

# PRULIFE® UNIVERSAL PROTECTOR

## FAST FACTS

Availability of the October 1, 2009 version of this product is subject to state approval.

<b>Introduction</b>	PruLife Universal Protector offers an adjustable No-Lapse Guarantee at a competitive price with key features throughout.																																					
<b>Issue Ages<sup>1</sup></b>	0 – 90																																					
<b>Minimum Face Amounts</b>	<table border="1"> <thead> <tr> <th>Issue Age of Insured</th> <th>Minimum Face Amount</th> </tr> </thead> <tbody> <tr> <td>0 – 75</td> <td>\$ 50,000</td> </tr> <tr> <td>76 – 80</td> <td>\$100,000</td> </tr> <tr> <td>81 – 90</td> <td>\$250,000<sup>2</sup></td> </tr> </tbody> </table>	Issue Age of Insured	Minimum Face Amount	0 – 75	\$ 50,000	76 – 80	\$100,000	81 – 90	\$250,000 <sup>2</sup>																													
Issue Age of Insured	Minimum Face Amount																																					
0 – 75	\$ 50,000																																					
76 – 80	\$100,000																																					
81 – 90	\$250,000 <sup>2</sup>																																					
<b>Face Amount Bands<sup>3</sup></b>	<p>PruLife Universal Protector offers three face amount bands.</p> <table border="1"> <thead> <tr> <th>Band</th> <th>Face Amount</th> </tr> </thead> <tbody> <tr> <td>Band 1</td> <td>Less than \$100,000</td> </tr> <tr> <td>Band 2</td> <td>\$100,000-\$249,999</td> </tr> <tr> <td>Band 3</td> <td>\$250,000-\$999,999</td> </tr> <tr> <td>Band 4</td> <td>\$1Million and above</td> </tr> </tbody> </table>	Band	Face Amount	Band 1	Less than \$100,000	Band 2	\$100,000-\$249,999	Band 3	\$250,000-\$999,999	Band 4	\$1Million and above																											
Band	Face Amount																																					
Band 1	Less than \$100,000																																					
Band 2	\$100,000-\$249,999																																					
Band 3	\$250,000-\$999,999																																					
Band 4	\$1Million and above																																					
<b>Capacity<sup>4</sup></b>	<p><b>\$65 million</b></p> <p>Capacity is reduced by amounts in force and applied for. Capacity can also be reduced by underwriting factors such as age, ratings, residence, travel and occupation. Higher amounts will be considered on a case-by-case basis.</p>																																					
<b>Underwriting Categories</b>	<p>We offer six underwriting categories, including four Non-Smoker and two Smoker categories.</p> <table border="1"> <thead> <tr> <th>Non-Smoker</th> <th>Smoker</th> </tr> </thead> <tbody> <tr> <td>Preferred Best</td> <td>Preferred Smoker</td> </tr> <tr> <td>Preferred Non-Tobacco</td> <td>Smoker*</td> </tr> <tr> <td>Non-Smoker Plus</td> <td></td> </tr> <tr> <td>Non-Smoker*</td> <td></td> </tr> </tbody> </table> <p>* Only categories available for policies under \$100,000, for issue ages under 18 and for certain substandard ratings and extras.</p> <p>The chart below is a general correlation of underwriting categories and is provided as a guideline to help prepare initial illustrations. Underwriting categories are not meant to represent any specific company's rating classes.</p> <table border="1"> <thead> <tr> <th rowspan="2">Companies with 3 Classes</th> <th colspan="2">Non-Smoker Plus</th> <th colspan="2">Standard Non-Smoker</th> <th colspan="2">Smoker</th> </tr> <tr> <th>Preferred Best</th> <th>Preferred Non-Tobacco</th> <th>Non-Smoker Plus</th> <th>Non-Smoker</th> <th>Preferred Smoker</th> <th>Smoker</th> </tr> </thead> <tbody> <tr> <td><b>Prudential</b></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <th>Companies with 4 Classes</th> <th colspan="2">Preferred Non-Tobacco</th> <th>Non-Smoker Plus</th> <th>Standard Non-Smoker</th> <th colspan="2">Smoker</th> </tr> </tbody> </table>	Non-Smoker	Smoker	Preferred Best	Preferred Smoker	Preferred Non-Tobacco	Smoker*	Non-Smoker Plus		Non-Smoker*		Companies with 3 Classes	Non-Smoker Plus		Standard Non-Smoker		Smoker		Preferred Best	Preferred Non-Tobacco	Non-Smoker Plus	Non-Smoker	Preferred Smoker	Smoker	<b>Prudential</b>							Companies with 4 Classes	Preferred Non-Tobacco		Non-Smoker Plus	Standard Non-Smoker	Smoker	
Non-Smoker	Smoker																																					
Preferred Best	Preferred Smoker																																					
Preferred Non-Tobacco	Smoker*																																					
Non-Smoker Plus																																						
Non-Smoker*																																						
Companies with 3 Classes	Non-Smoker Plus		Standard Non-Smoker		Smoker																																	
	Preferred Best	Preferred Non-Tobacco	Non-Smoker Plus	Non-Smoker	Preferred Smoker	Smoker																																
<b>Prudential</b>																																						
Companies with 4 Classes	Preferred Non-Tobacco		Non-Smoker Plus	Standard Non-Smoker	Smoker																																	
<b>Definition of Life Insurance Test</b>	Cash Value Accumulation Test (CVAT)																																					
<b>Death Benefit Types</b>	▶ Level Death Benefit (Type A) ▶ Variable Death Benefit (Type B)																																					

