



FAST FACTS

Term Essential®

Term Essential																																																	
Overview	Prudential's most affordable term product, offering a death benefit at a competitive initial premium. It offers your customers 10-, 15-, 20-, and 30-year level-premium periods.																																																
Issuing Company	Pruco Life Insurance Company (not in NY) Pruco Life Insurance Company of New Jersey (in NY)																																																
Level-Premium Period	10, 15, 20, or 30 years																																																
Premium Guarantees	Premiums are guaranteed not to increase during the level-premium period only. After the level-premium period, the scheduled premiums increase annually. The company has the right to change these scheduled premiums no more than once a year, but the resulting premiums cannot exceed the maximum amounts set forth in the policy.																																																
Face Amount Bands	<table border="1"> <thead> <tr> <th>Band</th> <th>Minimum Face Amount</th> <th>Maximum Face Amount</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>\$100,000</td> <td>\$249,999</td> </tr> <tr> <td>2</td> <td>\$250,000</td> <td>\$999,999</td> </tr> <tr> <td>3</td> <td>\$1 million and up</td> <td></td> </tr> </tbody> </table>	Band	Minimum Face Amount	Maximum Face Amount	1	\$100,000	\$249,999	2	\$250,000	\$999,999	3	\$1 million and up																																					
Band	Minimum Face Amount	Maximum Face Amount																																															
1	\$100,000	\$249,999																																															
2	\$250,000	\$999,999																																															
3	\$1 million and up																																																
Auto Issue/Jumbo Limits	\$75 million/\$100 million "Auto-issue" refers to the maximum face amount that can be applied for on any one policy. "Jumbo" refers to the maximum total line that can be considered without review by Prudential's reinsurance partners (applied for + inforce coverage). Both limits can be reduced by amounts in force and applied for and can also be reduced by factors such as age, ratings, residence, travel, and occupation. Higher capacity amounts will be considered on a case by case basis and may be subject to the availability of reinsurance.																																																
Minimum Issue Age	Age 18 on 10-, 15-, 20-, and 30-year policies																																																
Maximum Issue Age	<table border="1"> <thead> <tr> <th colspan="4">Non-Smokers</th> </tr> <tr> <th>Product</th> <th>WA</th> <th colspan="2">All Other States</th> </tr> </thead> <tbody> <tr> <td>Term Essential 10</td> <td>70</td> <td colspan="2">75</td> </tr> <tr> <td>Term Essential 15</td> <td>65</td> <td colspan="2">70</td> </tr> <tr> <td>Term Essential 20</td> <td>60</td> <td colspan="2">65</td> </tr> <tr> <td>Term Essential 30</td> <td>50</td> <td colspan="2">55</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="4">Smokers</th> </tr> <tr> <th>Product</th> <th>WA</th> <th colspan="2">All Other States</th> </tr> </thead> <tbody> <tr> <td>Term Essential 10</td> <td>70</td> <td colspan="2">75</td> </tr> <tr> <td>Term Essential 15</td> <td>65</td> <td colspan="2">70</td> </tr> <tr> <td>Term Essential 20</td> <td>60</td> <td colspan="2">60</td> </tr> <tr> <td>Term Essential 30</td> <td>45</td> <td colspan="2">45</td> </tr> </tbody> </table>	Non-Smokers				Product	WA	All Other States		Term Essential 10	70	75		Term Essential 15	65	70		Term Essential 20	60	65		Term Essential 30	50	55		Smokers				Product	WA	All Other States		Term Essential 10	70	75		Term Essential 15	65	70		Term Essential 20	60	60		Term Essential 30	45	45	
Non-Smokers																																																	
Product	WA	All Other States																																															
Term Essential 10	70	75																																															
Term Essential 15	65	70																																															
Term Essential 20	60	65																																															
Term Essential 30	50	55																																															
Smokers																																																	
Product	WA	All Other States																																															
Term Essential 10	70	75																																															
Term Essential 15	65	70																																															
Term Essential 20	60	60																																															
Term Essential 30	45	45																																															

Continued on next page.

[Contact your Prudential Life Wholesaler for more information.]

NOT FOR CONSUMER USE.

© 2016 Prudential Financial, Inc. and its related entities.
0193838-00007-00 Ed. 02/2016 Exp. 08/17/2017



Prudential
Bring Your Challenges®

	Term Essential
Underwriting Categories	▶ Preferred Best ▶ Preferred Non-Tobacco ▶ Non-Smoker Plus ¹ ▶ Non-Smoker ² ▶ Preferred Smoker ▶ Smoker ²
Payment Modes	▶ Annual ▶ Semi-Annual ▶ Quarterly ▶ Monthly (Electronic Funds Transfer only) Note: Payment modes other than Annual may result in higher aggregate premiums.
Policy Constant	Non-Commissionable; \$85.00 annual; \$44.20 semi-annual; \$22.53 quarterly; and \$7.65 monthly (EFT only)
Premium-Paying Period	At the end of the level period, premiums increase annually for the remainder of the time the policy is in force. The annually increasing term premiums are not guaranteed. Coverage ends at age 95.
Riders	▶ <i>Living Needs Benefit</i> SM (LNB) ³ ▶ Waiver of Premium ^{4,5} ▶ Accidental Death Benefit (ADB) ^{4,5} ▶ Children's Protection Rider ^{4,5}
Conversion Options	Convertible to the lesser of the level-premium period or to the first policy anniversary on or after the insured's 65th birthday, but at least five years. Partial conversions are permitted.
Conversion Premium Credit	Not available.

¹Occupational Extras may be permitted for travel or avocation only.

²Substandard Rating Classes A–H, Occupational Extras, Aviation Extras, and Temporary Extras permitted.

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 this 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 deducted (\$100 in Florida). 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" and, if the policy is business related, whether the insured is receiving the benefits. 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 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.

⁴Available only at issue.

⁵Available for additional cost.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. Policy guarantees and benefits are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Term Essential® 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. Both are Prudential Financial companies located in Newark, NJ. Product availability varies by state.

Investment and Insurance Products:

Not Insured by FDIC, NCUSIF, or Any Federal Government Agency. May Lose Value. Not a Deposit or Guaranteed by Any Bank, Credit Union, Bank Affiliate, or Credit Union Affiliate.

NOT FOR CONSUMER USE.

© 2016 Prudential Financial, Inc. and its related entities.



Prudential
Bring Your Challenges®