

PRU PRODUCT PORTFOLIO “SWEET SPOTS”



Prudential Financial companies offer a wide array of product choices, and you may not always know where we are most competitive. The reference chart below can provide you with the “sweetest” and most competitive areas and possible sales applications for the products we offer as of May 2, 2011.

Product	Sweet Spots	Sales Applications
Term Essential®	<ul style="list-style-type: none"> ▶ 10-, 15-, and 20-year: Top three underwriting categories, issue ages 45 and up ▶ 30-year: All issues ages and classes ▶ Competitive in 15- and 20-year for both Smoker categories, most issue ages ▶ Convertible during the level premium period or to the earlier of the 1st policy anniversary on or after the insured's 65th birthday, but never less than five years ▶ Age Last Birthday 	<ul style="list-style-type: none"> ▶ Personal and business protection needs
Term Elite®	<ul style="list-style-type: none"> ▶ For clients looking to convert to permanent insurance within the first five years ▶ Term Conversion Premium Credit within the first five years 	<ul style="list-style-type: none"> ▶ Personal and business protection needs
PruTerm WorkLife 65SM	<ul style="list-style-type: none"> ▶ Ages 25–34 can purchase a term period longer than 30 years* ▶ Customers can purchase term coverage right to age 65, avoiding buying a length of term that is too long or too short 	<ul style="list-style-type: none"> ▶ Personal and business protection needs
PruLife® Return of Premium Term	<ul style="list-style-type: none"> ▶ 15- and 30-year: All ages, any underwriting category ▶ 20-year: More competitive for males, all ages, any underwriting category ▶ Age Last Birthday 	<ul style="list-style-type: none"> ▶ Personal and business protection needs
PruLife® Universal Protector	<ul style="list-style-type: none"> ▶ Full-pay and NLG to age 100: Up to age 75, male only, top three Non-Smoker underwriting categories and both Smoker categories ▶ Age Last Birthday 	<ul style="list-style-type: none"> ▶ Personal, business and estate protection needs
PruLife® Universal Plus	<ul style="list-style-type: none"> ▶ Ages 35-65: Top three underwriting categories and for both Smoker categories, 20th- and 30th- year cash value accumulation ▶ Age Last Birthday 	<ul style="list-style-type: none"> ▶ Personal, business and estate protection needs ▶ Premium financing friendly (product provider only)¹ ▶ Accumulation needs
PruLife® SUL Protector (SULNLG-2011)	<ul style="list-style-type: none"> ▶ Very competitive up to age 65 ▶ Exceptional Capacity — \$35 million retention and \$65 million automatic issue limit on most second-to-die policies ▶ Conversion of 2 term policies to 1 SUL policy is permitted!² ▶ Age Last Birthday 	<ul style="list-style-type: none"> ▶ Personal, business and estate protection needs

*Minimum issue age for WorkLife 65 in Washington is 35.

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Product	Sweet Spots	Sales Applications
PruLife® Custom Premier II	<ul style="list-style-type: none"> ▶ Potential supplemental income ▶ Potential cash accumulation: Top three underwriting categories, all ages, \$250,000 death benefit and up ▶ Age Last Birthday 	<ul style="list-style-type: none"> ▶ Personal, business and estate protection needs ▶ Accumulation needs
VUL ProtectorSM	<ul style="list-style-type: none"> ▶ Ability to select a premium or series of premium payments to yield a Lifetime Death Benefit Guarantee: Premiums paid to age 65—top three underwriting categories, ages 25–55, \$100,000 death benefit and up ▶ Potential cash accumulation: Top three underwriting categories, ages 25–55, \$250,000 death benefit and up ▶ Age Last Birthday 	<ul style="list-style-type: none"> ▶ Personal, business and estate protection needs ▶ Accumulation needs

Note: It is important to review all applicable brochures, prospectuses and contracts to acquire complete descriptions of the products listed.

Contact Your Prudential Life Wholesaler for More Information.

When comparing products, price is not always the determining factor. Features and benefits are equally important. This information was compiled by Pruco Life Insurance Company, Pruco Life Insurance Company of New Jersey, and The Prudential Insurance Company of America. We have selected certain scenarios that highlight our competitive position. These scenarios are not indicative of our competitive position in every scenario. We can only confirm the accuracy of the values shown for our products and make no representations regarding the accuracy or comparability of other companies' information. Different assumptions regarding issue ages, rating classes, states of issue, non-guaranteed rates of return, charges, face amounts, or premium payments will produce different relative results. Pricing structures and administration of charges and fees may also differ and would affect relative results. Use of this material with the public is prohibited. It is intended for producer/broker use only. The competitive analysis assumes that all rates used when compiling this information are as of March 21, 2011. Companies used in this comparison were identified as our top competitors based on their total premium sales reported to LIMRA and the overall competitiveness of their products as of December 31, 2010.

¹Prudential's sole role with regard to any premium finance arrangement is that of a product provider. Prudential is neither endorsing the use of the premium finance strategy nor the use of any premium finance concept sponsor. Since this strategy is complex and contains many risks, Prudential requires a client to work with an organization not associated with Prudential that specializes in the design, implementation and monitoring of the transaction. A client's legal counsel must review the transaction.

²Prudential allows term conversions to survivorship policies at its own discretion. It may discontinue the practice at any time.

Term Essential®, Term Elite®, PruTerm WorkLife 65SM, PruLife Universal Protector, PruLife Universal Plus, PruLife SUL Protector, PruLife Custom Premier II and VUL Protector are issued by Pruco Life Insurance Company in all states except 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. All guarantees are based on the claims-paying ability of the issuing company. Product availability varies by state.

Variable life policies offered through Pruco Securities, LLC.

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

It is possible to lose money by investing in securities.

All companies referenced are Prudential Financial companies located in Newark, NJ, and each is solely responsible for its own financial condition and contractual obligations.

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 advisor. 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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