



LIFE INSURANCE THAT CAN PAY
YOU BACK FOR LIVING!

PruLife® Return of Premium Term



Life Insurance

Issued by Pruco Life Insurance Company or
by Pruco Life Insurance Company of New Jersey.

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Prudential
Bring Your Challenges®

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PruLife® Return of Premium Term is a different kind of term insurance policy.

Protection for them and money back for you.

Typically, term life insurance offers temporary protection for a specific period of time. If you die during that time, your beneficiaries receive the death benefit. If you are still alive at the end of the term, your coverage ends.

PruLife Return of Premium Term goes one step further. If you outlive the specified term, **your premium payments will be returned to you** in a tax-free lump sum.

A guaranteed death benefit for your beneficiaries.

PruLife Return of Premium Term is available for three terms: **15, 20, or 30 years**. These are called level-premium periods, which means your premium amount stays the same for the length of the term. You choose the time period that best suits your needs.

While your PruLife Return of Premium Term policy is in effect, your beneficiaries are protected and will generally receive a tax-free death benefit should you die.* (Any outstanding loans plus interest will be subtracted from the death benefit amount.)

Get your money back if you outlive the term.

If you outlive your chosen level-premium period and have paid all of the premiums due, **your out-of-pocket payments will automatically be returned to you**. Interest is not paid on returned premiums but they are returned tax free. (Some exceptions apply—see sidebar.)

You may use your returned premiums however you wish. Some common uses are to help pay for college or a child's wedding, to supplement retirement income, to pay off a mortgage, or to fund business continuation arrangements.

You can also continue your coverage beyond the level-premium period if you wish, but your premiums will increase each year and will be substantially higher than your original premiums. You can keep paying premiums and maintain the policy until you are 95. Any premiums you pay after the level-premium period will not be returned to you.

* Per IRC §101(a).

You may not receive back any or all of the premiums you've paid, if you:

- ▶ Die during the level-premium period, since your beneficiaries will receive the death benefit amount.
- ▶ Take a loan and do not pay it back (the amount borrowed plus interest owed will be subtracted).
- ▶ Cancel your policy before the end of the level-premium period. You may or may not receive a portion back, depending on how long you've had the policy.



You can convert your policy to a permanent one.

Convert to permanent life insurance policy



As life goes on and your needs change, you might want coverage that lasts longer. At the same time, changes in your health could make purchasing a new policy more expensive or out of reach. With Return of Premium Term, **you can convert to any permanent life insurance policy** then offered by The Prudential Insurance Company of America or one of its affiliates. You can do so at the end of the level-premium period or age 65, whichever is earlier, but you will have at least five years after purchasing the policy to convert.** And you can do so **without taking a new medical exam**. That means, even if your health changes, you can't be denied a permanent policy that can last your lifetime.

If you wish to convert at the end of the level-premium period, you can elect to have the returned premium amount applied to the new policy. This will, in effect, reduce your premium amount for the new policy.

***We allow conversions to survivorship policies at our discretion and may discontinue the practice at any time.*

PruLife Return of Premium Term can help address other needs while you are living.

Our **Living Needs Benefit^{SM1} Rider**, available for no additional premium, allows you to access the death benefit while you are living if you meet certain criteria and:

- are terminally ill.
- become confined to a nursing home.
- require a vital organ transplant.

You can use the money in any way you choose—to offset daily expenses or medical bills, or to improve the quality of life.

LEARN MORE

Speak with a financial professional to learn more about this policy and to find out if it could be right for your needs.

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Produced with the environment in mind



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¹ The *Living Needs Benefit* SM 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, 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 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, and 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.** In Oregon, term policies must include the waiver of premium benefit to be eligible for this rider. The form numbers for the *Living Needs Benefit* are ORD 87241 and ORD 87335; there may be state variations.

All riders, supplemental benefits, and product features may not be available in all states. Additional limitations may apply based on age and underwriting.

Guarantees are based on the claims paying ability of the issuing insurance company.

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 Return of Premium Term is issued by Pruco Life Insurance Company except in New Jersey and New York, where the issuer is Pruco Life Insurance Company of New Jersey. Both are Prudential Financial companies located in Newark, NJ. Each is solely responsible for its own financial condition and contractual obligations. The contract numbers are ICC13 PLTIR-2013 and PLTIR-2013 and may be followed by a state code. The Return of Premium rider form numbers are ICC13 TB167(15)-2013, TB167(15)-2013, ICC13 TB167(20)-2013, TB167(20)-2013, ICC13 TB167(30)-2013, and TB167(30)-2013. Please note that the product may not be available in all states.

This material is designed to provide general information about PruLife Return of Premium Term and is not a contract.

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