



SMART, AFFORDABLE LIFE INSURANCE PROTECTION

Term Essential[®] and Term Elite[®]



Life Insurance

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



Prudential
Bring Your Challenges[®]



Life insurance protection that can help keep your dreams for your family alive.



Life insurance can provide the financial means for your loved ones to carry on without you. It can help them meet what lies ahead by providing money they can use to:

- ▶ Replace your income.
- ▶ Pay final expenses.
- ▶ Pay for your children to go to college.
- ▶ Pay off your mortgage.
- ▶ Pay off debt.

Term insurance is cost-effective, basic life insurance that you get for a set length of time.

Certain periods in your life require more life insurance than others. For the years when you are earning an income and have a mortgage or other loans or debts, having life insurance that ends when the debts do makes sense. Term life insurance is temporary life insurance that ends at a specific point, such as at the end of your 30-year mortgage.

Term life insurance can be a cost-effective option to meet the demands of your budget.

It is a basic type of life insurance that provides a guaranteed death benefit for the period you choose. The death benefit is the amount that is paid income tax-free* to your beneficiary if you die during the term of the policy. Plain and simple.

“Level premiums” simply means your premiums stay the same.

Premiums stay the same until the level-premium period ends.

You get budget-friendly protection for the length of the level-premium period you choose (10, 15, 20, or 30 years). If you choose to keep the policy after the level-premium period ends, your premiums will increase each year as outlined in your contract and stop at age 95, when the policy ends.

TERM ESSENTIAL® AND TERM ELITE® PROVIDE SAFE AND STRAIGHTFORWARD LIFE INSURANCE PROTECTION.

They offer:

- ▶ Good value for your dollar by providing you with affordable coverage.
- ▶ Premium payments that stay the same for the period of coverage you select, guaranteed.
- ▶ A tax-favored death benefit. Your beneficiary should not have to pay federal taxes on this money.*
- ▶ The ability to convert part or all of your coverage to permanent life insurance, without another medical exam to requalify.

**Life insurance death benefits are generally federal income tax-free, according to IRC §101(a).*

What makes these term policies different?

Term Essential and Term Elite offer more than just basic death benefit protection. They offer a powerful combination of a conversion privilege and the *Living Needs Benefit*SM. Most companies do not offer both a conversion privilege and an accelerated death benefit provision.¹ We are ready to meet your challenges head-on.



- ▶ **Our conversion privilege** allows you to convert to any permanent policy we currently offer, **guaranteed and without taking another medical exam**. Your health may change, but you can't be denied a permanent policy that can last for as long as you live.² Term Elite even offers a premium credit if you convert to permanent insurance within the first five years.
- ▶ **If you become terminally ill, our *Living Needs Benefit*³ will pay out a portion of your death benefit while you're still living to help ease the financial burden.** You should know that the *Living Needs Benefit* 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.

You can customize your policy.

You can add other features to tailor your policy to meet your specific needs. Both are available for additional premium:

- ▶ **The Accidental Death Benefit** will pay an additional death benefit if your death is a direct result of an accident.
- ▶ **The Waiver of Premium Rider** will forgive your premiums if you become totally disabled.
- ▶ **The Children's Protection Rider** lets you provide life insurance for your children while they are young.

The difference between term and permanent insurance.

- ▶ Permanent insurance is designed to be able to last as long as you live; term insurance is designed to be temporary.
- ▶ Permanent policies often have the potential to build cash value. Term Essential and Term Elite do not build any cash value.
- ▶ Permanent policies often allow the owner to borrow or withdraw money from any available cash value. Since Term Essential and Term Elite do not have any cash value, you can't take any loans or withdrawals from the policy.



Produced with the environment in mind



Printed on Recycled Paper with 10% Post-Consumer Waste

¹This is based on a comparison with 15 leading term insurance carriers. Conversion privileges or accelerated death benefit provisions may in some cases be more restrictive than those available from Prudential.

²Prudential allows conversions to survivorship policies at the company’s discretion and it may discontinue the practice at any time. Term Essential can be converted up to age 65 or to the end of the level-paying period, whichever is earlier. Term Elite is convertible to age 65. On either policy, you will never have less than five years to convert.

³The *Living Needs Benefit* 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 the *Living Needs Benefit* rider but, when a claim is paid under this rider, the death benefit is reduced for early payment, and a \$150 processing fee (\$100 in Florida) is deducted. If more than one policy is used for the claim, each policy will have a processing fee of up to \$150 (\$100 in Florida) deducted. Portions of the *Living Needs Benefit* payment may be taxable, and receiving an accelerated death benefit may affect your eligibility for public assistance programs. The federal income tax treatment of payments made under this rider depends upon whether the insured is considered “terminally ill” or “chronically ill” and, if the policy is business related, whether the insured is receiving the benefits. We suggest that you 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 Connecticut, Florida, Massachusetts, New York, or the District of Columbia. This rider is not available in Washington state. In Oregon, term policies must include the waiver of premium benefit to be eligible for this rider. Rider form number ORD 87241-90-P and ORD 87335; there may be state variations.

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

All guarantees are based on the claims-paying ability of the issuing company.

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 are Prudential Financial companies located in Newark, NJ. Each is solely responsible for its own financial condition and contractual obligations. The contract numbers are PLTIC-2008 and PLTI-2008, respectively, and may be followed by a state code. Not available in all states. The form number for the Accidental Death Benefit is TB 113-2000, the Waiver of Premium is TB 100-2000, and the Children’s Protection Rider is TB 182-2000.

Investment and Insurance Products:
Not Insured by FDIC, NCUSIF, or Any Federal Government Agency. May Lose Value.
Not a Deposit of or Guaranteed by Any Bank, Credit Union, Bank Affiliate, or Credit Union Affiliate.

This material provides general information about Term Essential and Term Elite and is not a contract.

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