<sup>1</sup>There are no extended or exception issue ages.

<sup>2</sup>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 \$249,000 must be submitted using the paper application.

<sup>3</sup>Cost of Insurance Charges and Commissionable Target Premium may vary based on the face amount band applied for.

<sup>4</sup>The capacity, or maximum face amount, may be subject to availability of reinsurance. This information does not supercede contractual provisions. Not all products, feature and benefits are available in all states. All guarantees are based on the claims-paying ability of the issuer.

<b>Minimum Initial Premium</b>	<b>All States</b>
	Minimum Initial Premium (MIP) 2.35 first month's No-Lapse Guarantee charges
<b>Premiums/Charges</b>	<p>Premiums can be paid to attained age 121.</p> <p>Charges will be deducted to attained age 121.</p> <p>Shadow Initial Premium (SIP) - The SIP assumes that all premiums paid within the first 30 days from the Policy Date are applied to the Shadow Account as of the Policy Date. <b>NOTE:</b> This administrative process <u>ONLY</u> applies to the Shadow Account.</p>
<b>Billing Modes</b>	<ul style="list-style-type: none"> <li>▶ Annual</li> <li>▶ Quarterly</li> <li>▶ Semi-Annual</li> <li>▶ Monthly (Electronic Funds Transfer only)</li> </ul>
<b>No Lapse Guarantee</b>	<p>The <b>No Lapse Guarantee</b> provides a guarantee against lapse provided the No Lapse Guarantee Value is greater than zero. Using an illustration, it is possible to solve for a premium to be paid, at a specified frequency that will provide a no lapse guarantee for the insured's lifetime. Generally, the more premiums paid, the longer the guarantee will last. However, any alteration of the contract or premium payments has the potential to shorten the No Lapse Guarantee period (i.e. timing and amount of premium payments, face amount increases or decreases, policy loans or withdrawals, death benefit type changes, etc.). If the policy lapses, the no lapse guarantee cannot be reinstated.</p>
<b>Coverage Beyond Age 121</b>	<p>The Basic Insurance Amount (BIA) coverage continues beyond the Insured's attained age 121 provided the policy is in effect at that time.</p> <p>If coverage is extended beyond age 121, the policy will continue to be credited with interest. However, premiums will no longer be accepted and charges will no longer be deducted. Interest will continue to be charged on any policy loans.</p>
<b>Rolling Commissionable Target Premium</b>	<p>During the first 24 months, first year commissions will be paid until the Commissionable Target Premium (CTP) is reached. This does not apply to policies issued in New York.</p>
<b>Interest Crediting Rate</b>	<ul style="list-style-type: none"> <li>▶ Guaranteed minimum effective annual interest rate of 3%</li> <li>▶ A competitive current interest rate (also known as guaranteed plus excess interest), and</li> <li>▶ A bonus interest rate (also known as additional excess interest) which may apply in the 11th policy year and beyond.</li> </ul>
<b>Face Amount Increases<sup>5</sup></b>	<p>Face amount increases are available after the first policy anniversary. Each increase results in a new surrender charge period and is subject to evidence of insurability for the increased portion of coverage.</p> <ul style="list-style-type: none"> <li>▶ Minimum Increase \$25,000 (\$50,000 in NY)</li> </ul>
<b>Face Amount Decreases</b>	<p>Face amount decreases are permitted at any time after policy issue, upon request, provided the total coverage after the decrease is not below the company's minimum requirement. Surrender charges may apply to the decreased amount. Face amount decreases may result in a policy becoming a MEC with less favorable tax treatment. Clients should consult a tax advisor before making this election.</p> <ul style="list-style-type: none"> <li>▶ Minimum Decrease \$5,000</li> </ul>
<b>Optional Benefits and Riders<sup>6</sup></b>	<ul style="list-style-type: none"> <li>▶ Living Needs Benefit (LNB)<sup>7</sup></li> <li>▶ Accidental Death Benefit (ADB)</li> <li>▶ Children Level Term Rider (CLT)</li> <li>▶ Waiver of Monthly Deductions</li> </ul>
<b>Minimum Withdrawal Amount<sup>8</sup></b>	\$250

<sup>5</sup>In Arizona, face amount increases are limited to \$25,000.

