benefits and have been continuously employed for a full year preceding the date unemployment began. The unemployment feature may only be used once.
 - the insured becomes **disabled** prior to age 65. Policy premiums will be waived until he or she recovers or turns 65, whichever happens first.
- Convertible at any time up to age 65. The Insured's Waiver of Premium Benefit for unemployment and disability rider is not eligible for conversion.
- Age last birthday

Key Features

Issue Ages (Some limits may apply*)¹

- 25–55
- 35–55 in WA

Minimum Face Amount

\$100,000

Riders*/Features

- *Living Needs Benefit*^{SM 4}
- Accidental Death Benefit
- Children's Protection Rider

LIFE PRODUCT OVERVIEW

PruLife® Return of Premium Term

Individual Term

Design Highlights

- Guaranteed 15, 20 & 30 year level premium periods
- Premium guaranteed in all years
- Convertible to the lesser of the level premium period or to the 1st policy anniversary on or after the insured's 65th birthday, but never less than 5 years. (This applies to policies issued after 11/02/09 in approved states.)
- Rider for Return of Premium returns all premiums paid during the level premium period selected if the insured survives the selected period. (For policies issued prior to 11/02/09, returned premiums do not include any premiums waived under the Waiver of Premium benefit.) Premiums returned will not include any outstanding loans or interest due. Also, all premiums may not be returned if the policy was surrendered before the end of the level premium period.
- Age last birthday

Key Features

Issue Ages (Some limits may apply*)¹

Non-Smokers: Most States WA

ROP Term 15	65	65
ROP Term 20	60	60
ROP Term 30	50	45

Smokers: Most States WA

ROP Term 15	55	55
ROP Term 20	55	55
ROP Term 30	45	40

Minimum Face Amount

\$100,000

Riders*/Features

- *Living Needs Benefit*^{SM 4}

LIFE PRODUCT OVERVIEW

	PruLife® Universal Protector	PruLife® Universal Plus
	Individual UL	Individual UL
Design Highlights	<ul style="list-style-type: none"> Adjustable no-lapse guarantee based on the number, amount and timing of premium payments Age last birthday 	<ul style="list-style-type: none"> 2 no-lapse guarantee periods: <ul style="list-style-type: none"> Short-term no-lapse guarantee: 10 years for all ages Limited no-lapse guarantee: the lesser of 25 years or age 75, but not less than short-term no-lapse guarantee period Premium Finance Cash value accumulation potential Age last birthday
Key Features Issue Ages (Some limits may apply*) ¹	• 0–90 ¹	• 0–90 ¹ • 0–75 (Type C)
Minimum Face Amount	0–75 \$50,000 76–80 \$100,000 81–90 \$250,000 ²	0–75 \$25,000 ³ 76–80 \$100,000 ³ 81–90 \$250,000 ²
Guaranteed Minimum Interest-Crediting Rate	2%	2%
Preferred Loan Rate (after 10 years)	yes	yes
Surrender Charge Period	20 years	10 years
Bonus Interest (non-guaranteed)	n/a	yes, up to 50 bps starting in year 11
Riders*/Features	<ul style="list-style-type: none"> Enhanced Disability Benefit <i>Living Needs Benefit</i>^{SM 4} Children Level Term Rider Accidental Death Benefit 	<ul style="list-style-type: none"> Enhanced Disability Benefit <i>Living Needs Benefit</i>^{SM 4} Children Level Term Rider Accidental Death Benefit Enhanced Cash Value Rider⁵ Overloan Protection Rider⁶ MyNeeds Benefit
Catch-Up Provision	yes	yes
Cash Value Accumulation Test (CVAT) or Guideline Premium Test (GPT)	CVAT only	CVAT or GPT
Death Benefit Options	A and B only	A, B, and C plus 0–8% interest

LIFE PRODUCT OVERVIEW

PruLife® SUL Protector

Survivorship UL

Design Highlights

- Adjustable no-lapse guarantee period based on the number, amount and timing of premium payments—up to lifetime of the younger insured (to age 121)
- Death benefit protection that covers 2 insureds with death benefit paid at the death of the second insured to die
- Age last birthday

Key Features

Issue Ages (Some limits may apply*)¹

- 18–90¹ (20 in NY)
- Maximum age difference between insured #1 and insured #2 is 25 years

Minimum Face Amount

\$250,000

Guaranteed Minimum Interest-Crediting Rate

3%

Preferred Loan Rate (after 10 years)

yes

Surrender Charge Period

20 years (19 in NY)

Bonus Interest (non-guaranteed)

yes, up to 35 bps starting in year 21 (in NY: 40 bps starting in year 11)

Riders*/Features

- Waiver of Surrender Charge Endorsement for Estate Tax Repeal
- Guaranteed Policy Split Rider
- Estate Protection Rider

Catch-Up Provision

yes

Cash Value Accumulation Test (CVAT) or Guideline Premium Test (GPT)

CVAT only

Death Benefit Options

A and B only

LIFE PRODUCT OVERVIEW

PruLife® Custom Premier II

Individual VUL

Design Highlights

- 20th year cash value accumulation potential
- Supplemental retirement income
- 3 no-lapse guarantee periods (Short-term, Limited, Lifetime)
- Offers investment options covering a broad range of asset classes and styles
- Age last birthday

Key Features

Issue Ages (Some limits may apply*)¹

- 0–85¹
- 0–70 (Type C)

Minimum Face Amount

0–17	\$50,000 ³
18–75	\$75,000 ³
76–80	\$100,000 ³
81–85	\$250,000

Guaranteed Minimum Interest-Crediting Rate

Fixed-Rate Option (3%)

