



OFFERING GUARANTEED LIFETIME
DEATH BENEFIT PROTECTION.

PruLife® Universal Protector



Life Insurance

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

0191921



Prudential
Bring Your Challenges®

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There *are* guarantees in life.

PruLife® Universal Protector (UL Protector) is a permanent life insurance policy that can guarantee you will have life insurance coverage for your entire life.

UL Protector features a built-in death benefit guarantee, which means the policy will remain in effect to provide a generally income-tax free death benefit for your loved ones until you die—whenever that may be. The death benefit from this life insurance policy will help keep your dreams and plans alive when you're no longer here to carry them out yourself.

Ensure your loved ones have the financial protection they need.

UL Protector's death benefit will provide the money your loved ones need to help:

- ▶ Replace your income.
- ▶ Pay your final bills and expenses.
- ▶ Remain in the home they love and maintain their lifestyle.
- ▶ Keep plans for the future in place.

You control the length of the protection guarantee and the amount you pay.

The control comes from the choices you have: the length of your guarantee and the amount of your premiums. They work together: if you want your protection guaranteed for your entire life (even if you live until you're 121), you will pay premiums to accomplish that goal; if you want guaranteed coverage for a shorter period, your premiums will be lower.

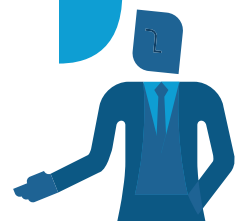
Aren't all insurance policies guaranteed for life?

It's easy to think they are, but often they are not. For instance, temporary policies, often called "term" insurance, are guaranteed only for the "term" you buy them for, usually 10, 20, or 30 years.

Even some forms of "permanent" policies can be subject to current interest rates or market performance and, in the worst cases, could lapse, meaning you'd have no coverage.

What is the death benefit of life insurance?

Often called the "face amount," the death benefit is the amount of money the policy will pay to the beneficiary when the person insured by the policy dies.



Generally, the more premiums you pay, the longer the guarantee will last. You can also adjust the length of the guarantee period by changing:

- ▶ the timeliness of your premium payments.
- ▶ the frequency of your premium payments.
- ▶ the underlying cash value of your policy, by reducing it through policy loans or withdrawals. *(See note 1 on the back cover for details.)*

PLEASE KEEP IN MIND

It is important that you pay your planned premiums when they are due. Missed or late premium payments may shorten or eliminate the policy's guarantee. Payments to restore the guarantee may be higher than those you were originally paying.



Please note that, by paying only the premium required for the lifetime guarantee, you may be foregoing the potential to build tax-deferred cash value. While UL Protector offers the potential to build cash value, this is not its primary purpose.

Customize your policy to meet your needs.

UL Protector can help you address other needs with additional features, some of which are included in your premium while others are available for an additional cost. For instance:

- ▶ A rider that, if you become chronically or terminally ill, will advance your death benefit to help out financially once the claim is approved. The amount you use reduces the face amount of the policy dollar-for-dollar. *(See note 2 on the back cover for details.)*
- ▶ A rider that, if you become terminally ill, will advance a portion of your death benefit to help ease the financial burdens of this time of your life. *(See note 3 on the back cover for details.)*
- ▶ A benefit that will pay your policy premiums so that your valuable life insurance coverage can remain intact if you become disabled.
- ▶ A benefit that will pay an additional death benefit if your death is a direct result of an accident.
- ▶ A feature that gives you the option to provide life insurance for your children while they are young.

Ask your financial professional for more details about these features.

The full benefit of life insurance.

The life insurance death benefit is paid to your beneficiaries generally federal income-tax free. That means that they can rely on the full amount of the death benefit, usually with no reduction from federal income tax (Refer to IRC §101(a)).

A FINANCIAL LEADER FOR OVER 135 YEARS

Prudential Financial, Inc. is a worldwide financial leader with a long tradition of serving the public interest. Prudential Financial has approximately 50 million customers. The well-known Rock symbol is an icon of strength, stability, expertise, and innovation that has stood the test of time.



- ¹ Life insurance policy cash values are accessed through withdrawals and policy loans. Loans are at interest. In general, loans are not taxable, but withdrawals are taxable to the extent they exceed basis in the policy. Loans that are still outstanding if the policy lapses or is surrendered before the insured dies will cause immediate taxation to the extent of gain in the policy. Unpaid loans and withdrawals reduce cash values and policy benefits and negate any guarantee against lapse. For policies that are modified endowment contracts, distributions (including loans) are taxable to the extent of income in the policy, and an additional 10% federal income tax penalty may apply. You may wish to consult your tax advisor for advice regarding your particular situation.
- ² The BenefitAccess Rider is available for an extra premium. Additional underwriting requirements and limits may also apply. Obtaining benefits under the terms of the rider will reduce and may eliminate the death benefit. Benefits paid under the BenefitAccess rider are intended to be treated for federal tax purposes as accelerated life insurance death benefits under IRC §101(g)(1)(b). Tax laws related to the receipt of accelerated death benefits are complex and may be taxable in certain circumstances. Receipt of benefits may affect eligibility for public assistance programs such as Medicaid. Accelerated benefits paid under the terms of the Terminal Illness portion of the rider are subject to a \$150 (\$100 in FL) processing fee. You should consult your tax and legal advisors prior to initiating any claim. A licensed health care practitioner must certify the chronic or terminal illness to qualify for benefits. Chronic illness claims will require recertification by a licensed health care practitioner. Other terms and conditions may apply. This rider is not long-term care insurance (LTC) and it is not intended to replace LTC. The rider may not cover all of the costs associated with chronic illness. The rider is a life insurance accelerated death benefit product, is generally not subject to health insurance requirements, and may not be available in all states. The policy form number is ICC13 VL 145 B-2013 or VL 145 B-2013 followed by a state code.
- ³ 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. 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 (\$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 the recipient of the benefit and is considered “terminally ill” or “chronically ill.” 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. Form numbers: Generic ORD 87241-90-P; New York ORD 87241-90-P NY.

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 subject to the financial strength and 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. Each is a Prudential Financial company located in Newark, NJ, and is solely responsible for its own financial condition and contractual obligations. The contract number is ULNLG-2013 and may be followed by a state code. Not available in all states.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company and do not apply to the underlying investment options. 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.

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