



# FAST FACTS

## Term Elite® and Term Essential®

	Term Elite	Term Essential																																																												
<b>Overview</b>	Term Elite offers your customers 10-, 15-, 20-, and 30-year level periods, an extended conversion feature, and fully guaranteed premiums. This product allows customers to convert to a permanent policy along with the added benefit of a premium credit if converted in the first five years.	Prudential's most affordable term product, offering a death benefit at a competitive initial premium. It offers your customers 10-, 15-, 20-, and 30-year level-premium periods.																																																												
<b>Issuing Company</b>	Pruco Life Insurance Company (not in NY) Pruco Life Insurance Company of New Jersey (in NY)																																																													
<b>Level-Premium Period</b>	10, 15, 20, or 30 years																																																													
<b>Premium Guarantees</b>	Premiums are guaranteed in all years.	Premiums are guaranteed not to increase during the level-premium period only. After the level-premium period, the scheduled premiums increase annually. The company has the right to change these scheduled premiums no more than once a year, but the resulting premiums cannot exceed the maximum amounts set forth in the policy.																																																												
<b>Face Amount Bands</b>	<table border="1"> <thead> <tr> <th>Band</th> <th>Minimum Face Amount</th> <th>Maximum Face Amount</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>\$100,000</td> <td>\$249,999</td> </tr> <tr> <td>2</td> <td>\$250,000</td> <td>\$999,999</td> </tr> <tr> <td>3</td> <td>\$1 million and up</td> <td></td> </tr> </tbody> </table>		Band	Minimum Face Amount	Maximum Face Amount	1	\$100,000	\$249,999	2	\$250,000	\$999,999	3	\$1 million and up																																																	
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<b>Auto Issue/Jumbo Limits</b>	<b>\$75 million/\$100 million.</b> "Auto-issue" refers to the maximum face amount that can be applied for on any one policy. "Jumbo" refers to the maximum total line that can be considered without review by Prudential's reinsurance partners (applied for + inforce coverage). Both limits can be reduced by amounts in force and applied for and can also be reduced by factors such as age, ratings, residence, travel, and occupation. Higher capacity amounts will be considered on a case by case basis and may be subject to the availability of reinsurance.																																																													
<b>Minimum Issue Age</b>	Age 18 on 10-, 15-, 20-, and 30-year policies																																																													
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Contact your Prudential Life Wholesaler for more information.

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**Prudential**  
Bring Your Challenges®

	Term Elite	Term Essential
<b>Underwriting Categories</b>	<ul style="list-style-type: none"> <li>▶ Preferred Best</li> <li>▶ Preferred Smoker</li> </ul>	<ul style="list-style-type: none"> <li>▶ Preferred Non-Tobacco Smoker<sup>2</sup></li> <li>▶ Non-Smoker Plus<sup>1</sup></li> <li>▶ Non-Smoker<sup>2</sup></li> </ul>
<b>Payment Modes</b>	<ul style="list-style-type: none"> <li>▶ Annual</li> <li>▶ Semi-Annual</li> <li>▶ Quarterly</li> <li>▶ Monthly (Electronic Funds Transfer only)</li> </ul> Note: Payment modes other than Annual may result in higher aggregate premiums.	
<b>Policy Constant</b>	Commissionable; \$85.00 annual; \$44.20 semi-annual; \$22.53 quarterly; and \$7.65 monthly (EFT only)	Non-Commissionable; \$85.00 annual; \$44.20 semi-annual; \$22.53 quarterly; and \$7.65 monthly (EFT only)
<b>Premium-Paying Period</b>	At the end of the level period, premiums increase annually for the remainder of the time the policy is in force. The annually increasing term premiums are guaranteed. Coverage ends at age 95.	At the end of the level period, premiums increase annually for the remainder of the time the policy is in force. The annually increasing term premiums are not guaranteed. Coverage ends at age 95.
<b>Riders</b>	<ul style="list-style-type: none"> <li>▶ <i>Living Needs Benefit</i><sup>SM</sup> (LNB)<sup>4</sup></li> <li>▶ Waiver of Premium<sup>3,5</sup></li> <li>▶ Accidental Death Benefit (ADB)<sup>3,5</sup></li> <li>▶ Children's Protection Rider<sup>3,5</sup></li> </ul>	
<b>Conversion Options</b>	Convertible to the first policy anniversary on or after the insured's 65th birthday or fifth policy anniversary, whichever is longer. Partial conversions are permitted.	Convertible to the lesser of the level-premium period or to the first policy anniversary on or after the insured's 65th birthday, but at least five years. Partial conversions are permitted.
<b>Conversion Premium Credit</b>	Available if the insured converts within the first five policy years. Conversions processed on or after the first policy anniversary will be equal to the term premiums due and paid during the 12 months prior to the conversion, excluding any premium or charge for an extra risk or benefit other than Waiver of Premium. Conversions processed prior to the first policy anniversary will be prorated to reflect the premiums actually paid during the first anniversary of the contract. (Conversion Premium Credit may be different in New York.)	Not available.

<sup>1</sup>Occupational Extras may be permitted for travel or avocation only.

<sup>2</sup>Substandard Rating Classes A–H, Occupational Extras, Aviation Extras, and Temporary Extras permitted.

<sup>3</sup>Available only at issue.

<sup>4</sup>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 deducted (\$100 in Florida). Portions of the *Living Needs Benefit* payment may be taxable, and receiving an accelerated death benefit may affect 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" and, if the policy is business related, whether the insured is receiving the benefits. We suggest that clients 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. This rider is offered on policies issued by The Prudential Insurance Company of America, Pruco Life Insurance Company, and Pruco Life Insurance Company of New Jersey. All are Prudential Financial companies located in Newark, NJ.

<sup>5</sup>Available for an additional cost.

**Term Elite cases with face amounts of \$250,000 and less are to be submitted using our one-page Xpress QuickForm process. For term cases in excess of \$250,000, or any case in excess of \$5,000 premium, regardless of face amount, you can choose to submit using Xpress or our full-paper application process.**

Term Elite and Term Essential 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 in Newark, NJ. Product availability varies by state.

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.

**Investment and Insurance Products:**

Not Insured by FDIC, NCUSIF, or Any Federal Government Agency. May Lose Value. Not a Deposit of or Guaranteed by Any Bank, Credit Union, Bank Affiliate, or Credit Union Affiliate.

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