



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 can 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.

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.)

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.

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. Also, if you choose to cancel your policy within the first 20 years, you will incur a surrender charge. The surrender charge, which declines over 20 years, may reduce the policy's cash surrender value in early years.

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 optional features or "riders." Some are included in your premium; others are available for an extra cost. For instance, you can add riders or features that will:

- Advance up to 100% of your policy's death benefit should you become chronically or terminally ill.²
- Help pay some or all of 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).)

Life insurance can help you financially prepare for the unexpected.

In order to qualify for accelerated benefits, certain terms and conditions must be met. Talk to your financial professional to learn more.



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 An accelerated death benefit rider lets you accelerate some or all of the policy death benefit if the insured becomes chronically or terminally ill. The rider will describe these terms and other conditions to qualify for benefits. Chronic illness benefits are not available with some riders. Rider availability, eligibility criteria, and other terms and conditions may vary by state.

Benefits are meant to be treated for federal taxes as accelerated death benefits under IRC §101(g)(1)(b). It is not a health, nursing home, or long-term care insurance benefit. It is not meant to replace insurance of these types. The rider may not cover all the costs of chronic or terminal illness. Taking benefits using the rider will reduce and may eliminate the net death benefit to your beneficiaries. Benefits may be taxable. Also, you may not be able to use some public assistance benefits. Talk with your tax and legal advisors before making a claim.

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 ULNLGA-2016 and ULNLGA-2016; it may be followed by a state code. Rider form numbers: BenefitAccess Rider: VL 145 B4-2016, ICC16 VL 145 B4-2016, VL 145 B5-2017, or ICC17 VL145 B5-2017; Living Needs BenefitSM Rider: ORD 87241-90-P; Enhanced Disability Benefit: VL 100 B-2016 or ICC16 VL 100 B-2016; Accidental Death Benefit: VL 110 B-2000; and Children Level Term Rider: VL 182 B-2016 or ICC16 VL 182 B-2016. Not available in all states.

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

Investment and Insurance Products:

Not Insured by FDIC, NCUSIF, or Any Federal Government Agency.
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