

An Important Message from Chuck Anderson

May 14, 2010

Term Repricing: You Asked For Top Quartile Rates! You Got It!

Effective June 14, 2010 – Term Essential & Term Elite Rates Have Been Decreased at Key Ages and Underwriting Categories.

Pru continues to be one of the top term carriers in the industry. And starting June 14th, both Term Essential and Term Elite will be repriced to enjoy increased competitiveness in many key ages and underwriting categories.

Term Essential 2010 offers top quartile competitiveness for:

- **15 and 20 year terms at ages 55-65**
- **20 and 30 year term at ages 45-55**
- **Clients at higher issue ages**
- **Clients looking for policies with higher face amounts (\$1 million and up)**

Reasons why you should sell Term Essential 2010:

- **Competitive pricing from a brand your clients know and trust**
- **Industry-leading valuable living benefits and riders that offer an additional layer of protection for your clients***
- **Age last birthday pricing – Pru is one of the few carriers that offers this key pricing advantage**
- **Convertibility – Pru's term products are convertible to our entire permanent product portfolio** This may appeal to clients who have estate tax issues and want to lock in their insurability now, with the chance to convert to a permanent policy later.**
- **Significant improvements have been made to our underwriting requirements to ensure your clients get a very competitive offer!**

Plus, don't forget that **Term Elite** offers a very attractive **conversion credit** for your clients looking to "step up" to permanent insurance. If they convert to a permanent policy within five years, a premium credit will be applied to the first year of their permanent policy.

Stay tuned - more information coming soon on Pru's repriced
Term Essential and Term Elite...

Please [click here](#) for repricing rules.

We remain committed to providing you with competitively priced products designed to help meet your clients' diverse life insurance needs. We look forward to working with you throughout 2010, because here at Pru – *Your Success Matters!*



Chuck E. Anderson
Senior Vice President

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*All benefits, riders and product features may not be available in all states. Additional limitations may apply based on age and underwriting. Some may be available at an additional cost.

**Prudential allows term conversions to survivorship policies at its own discretion. It may discontinue the practice at any time.

Term Essential and Term Elite 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. Policies may not be available in all states. Both are Prudential Financial companies located at 213 Washington Street, Newark, NJ. Each is solely responsible for its own financial condition and contractual obligations. All guarantees are based on the claims-paying ability of the issuer.

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Term Elite[®] and Term Essential[®] Repricing Rules



The following rules apply to all New Business and policy changes related to the **June 14, 2010¹** release of Term Elite and Term Essential.

Application Signed Date²:

- Application must be dated and signed prior to the state introduction date of the re-priced Term Elite or Term Essential (June 2010) to be eligible for old rates.

Application Home Office Receipt Dates:

- Applications for old rates must be received in the home office within 28 days from state approval. For example, states approving effective June 14th must have applications received no later than July 11th with a signed date prior to June 14th.
- Signed applications received in the home office after 28 days from state approval will be issued with NEW rates, regardless of the application signed date.

Backdating:

Normal backdating rules will apply meaning that the policy date can be up to six months prior to the application date (except in Ohio where it is 3 months). A policy can be dated prior to the introduction date as long as the application date meets the requirements above.

Policy Changes:

- Policy changes will be processed using our current business practices.

Positive Delivery:

- Prudential will continue to apply our current business practices.

There will be no exceptions to any of the transition, backdating or policy changes rules defined above.

Term Elite and Term Essential are issued by Pruco Life Insurance Company in all states except New York, where it is issued by 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. All guarantees are based on the claims-paying ability of the issuer.

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¹ Definition of "application date:"

-For Pre-paid cases through the Life New Business Process (LNBP), the application date is the date of the check.

-For COD cases through the LNBP, the application date is the date worksheet forms (Authorization, Acknowledgement form) were signed by the client.

-For paper application cases, the application date is the date—Part 1 of the application (ORD 96200) is signed by the client.

² The introduction date may not be the same in all states.

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