

PruTerm
WorkLife 65SM

Life Insurance Protection for Your Working Years

Issued by Pruco Life Insurance Company or, in New York if available, by Pruco Life Insurance Company of New Jersey.

0194055



Prudential

0194055-00001-00

WorkLife 65 is safe and straightforward life insurance protection that offers:

- ▶ Life insurance **protection until you're 65**, no matter when you buy it.
- ▶ More value for your dollar by providing you with affordable **coverage for your working years** until you're 65.
- ▶ **Unemployment and Disability premium payment protection** built into every policy, subject to conditions and limitations.
- ▶ **Premium payments that stay the same** to age 65, guaranteed. After 65, they increase annually to 85.
- ▶ **A tax-favorable death benefit.** Your beneficiary can receive the full amount of the death benefit because it's usually income-tax free* money.
- ▶ The **ability to convert** part or all of your coverage to permanent life insurance, should your needs change.

*Generally income-tax free, according to IRC §101(a). *Only a small number of people are in situations that pose an exception to this rule.*

WorkLife 65 Protects Your Family During Your Working Years.

During the years when you're growing your family and career, this life insurance will remain Rock-Solid® as long as the policy is in force and will be there for your family when you're not. Many find that, after age 65, their life insurance needs change and sometimes diminish. That's why WorkLife 65 is designed to age 65, a typical age at which people hope to retire.

If you die, WorkLife 65's death benefit will give your beneficiaries money that can help:

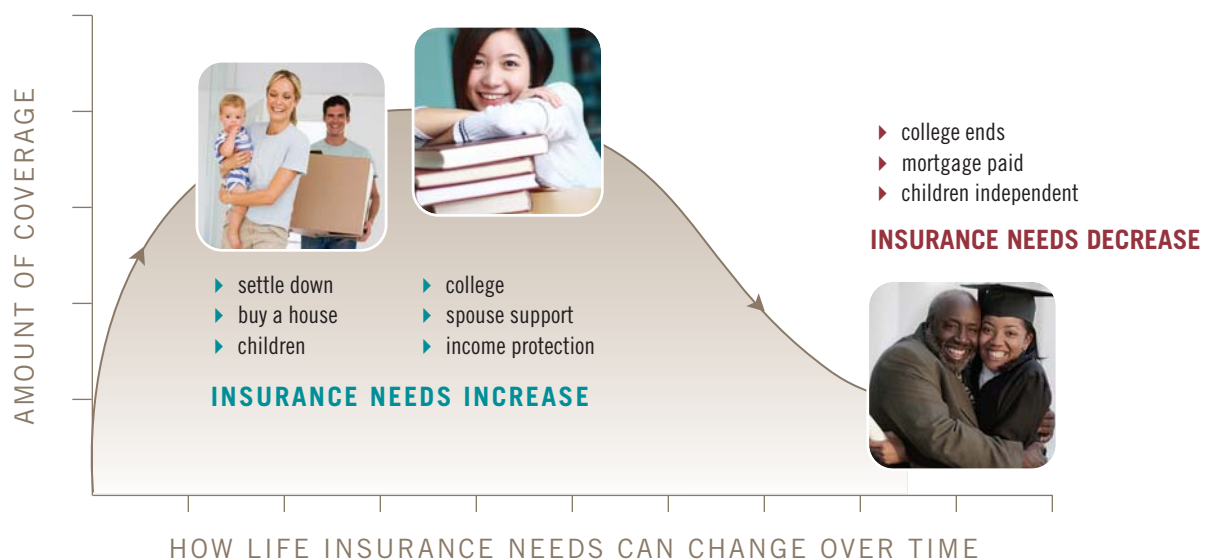
- ▶ Pay final expenses
- ▶ Pay off debt
- ▶ Replace your income
- ▶ Pay for your children to go to college
- ▶ Pay off your mortgage

WorkLife 65 Makes It Simple to Choose the Length of Coverage.

Typically, people buy term insurance based on the number of years they want to have coverage—10, 15, 20 or 30 years are typical lengths. WorkLife 65 is a different kind of term insurance. No matter when you buy it, you'll be covered until you turn 65, guaranteed, while you:

- ▶ Build your career
- ▶ Save for your dreams and retirement years
- ▶ Mature and possibly experience changes in your health, which could make purchasing a new policy more expensive or out of reach

PruTerm WorkLife 65 helps protect you and your loved ones through the years when you may need insurance the most.



(This diagram is for illustrative purposes only.)



Unemployment—Nearly 1 in 10 American workers are unemployed.

Source: Bureau of Labor Statistics September 2010 news release, “The Employment Situation,” available at: www.bls.gov/news.release/pdf/empst.pdf, accessed November 1, 2010.

WorkLife 65 will pay 12 months of your premiums if you should become unemployed, one time.

How This Policy Pays for Itself When You Can't:

The waiver of premium benefit can assure you that your policy *remains in force* if you become unemployed and/or disabled.

