



# FAST FACTS

## PruTerm WorkLife 65<sup>SM</sup>

<b>Overview</b>	<ul style="list-style-type: none"> <li>▶ <b>PruTerm WorkLife 65<sup>SM</sup></b> (“WorkLife 65”) offers term life insurance protection with guaranteed level premiums until age 65.</li> <li>▶ WorkLife 65 automatically includes an Insured’s Waiver of Premium Benefit for both disability and unemployment. This benefit cannot be removed from the policy. The disability and unemployment waiver is not convertible.                             <ul style="list-style-type: none"> <li>• <b>Disability</b>—If the insured becomes disabled prior to age 65, policy premiums will be waived until the insured recovers or turns 65, whichever happens first.</li> <li>• <b>Unemployment</b>—If the insured becomes unemployed after the first contract anniversary but before age 65, we will waive one continuous year of premiums. The insured must remain unemployed for 60 days, receive state unemployment benefits, and have been continuously employed for a full year preceding the date unemployment began. The unemployment feature can be used only once.</li> </ul> </li> </ul>												
<b>Issuing Company</b>	<ul style="list-style-type: none"> <li>▶ Pruco Life Insurance Company</li> <li>▶ Pruco Life Insurance Company of New Jersey (in NY, if available)</li> </ul>												
<b>Level-Premium Period</b>	To age 65												
<b>Premium Guarantees</b>	Premiums are guaranteed in all years.												
<b>Minimum Face Amount</b>	\$100,000												
<b>Maximum Face Amount<sup>1</sup></b>	\$3,000,000												
<b>Face Amount Bands</b>	<table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr style="background-color: #d3d3d3;"> <th>Band</th> <th>Minimum Face Amount</th> <th>Maximum Face Amount<sup>1</sup></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>\$1,000,000</td> <td>\$3,000,000</td> </tr> </tbody> </table>	Band	Minimum Face Amount	Maximum Face Amount <sup>1</sup>	1	\$100,000	\$249,999	2	\$250,000	\$999,999	3	\$1,000,000	\$3,000,000
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<b>Issue Age Range</b>	Ages 25 – 55												
<b>Underwriting Categories</b>	<ul style="list-style-type: none"> <li style="width: 50%;">▶ Preferred Best</li> <li style="width: 50%;">▶ Non-Smoker</li> <li style="width: 50%;">▶ Preferred Non-Tobacco</li> <li style="width: 50%;">▶ Preferred Smoker</li> <li style="width: 50%;">▶ Non-Smoker Plus</li> <li style="width: 50%;">▶ Smoker</li> </ul>												

<sup>1</sup> Maximum available face amount is reduced by the total Waiver, Applicant’s Waiver of Premium (AWP), or other disability benefit, Prudential in force and applied for.

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<b>Payment Modes<sup>2</sup></b>	<ul style="list-style-type: none"> <li>▶ Annual</li> <li>▶ Semiannual</li> </ul>	<ul style="list-style-type: none"> <li>▶ Quarterly</li> <li>▶ Monthly (Electronic Funds Transfer only)</li> </ul>
<b>Policy Constant</b>	<ul style="list-style-type: none"> <li>▶ \$85.00 annual</li> <li>▶ \$44.20 semiannual</li> </ul>	<ul style="list-style-type: none"> <li>▶ \$22.53 quarterly</li> <li>▶ \$7.65 monthly (Electronic Funds Transfer only)</li> <li>▶ Noncommissionable</li> </ul>
<b>Premium-Paying Period</b>	At the end of the level period (age 65), premiums increase annually for 20 years. The annually increasing premiums are guaranteed. Coverage ends at age 85.	
<b>Optional Riders</b>	<ul style="list-style-type: none"> <li>▶ <i>Living Needs Benefit</i><sup>SM</sup> (LNB)<sup>3</sup></li> <li>▶ Children's Protection Rider<sup>4</sup></li> <li>▶ Accidental Death Benefit (ADB)<sup>4</sup></li> </ul>	
<b>Conversion Options</b>	Convertible during the level-premium period. Partial conversions are permitted. The resulting permanent policy cannot have Waiver of Premium. If a WorkLife 65 policy is converted while its premiums are being waived, the premiums on the permanent policy will not be waived.	
<b>Conversion Premium Credit</b>	Term Conversion Premium Credit is not available.	
<b>Restriction on Multiple Purchase</b>	Once an insured receives unemployment benefits under the Waiver of Premium Benefit, he or she becomes ineligible for additional purchases of PruTerm WorkLife 65.	

<sup>2</sup> Premium modes other than annual may result in higher aggregate premiums.

<sup>3</sup> 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). 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. In Oregon, term policies must include the waiver of premium benefit to be eligible for this rider.

<sup>4</sup> Available for an additional cost.

PruTerm WorkLife 65 is issued by Pruco Life Insurance Company in all states (where available) except in New York, where it is currently unavailable. Pruco Life Insurance Company is a Prudential Financial company located in Newark, NJ and is solely responsible for its own financial condition and contractual obligations. All product features and benefits may not be available in all states. Terms and restrictions apply.

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 claimspaying ability of the issuing insurance company.

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