<sup>6</sup>All riders, supplemental benefits and product features may not be available in all states. Additional limitations may apply based on age and underwriting.

<sup>7</sup>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 policy is used for the claim, each policy will have a processing fee of up to \$150. Receipt of accelerated benefits may be taxable; assistance should be sought from a personal tax advisor. Receipt of the accelerated death benefit may affect eligibility for public assistance programs. The *Living Needs Benefit*<sup>SM</sup> is not available in Florida, Massachusetts, and Washington, and is not available in Minnesota to new purchasers over the age 65 until the policy has been in force for one year. The nursing home option is not available in New York or the District of Columbia.

**Loans**<sup>8</sup>  
(Standard & Preferred)

Loans are available at any time provided loan value exists and the policy is not in default.

**Minimum Loan Amount** \$250 (in most states)  
**Loan Types** *Standard Loans* are available any time loan value exists.  
*Preferred Loans* are available on or after the 10th policy anniversary.

	Maximum Amount	Crediting Rate Applied	Interest Rate Charged
Standard	100% of cash value	3%	4%
Preferred (beginning of policy year 10)	Equal to the Total Loan Value minus the total premiums paid less withdrawals	3%	3.25%

**Note:** *If preferred loans become available, existing standard loans will not be automatically converted to preferred loans.*

**Charges**

CONTRACT CHARGES DEDUCTED FROM PREMIUM PAYMENTS		
	Current	Maximum
<b>Premium Based Administrative Charges</b>	3.75%	7.5%
<b>Charges for Sales Expenses (All Premiums)</b>	<b>Years 1-4:</b> 7.5% <b>Years 5-10:</b> 6.5% <b>Years 11+:</b> 5.0% Varies by duration. <i>(In NY; 11.75% in all years)</i>	All years: 12%

CHARGES DEDUCTED MONTHLY FROM THE CONTRACT FUND		
	Current	Maximum
<b>Administrative Charges</b>	<b>Years 1-2:</b> \$20 per month <b>Years 3+:</b> \$10 per month Varies by duration. <i>(In NY; \$12.00 per month in all years)</i>	All years: \$12 per month
<b>Monthly per \$1,000 Charge</b>	5 years per \$1,000 charge. Varies by sex, issue age, duration, premium class and rating class.	All years per \$1,000 charge (except in NY; 5 years per \$1,000 charge) Varies by sex, issue age, duration, premium class and rating class.
<b>Cost of Insurance Charges</b>	Varies by sex, issue age, duration, band, premium class and rating class.	Varies by sex, issue age, duration, premium class and rating class.
<b>Charges for Riders and/or Supplementary Benefits</b>	Based on Riders and/or Supplementary Benefits selected	Same as current
<b>Administrative Charge for Increases in Basic Insurance Amount</b>	\$12 per month for 2 years after new coverage begins and no charge thereafter. <i>(In NY; \$6 in all years)</i>	All year; \$12

<sup>8</sup>Life insurance cash values are accessed through loans and withdrawals, which reduce policy values and death benefits, will generally reduce the length of the no lapse guarantee in effect and may have tax consequences. This information does not supercede contractual provisions.





<b>Charges</b>	<b>Transaction Charges</b>		
		<b>Current</b>	<b>Maximum</b>
	<b>Charges for Withdrawals</b>	Lesser of \$25 and 2% of withdrawal amount	Same as Current
	<b>Administrative Charge for any Change in Basic Insurance Amount</b>	None	\$25 per increase/decrease in BIA
	<b>20 Year Surrender Charge</b>	Based on client's age, face amount and underwriting category. Declines annually for 20 years after issue or increase in coverage. See schedule of maximum surrender charges in the contract data pages for more detail.	Same as Current

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

PruLife Universal Protector is issued by Pruco Life Insurance Company in all states except New York, where it is issued by Pruco Life Insurance Company of New Jersey, located at 213 Washington Street, Newark, NJ 07102-2992. The policy form number is ULNT-2005. Product availability varies by state.

©2009 The Prudential Insurance Company of America  
751 Broad Street, Newark, NJ 07102-3777

0150615-00003-00 Ed. 09/2009 Exp. 03/2011

FOR THE EDUCATION OF PRODUCERS/BROKERS ONLY. NOT FOR USE WITH THE PUBLIC.