- ▶ **Unemployment**—If you become unemployed after the first contract anniversary, but before age 65, we will waive one continuous year of premiums. You must remain unemployed for 60 days, receive state unemployment benefits, and have been continuously employed for the full year preceding the date unemployment began. The unemployment feature may be used only once.
- ▶ **Disability**—If you become disabled, you won't have to pay premiums until either your disability ends or you turn 65, whichever comes first.
- ▶ **Your death benefit will remain intact during these circumstances.**

Knowing you have one less expense during a time when every expense matters helps ensure you keep this valuable protection in place.

Insurance You Can Convert to a Permanent Policy, Guaranteed.

As you approach 65, you may still find you have a need for life insurance going forward. If this is true for you down the road, WorkLife 65 gives you a valuable option. **You can convert it:**

- ▶ **To any permanent life insurance policy** that is then offered by The Prudential Insurance Company of America or one of its affiliates, until you are 65.¹ The disability and unemployment benefit is not convertible.
- ▶ **Without taking a medical exam.** Your health may change, but you can't be denied a permanent policy that can last your lifetime.

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. See the back page for additional information.





Disability—3 in 10 Americans entering the work force today will become disabled before they retire.

Source: Council for Disability Awareness website, "Chances of Disability," available at www.disabilitycanhappen.org/chances_disability/default.asp. Data as of November 2, 2010.

WorkLife 65 will pay your premiums if you should become disabled.

Other Features to Customize Your Policy.

WorkLife 65 can help address other needs with riders that provide additional benefits. Some are included at no additional cost and others are available for an additional cost. These features include:

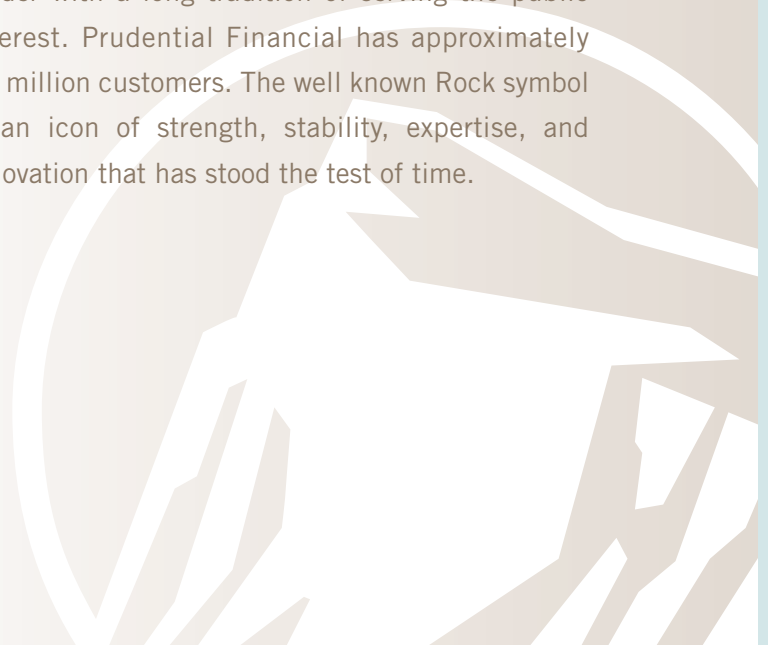
- ▶ A benefit that, if you become terminally ill, will advance a portion of your death benefit to help ease the financial burdens of this time of your life. (See footnote 2 on the back cover for details.)
- ▶ A benefit that will pay an additional death benefit if your death is a direct result of an accident.
- ▶ A benefit that lets you provide life insurance for your children while they are young.

Ask your financial professional for more details about these riders. The rider names are the *Living Needs BenefitSM*, *Accidental Death Benefit*, and *Children's Protection Rider*, respectively.



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¹We allow conversions to survivorship policies at the company's discretion—we may discontinue the practice at any time. The disability and unemployment benefit is not convertible.

²This rider is called the *Living Needs Benefit*SM and is an accelerated death benefit. It 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 is deducted. If more than one policy is used for the claim, each policy will have a processing fee of up to \$150. Portions of the *Living Needs Benefit* payment may be taxable, and 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 the recipient of the benefit and is considered “terminally ill” or “chronically ill.” 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, and the nursing home option is not available in New York or the District of Columbia. **This rider is not available in Connecticut, Massachusetts and Washington state**, and is not currently available in Florida on Return of Premium Term, Universal Protector, Universal Plus, or VUL Protector. In Oregon, term policies must include the waiver of premium benefit to be eligible for this rider.

All guarantees are subject to the financial strength and claims-paying ability of the issuer.

PruTerm WorkLife 65 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. 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 PLTUB-2011 and may be followed by a state code. The Insured's Waiver of Premium Benefit Rider form is TB 102-2011, the Accidental Death Benefit form is VL 110 B-2000, and the Children's Protection Rider form is TB 182-2000. Please note that the product and/or riders may not be available in all states.

The issuer may have the right to contest the policy for misrepresentation or to apply a suicide clause.

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