Preferred Loan Rate (after 10 years)

yes

Surrender Charge Period

10 years

Bonus Interest (non-guaranteed)

n/a

Riders*/Features

- Enhanced Disability Benefit
- *Living Needs Benefit*^{SM 4}
- Children Level Term Rider
- Accidental Death Benefit
- Overloan Protection Rider⁶

Catch-Up Provision

yes

Cash Value Accumulation Test (CVAT) or
Guideline Premium Test (GPT)

CVAT or GPT

Death Benefit Options

A, B, and C plus 0–8% interest

LIFE PRODUCT OVERVIEW

	VUL Protector SM								
	Individual VUL								
Design Highlights	<ul style="list-style-type: none"> • Adjustable no-lapse guarantee (based on the number, amount and timing of premium payments) that provides up to a lifetime of protection regardless of market performance • 20th year cash value accumulation potential • Offers broad range of asset allocation strategies • Age last birthday 								
Key Features Issue Ages (Some limits may apply*) ¹	• 0–85								
Minimum Face Amount	<table border="0"> <tr> <td>0–17</td> <td>\$50,000</td> </tr> <tr> <td>18–75</td> <td>\$75,000</td> </tr> <tr> <td>76–80</td> <td>\$100,000</td> </tr> <tr> <td>81–85</td> <td>\$250,000</td> </tr> </table>	0–17	\$50,000	18–75	\$75,000	76–80	\$100,000	81–85	\$250,000
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76–80	\$100,000								
81–85	\$250,000								
Guaranteed Minimum Interest-Crediting Rate	Fixed-Rate Option (3%)								
Preferred Loan Rate (after 10 years)	yes								
Surrender Charge Period	10 years								
Bonus Interest (non-guaranteed)	Persistency Credit beginning in policy year 13 (up to 20 bps) (Not available in NY)								
Riders/Features	<ul style="list-style-type: none"> • Waiver of Monthly Deductions • <i>Living Needs Benefit</i>^{SM 4} • Children Level Term Rider • Accidental Death Benefit • Enhanced Cash Value Rider⁵ • Overloan Protection Rider⁶ 								
Catch-Up Provision	yes								
Cash Value Accumulation Test (CVAT) or Guideline Premium Test (GPT)	CVAT or GPT								
Death Benefit Options	A and B only								

¹ There are no extended or exception issue ages.

² Consideration will be given for face amounts as low as \$200,000. You should submit an inquiry to Underwriting before submitting an insurance request on an individual over age 80 for guidance on whether the risk may be considered. If the case can be submitted, requests between \$200,000 and \$249,999 must be submitted using the paper application.

³ Policies using Death Benefit C with interest require a minimum face amount of \$250,000.

⁴ The *Living Needs Benefit* is an accelerated death benefit and is not a health, nursing home or long-term care insurance benefit; it 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 is deducted. If more than one policy is used for the claim, each policy will have a processing fee of up to \$150. Portions of the *Living Needs Benefit* payment may be taxable, and receiving an accelerated death benefit may affect 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 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 New York or the District of Columbia. **This rider is not available in Connecticut, Massachusetts and Washington state**, and is not currently available in Florida on Return of Premium Term, Universal Protector, Universal Plus or VUL Protector. In Oregon, term policies must include the waiver of premium benefit to be eligible for this rider.

⁵ Not available in New York.

⁶ The Overloan Protection Rider is available only on policies with GPT.

* Product and rate availability can vary by state. Minimum age may vary by face amount. **All benefits, riders and product features may not be available in all states.** Additional limitations may apply based on age and underwriting. Some riders are available at an additional cost.

Minimum Premium to Endow (MPE) is a hypothetical, non-guaranteed premium that, based on current interest rates and charges, would endow the policy at age 121. Interest rates and charges will change over time, as will the MPE. The actual premium needed to keep the policy in force is based on actual results and may be higher or lower.

VUL Protector, PruLife Custom Premier II, PruLife Universal Plus, PruLife Universal Protector, PruLife SUL Protector, Term Essential, Term Elite and PruTerm WorkLife 65 are issued by Pruco Life Insurance Company except in New York, where, if available, they are issued by Pruco Life Insurance Company of New Jersey. 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. Both Pruco Life companies are located at 213 Washington Street, Newark, NJ 07102-2992, and are Prudential Financial companies. Each is solely responsible for its own financial condition and contractual obligations. Variable life policies are offered through Pruco Securities, LLC. All are Prudential Financial companies, located in Newark, NJ.

These comparisons highlight some of the many features and benefits of our products. Customers should carefully consider all of the features and benefits of a product before purchasing.

Overfunding may cause a policy to become a Modified Endowment Contract, and there may be tax consequences.

A policy's cash value may not be guaranteed and can change. Life insurance policy values are accessed through loans and withdrawals. Loans and withdrawals will reduce the policy's cash value and the death benefit, and may have tax consequences. Face amounts are subject to our retention limits. Face amounts in excess of our retention limits will be considered on a case-by-case basis, subject to the availability of reinsurance.

All guarantees are based on the claims-paying ability of the issuing company and do not apply to the underlying investment options.

Investors should consider the investment objectives, risks, and charges and expenses carefully before investing in a variable contract and/or underlying portfolios. The prospectus of the contract and/or the underlying portfolios contains this information as well as other important information. A copy of the prospectuses may be obtained from www.prudential.com. Your clients should read the prospectuses carefully before investing.

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 advisors. 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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Not Insured by FDIC or Any Federal Government Agency.

May Lose Value.

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

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