

# WORKLIFE 65<sup>SM</sup> FAST FACTS

<b>Overview</b>	<ul style="list-style-type: none"> <li>▶ <b>PruTerm WorkLife 65<sup>SM</sup></b> (“WorkLife 65”) offers term life insurance protection with guaranteed level premiums until age 65.</li> <li>▶ WorkLife 65 automatically includes an Insured’s Waiver of Premium Benefit for both Disability and Unemployment. This Benefit cannot be removed from the policy. <ul style="list-style-type: none"> <li>• <b>Disability</b> — If the insured becomes disabled prior to age 65, policy premiums will be waived until the insured recovers or turns 65, whichever happens first</li> <li>• <b>Unemployment</b> — If the insured becomes unemployed after the first contract anniversary, but before age 65, we will waive one continuous year of premiums. The Insured must remain unemployed for 60 days, receive state unemployment benefits, and have been continuously employed during the year preceding the date unemployment began. The unemployment feature may only be used once.</li> </ul> </li> </ul>		
<b>Issuing Company</b>	<ul style="list-style-type: none"> <li>▶ Pruco Life Insurance Company</li> <li>▶ Pruco Life Insurance Company of New Jersey (in NY, if available)</li> </ul>		
<b>Level Premium Period</b>	To age 65		
<b>Premium Guarantees</b>	Premiums are guaranteed in all years.		
<b>Minimum Face Amount</b>	\$100,000		
<b>Maximum Face Amount</b>	\$3,000,000		
<b>Face Amount Bands</b>	<b>Band</b>	<b>Minimum Face Amount</b>	<b>Maximum Face Amount</b>
	1	\$100,000	\$249,999
	2	\$250,000	\$999,999
	3	\$1,000,000	\$3,000,000
<b>Issue Age Range</b>	Ages 25-55		
<b>Underwriting Categories</b>	<ul style="list-style-type: none"> <li>▶ Preferred Best</li> <li>▶ Preferred Non-Tobacco</li> <li>▶ Non-Smoker Plus</li> </ul>		<ul style="list-style-type: none"> <li>▶ Non-Smoker</li> <li>▶ Preferred Smoker</li> <li>▶ Smoker</li> </ul>
<b>Payment Modes<sup>1</sup></b>	<ul style="list-style-type: none"> <li>▶ Annual</li> <li>▶ Semi-Annual</li> </ul>		<ul style="list-style-type: none"> <li>▶ Quarterly</li> <li>▶ Monthly (Electronic Funds Transfer Only)</li> </ul>
<b>Policy Constant</b>	<ul style="list-style-type: none"> <li>▶ \$85.00 annual</li> <li>▶ \$44.20 semi-annual</li> </ul>		<ul style="list-style-type: none"> <li>▶ \$22.53 quarterly</li> <li>▶ \$7.65 monthly (Electronic Funds Transfer Only)</li> <li>▶ Non-Commissionable;</li> </ul>
<b>Premium Paying Period</b>	At the end of the level period (age 65), premiums increase annually for twenty years. The annually increasing premiums are guaranteed. Coverage ends at age 85.		
<b>Optional Riders</b>	<ul style="list-style-type: none"> <li>▶ Living Needs Benefit (LNB)<sup>2</sup></li> <li>▶ Accidental Death Benefit (ADB)<sup>3</sup></li> </ul>		<ul style="list-style-type: none"> <li>▶ Children’s Protection Rider<sup>3</sup></li> </ul>
<b>Conversion Options</b>	Convertible during the level premium period. Partial conversions are permitted. The resulting permanent policy cannot have Waiver of Premium. If you convert a Work-Life 65 policy while its premiums are being waived, the premiums on the permanent policy will not be waived.		
<b>Conversion Premium Credit</b>	Term Conversion Premium Credit is not available.		
<b>Restriction on Multiple Purchase</b>	Once an insured receives unemployment benefits under the Waiver of Premium Benefit, he or she becomes ineligible for additional purchases of PruTerm Work-Life 65.		

**PLEASE NOTE** important disclosures on reverse side of flyer.

**FOR INTERNAL USE ONLY. NOT FOR USE WITH THE PUBLIC.**

<sup>1</sup> Premium modes other than annual may result in higher aggregate premiums.

<sup>2</sup> The *Living Needs Benefit*<sup>SM</sup> is an accelerated death benefit and is not a health, nursing home, or long-term care insurance benefit and 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.

<sup>3</sup> Available for an additional cost.

PruTerm WorkLife 65<sup>SM</sup> and Term Essential are issued by Pruco Life Insurance Company (where available) except New York, where, if available, they are issued by Pruco Life Insurance Company of New Jersey. Each is located in Newark, NJ and is solely responsible for its own financial condition and contractual obligations.

All guarantees are based on the claims-paying ability of the issuing company. This material is designed to provide general information about PruTerm WorkLife 65 and is not a contract. Prudential Financial, its affiliates, and its representatives do not render legal or tax advice. Consult your own tax and legal advisors on how any product discussed may benefit your particular situation and how best to utilize any such product. Note that information in this document cannot be used by any taxpayer for purposes of avoiding penalties under the Internal Revenue Code.

**Securities and Insurance Products:**

Not Insured by FDIC or Any Federal Government Agency.

May Lose Value.

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

Prudential, the Prudential logo, and the Rock symbol are service marks of Prudential Financial, Inc., and its related entities.