

An Important Message from Chuck Anderson

December 9, 2010

New Year = New Prices for Term Essential, Term Elite, and UL Protector!

Effective January 3, 2011, Term Essential, Term Elite, and PruLife Universal Protector will be repriced! This is being done to remain competitive in these product lines and to continue providing the long-term no-lapse guarantees on UL Protector that our customers need and value.

What's the Good News for Term Essential?

- **Targeted rate decreases up to 10%** and top-quartile competitiveness seen in:
 - Term Essential 15 & 20 —Age 55 & 65, top 3 underwriting categories, males and females
 - Term Essential 30 —Age 45, top 3 underwriting categories, males and females
- For Term Essential 10—No rate changes!
- **NO rate increases!**

Why Term Essential Is Right for Your Clients?

In addition to competitive pricing, Term Essential also offers:

- Industry-leading ***living benefits and riders***—These valuable features provide an additional layer of protection for your clients and set us apart from the competition!
- **Conversion privileges** that offer your clients **choice**:
 - Pru's Term Essential allows conversion to our **entire** core permanent product portfolio*.
 - Clients can even convert 2 term policies to 1 SUL policy as part of an estate tax planning strategy.
- **Age last birthday pricing**—Pru is one of the few carriers that offers this key pricing advantage!

Term Elite pricing changes mirror the Term Essential changes above. Plus, the product continues to offer an attractive **conversion credit** for your clients looking to “step up” to permanent insurance. If they convert to a permanent policy within five years, a premium credit will be applied to the first year of their permanent policy.

UL Protector – Repriced & Enhanced!

- **Improves our competitiveness in Pay to Age 100 scenarios!**
- Full-Pay rate **decreases up to 10%** and top-quartile competitiveness in top 3 underwriting categories for males and females for all ages.

In addition, check out a couple of the enhancements on our UL Protector below:

- **Minimum Initial Premium (MIP)** is now 9% of the Annual Limited No-Lapse Premium and offers the client equal monthly payments in the first year!
 - When solving for EFT premiums...no “Hump” in most cases!
- **Late Premium Tolerance**—No need to worry about what happens if a premium

payment is late by a day or two.

- As long as premiums are paid within the month they are due, the No-Lapse Guarantee will remain in effect—contractually!

Stay tuned for more information on the Term Essential and Term Elite repricing and UL Protector revision in the coming weeks, which will include competitive analysis and sales ideas. Let's work together to make 2011 the most productive year yet.

At Pru—Your Success Matters!

Please [click here](#) for repricing rules.

Sincerely,



Chuck E. Anderson
Senior Vice President

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*Prudential allows term conversions to survivorship policies at its own discretion. It may discontinue the practice at any time. Term Essential is convertible for the entire level premium paying period or to age 65 if that is earlier, but at least 5 years. The actual length of the conversion privilege is based on the issue age and the duration of coverage.

Term Essential, Term Elite, and PruLife Universal Protector are issued by Pruco Life Insurance Company in all states except New York, where they are issued by Pruco Life Insurance Company of New Jersey. Both are Prudential Financial companies located at 213 Washington Street, Newark, NJ. Each is solely responsible for its own financial condition and contractual obligations. Products may not be available in all states. All guarantees are based on the claims-paying ability of the issuer.

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