



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.

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Prudential
Bring Your Challenges®



There *are* guarantees in life.

You love your family and work hard to support them. But what would happen to that support if you were to die? Would they still be able to meet basic needs and reach long-term goals?

Give your loved ones the financial protection they need.

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's death benefit can provide a payment to your loved ones in the event of your death, which can help them:


- Replace your income.
- Pay final bills and expenses.
- Stay in the home they love.
- Keep plans for the future in place.

Guarantee the protection is there when they need it.

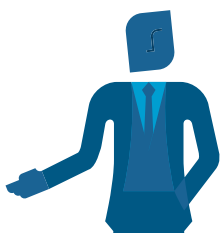
A key feature of UL Protector is the death benefit guarantee. That means the policy will remain in effect to provide a death benefit for your loved ones until you die—whenever that may be.

Control how long the protection lasts.


You can control the length of your guarantee by adjusting the amount of premiums you pay. If you want the guarantee to last for your entire life, you can pay premiums to accomplish that goal; if you want guaranteed coverage for a shorter period, your premiums will be lower.



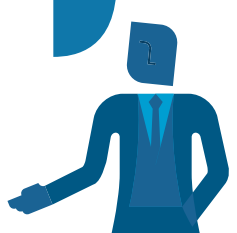
Aren't all insurance policies guaranteed for life?



No. Not all policies are guaranteed for life. Some policies, like UL Protector, can be guaranteed for life as long as premiums are paid. Other policies use their cash values to keep the coverage from going away (i.e., lapsing). But keep in mind, those policies can be subject to current interest rates or market performance, which can be out of your control.



What is a "death benefit"?



Often called the "face amount," the death benefit is the amount of money your beneficiary will receive when you, the person the policy insures, dies.

Generally, the more premiums you pay, the longer the guarantee will last. Other ways you can adjust the length of the guarantee period are:

- Changing the timing of your premium payments.
- Changing how often you pay premiums.
- Taking 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 cancel 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 forgoing 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 for your needs.

UL Protector can help you address other needs with additional features or “riders.” Some are included in your premium; others are available for an extra cost. For instance, you can add a rider or feature that will:

- Advance your death benefit once the claim is approved if you become chronically or terminally ill. This money can help out financially during an already difficult time. The amount you use reduces the face amount of the policy dollar-for-dollar. *(See note 2 on the back cover for details.)*
- Advance a portion of your death benefit if you become terminally ill to help ease the financial burdens of this time of your life. *(See note 3 on the back cover for details.)*
- Pay your policy premiums if you become disabled. This can keep your valuable life insurance coverage intact.
- Pay an additional death benefit if your death is a direct result of an accident.
- Give you the option to provide life insurance for your children while they are young.

Ask your financial professional for more details about these features.

Gain the full benefit of life insurance.

By putting UL Protector in place, you've taken an important step to help ensure that your family's financial future is protected. Plus, the death benefit is paid to your beneficiaries generally free of federal income tax. This means that they can rely on the full amount of the death benefit to continue to live their lives and pursue their dreams as you intended. (Refer to IRC §101(a).)



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¹ Life insurance policy cash values are accessed through withdrawals and policy loans. Loans are charged interest; they are usually not taxable. Withdrawals are generally taxable to the extent they exceed basis in the policy. Loans that are still unpaid when the policy lapses or is surrendered while the insured is alive will be taxed immediately to the extent of gain in the policy. Unpaid loans and withdrawals reduce cash values and death benefits. They may also shorten the guarantee against lapse, which can lapse the policy and have tax consequences.

For policies that are Modified Endowment Contracts (MECs), distributions (including loans) are taxable to the extent of income in the policy; an additional 10% federal income-tax penalty may apply. Consult your tax advisor for advice about your own 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); it is not intended to replace LTC. The rider may not cover all of the costs associated with chronic or terminal 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. Access to policy withdrawals is restricted during periods in which BenefitAccess Chronic Illness benefit payments are being made.

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; 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 considered “terminally ill” or “chronically ill” and, if the policy is business related, whether the insured is receiving the benefits. 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; 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. 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.

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 ICC16 ULNLG-2016 or ULNLG-2016; it 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. 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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