



FAST FACTS

PruTermSM One

Overview	PruTerm One offers your clients annually renewable, convertible term insurance coverage. It may be a good choice for clients who want coverage for 1 to 3 years, or need a bridge to permanent life insurance.
Issue Company	Pruco Life Insurance Company (in all states except NY) Pruco Life Insurance Company of New Jersey (in NY)
Level-Premium Period	1 year
Premium Guarantees	Premiums are guaranteed for one year. At the end of the first year, premiums increase annually and are no longer guaranteed. After the guarantee period, the company has the right to change premium rates no more than once a year, but rates will never exceed the contract maximum set forth in the policy.
Face Amount Bands	PruTerm One rates are not banded.
Minimum Face Amount	\$50,000
Capacity¹	\$65 million. 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.
Minimum Issue Age	18
Maximum Issue Age	75
Underwriting Categories²	First year rates are Standard Unisex. Substandard rating classes, occupational/avocational extras and temporary extras are not permitted. While the policy will be issued with a Standard rating class for premiums during the first year, the Renewal/Conversion class will be determined by underwriting. It will be shown in the policy and will be the applicable rating class on the new policy if the PruTerm One policy is renewed or converted. All PruTerm One rates (first year and renewal) are unisex. When providing a quoted underwriting category on the Agent's Report form, the Renewal/Conversion class should be provided.
Underwriting Procedures	For Agency Distribution, PruTerm One is available using the Full Application (ORD 96200) only. For Third Party Distribution, PruTerm One may be applied for using the Full Application (ORD 96200) or the Xpress QuickForm. PruTerm One should be written in as the requested product in the "Other" product choice. Age and Amount requirements differ from other products at face amounts below \$100,000 and should be ordered by the home office.
Payment Modes	Annual only
Premium Payment Period	At the end of the level period, premiums increase annually for the remainder of the time the policy is inforce. The annually increasing term premiums are not guaranteed. Coverage ends at age 95.

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Policy Constant	\$85.00 (non-commissionable)
Riders	<i>Living Needs Benefit</i> SM (LNB) ³
Conversion Options²	Convertible through the 5th policy anniversary. Partial conversions are permitted. PruTerm One does not offer a conversion premium credit.

¹Capacity is the maximum face amount the company can issue without discussing the risk with reinsurers. The company has facultative relationships with major reinsurers for larger amounts.

²The renewal/conversion underwriting category will be identified in the policy. The available underwriting categories are Preferred Best, Preferred Non-Tobacco, Non-Smoker Plus, Non-Smoker, Preferred Smoker, and Smoker. PruTerm One will be convertible to one of these categories or an equivalent category available at the time of the conversion.

³The *Living Needs Benefit* is an accelerated death benefit and is not a health, nursing home, or long-term care 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 (\$100 in Florida) 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 (\$100 in Florida) deducted. 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 Connecticut, Florida, Massachusetts, New York, or the District of Columbia. This rider is not available in Washington state and will not be available on this policy in Oregon.

PruTerm One 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.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer and/or insurance agency selling the policy, or by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company. Policies contain exclusions, limitations, reductions in benefits and terms for keeping them in force.

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