



EFFECTIVE NOVEMBER 2, 2009 – CHANGES TO THE TERM PORTFOLIO

LATEST UPDATE:
NEW PRODUCT
INFORMATION

Our Repriced Elite Offers Better Value Than Ever, Especially at Higher Face Amounts

With insurance premiums increasing, consumers now are more concerned with purchasing value for their premium dollars. Insurance products from companies with a solid history coupled with financial strength and security - Prudential companies - have a greater value than ever! Now is the time for you to refocus your term efforts – instead of just offering affordability, you should also focus on strength, security and flexibility. Instead of focusing strictly on Term Essential[®], now may be the time for you to recommend Term Elite[®] or PruLife[®] Return of Premium Term. These products offer valuable features beyond basic temporary coverage.

Let's take a closer look at what this repricing means for each of our term products:

Product	Term Essential [®]	Term Elite [®]	PruLife [®] Return of Premium Term
Level Premium Payment Period	No changes	New 30-year level term	No changes
Pricing	Average 6% increase	Average 7.5% increase at \$100,000 - \$999,999 Average 1.3% decrease at \$1 million and above	Repriced to comply with NAIC Actuarial Guideline XLV
First Year Compensation	No changes	Compensation now paid on the policy constant Higher 1st year compensation for Term Elite 30	Policy constant removed – Compensation now paid on entire premium
Renewal Compensation	No changes	Renewal Compensation added in years 2-10 for all Term Elite products	No changes
Riders	Rates on Waiver of Premium Rider decrease an average of 10-20%	Rates on Waiver of Premium Rider decrease an average of 10-20%	Elimination of all riders except Living Needs Benefit Rider
Term Conversions	No changes	Term Conversion premium credit is not commissionable	Term conversion period extended to be equal to level premium period or age 65, whichever is less, but never less than 5 years.
Substandard Ratings	No changes	No changes	Substandard is no longer available

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Securities and Insurance Products:

Not Insured by FDIC or any Federal Government Agency
May Lose Value
Not a Deposit or Guaranteed by any Bank or Bank Affiliate

Term Essential and Term Elite issued by Pruco Life Insurance Company in all states except New York, where they are issued by Pruco Life Insurance Company of New Jersey. PruLife Return of Premium Term is issued by Pruco Life Insurance Company in all states except New York and New Jersey, where it issued by Pruco Life Insurance Company of New Jersey. All are Prudential Financial companies located in Newark, NJ. Each is solely responsible for its own financial condition and contractual obligations. Benefits and features may vary by state.

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