Bring Your Life Insurance Cases Seeking Cash Value Accumulation To Prudential!

Effective October 7, 2013--PruLife Index Advantage UL and PruLife Custom Premier II have been repriced to offer death benefit protection with an emphasis on cash accumulation - specifically maximum income solves.

Don't forget to look at the bottom of the email for exciting new marketing ideas that can help you expand your markets.

Product Changes
As we announced last month, Index Advantage UL is being repriced and repositioned as a product that can offer a stronger potential for cash value accumulation. This is a fundamental change from the prior version of the product, so if you've looked at Index Advantage UL in the past - look at it again - you'll be excited with what you see.

PruLife Custom Premier II is being repriced and in many age and underwriting categories it will be very competitive in maximum income solves. We're also adding underlying investment options including American, Fidelity, Franklin Templeton, Hartford, and MFS, which we believe will be of interest to, and benefit your clients.

Prudential has strengthened its cash accumulation life insurance products to help fit your clients' needs and risk tolerance:

- **Index Advantage UL** - For those who like the idea of upside potential by striving to accumulate cash value through two distinct interest accounts and like the downside protection this product offers.
- **Custom Premier II** - For those who like participating in the market's returns and are willing to take on market volatility in exchange for the potential of greater returns over time.

As part of an on-going review of our product portfolio, we are repricing two other products:

- **ROP Term is being repriced** with rates increasing approximately 4%. This still remains a popular product in several market segments - particularly some multi-cultural segments. In addition, the Equivalent Rate of Return concept is one that continues to make this attractive with clients.
- **UL Protector is being repriced** with rates increasing approximately 5% for both Full-Pay and Single-Pay scenarios. UL Protector now offers the optional BenefitAccess Rider which can provide your clients with protection should they become chronically or terminally ill. Note that for UL Protector there is a premium limitation in each of the first 3 years, where the most we'll accept is the greater of 7 times the target premium or $250,000.
Other important information to be aware of with these repricings is as follows:

- First Year and Renewal premium based compensation remains unchanged. Asset-based trail commissions will not be offered on the new Custom Premier II product.
- Starting on the introduction date within a state, which may vary based on state-approval, a strict 28 day transition period will follow for that state.

Click here for the **Repricing Rules & State Approvals for Index Advantage UL, Custom Premier II, and UL Protector.**

Click here for the **Repricing Rules & State Approvals for ROP Term.**

**Product e-kits**
The links below offer easy access to several of the repriced product’s fast facts, consumer brochures, and marketing ideas.

- **PruLife Index Advantage UL kit**
- **PruLife Custom Premier II kit**
- **ROP Term Material**

**Marketing e-kits**
To help support Prudential's renewed emphasis of life insurance with the potential for cash accumulation with this repricing, we’ll be making available 2 additional e-kits that include information and tools that educate and promote the concept of supplemental income (LIRP) and new places to prospect for clients that may be interested in this concept (MultiCultural Marketing).

- **Life Insurance in Retirement Planning (LIRP) e-kit** - A kit packed with sales ideas, consumer materials and an approach to help you show the living benefits of life insurance to your affluent clients.
- **MultiCultural Marketing Kit** - A kit that provides a framework to help you understand the opportunities in each of the five markets identified in the kit. It will help you grow your understanding of each market, offer examples to create a starting point to enter into the various multicultural segments.

**Want more information?**

Log on to [www.pruexpress.com](http://www.pruexpress.com) or contact your Prudential Life Wholesaler.
It is possible to lose money by investing in securities.

PruLife Return of Premium Term is issued by Pruco Life Insurance Company in all states except New York and New Jersey, where, if available, it is issued by Pru Life Insurance Company of New Jersey.

PruLife Index Advantage UL, is issued by Pruco Life Insurance Company in all states except New York where, if available, it is issued by Pruco Life Insurance Company of New Jersey.

Products and riders may not be available in all states.

The S&P 500® Index is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by The Prudential Insurance Company of America for itself and affiliates including Pruco Life Insurance Company and Pruco Life Insurance Company of New Jersey (collectively "Pruco Life"). Standard & Poor's®, S&P®, and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Pruco Life. Pruco Life's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates and none of such parties make any representation regarding the advisability of purchasing such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index. S&P 500® index values are exclusive of dividends.

The potential to build cash value in the Indexed Account is based on the performance of the S&P 500® Index (using an index growth cap and floor) on an annual point-to-point basis based on a 100% participation rate (subject to change). Money that is placed in the Indexed Account is not a direct investment in the S&P 500® Index. If amounts in the Indexed Account are withdrawn prior to the end of the one-year term, no interest will be credited.

The Index Growth Cap is generally stated as a percentage, which is the maximum rate of interest that will be credited at the end of the one year Index Segment Duration, regardless of changes to the designated index. The Index Growth Cap is declared for each Index Segment in advance of each Index Segment Duration. The Index Growth Cap is subject to change at our discretion, both up and down, but is guaranteed to never be less than 3.00%. Changes to the Index Growth Cap could result in different values than shown here. Changes are not tied to the performance of the underlying index and may be based on interest rates, market volatility, and other factors. Index Growth Caps and Floors may be different in selected states.

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 (LTC) insurance 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.

©2013 Prudential Financial, Inc. and its related entities.
0249413-00002-00 Ed. 10/2013 Exp. 10/01/2014
FOR FINANCIAL PROFESSIONAL USE ONLY.
NOT FOR CONSUMER USE.

This marketing material is subject to an expiration date and use of this material must be discontinued as of the expiration date. If you prefer not to receive further email messages from us please use this unsubscribe link. You will receive verification confirming your removal from the subscriber list and the option to re-subscribe if you prefer. To add individuals to the distribution list or change your email address, simply reply to this note.