

## What's New SUL Protector - May 2011



### Effective May 2, 2011, SUL Protector will be repriced and enhanced!\*

Do you have clients looking for permanent coverage and long-term No-Lapse Guarantees? If so, then our newly repriced SUL Protector may be for them! We greatly improved its competitiveness so check out the enhancements we've made that will give your clients **more flexibility** to keep their policies in force!

#### IMPROVEMENTS FOR THE CONSUMER

- 1 | **Competitive Premiums**—on average, full-pay lifetime premiums were reduced 12%\* and are very competitive up to age 65.
- 2 | **Minimum Initial Premium (MIP)** is now 8.6 percent of the Annual Limited No-Lapse Premium and offers the client 12 equal monthly payments in the first year when solving for lifetime coverage!
  - ▶ When solving for monthly EFT premiums ... no “hump” in most cases! Payment modes other than annual, such as EFT, may result in higher total premiums.

#### THINGS YOU NEED TO KNOW

- 3 | **Improvements to the No-Lapse Guarantee** will be in effect the first 5 years.
  - ▶ The Premium-Based No-Lapse Death Benefit Guarantee will be in effect during the first 5 policy years. Beginning in year 6, the Shadow Account No-Lapse Guarantee Value will be in effect; together these provide up to a lifetime of guaranteed protection.
- 4 | **No-Lapse Default Charge (Deficiency Charge)**—Beginning in policy year 6, a Deficiency Charge will be applied to the Shadow Account Value when a policy is deficient. (A charge will be deducted no more than once each contract year.)
- 5 | **Waiver of Surrender Charge Endorsement for Estate Tax Repeal Rider** expired on 12/31/10 and was not revised.
- 6 | **Reduced** maximum issue age to 85.
- 7 | **Only** Type A death benefit option is available.

#### DON'T FORGET THESE GREAT FEATURES!

- ▶ Secondary guarantees that offer consumers the opportunity for **lifetime protection!**
- ▶ **Age Last Birthday pricing**—Pru is one of the few carriers that offers this key pricing advantage!
- ▶ **Exceptional Capacity**—\$35 million retention and \$65 million automatic issue limit on second-to-die policies.

*Please see important information on the other side.*

\*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.

**FOR INTERNAL USE ONLY. NOT FOR USE WITH THE PUBLIC.**

PruLife SUL Protector (2011) 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. 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.

This material is designed to provide general information in regard to the subject matter covered. It should be used with the understanding that we are not rendering legal, accounting or tax advice. Such services should be provided by the client's own advisor. Accordingly, any information in this document cannot be used by any taxpayer for purposes of avoiding penalties under the Internal Revenue Code.

This marketing material is subject to an expiration date, and use of this material must be discontinued as of the expiration date.

**Securities and Insurance Products:**

Not Insured by FDIC or Any Federal Government Agency.  
May Lose Value.

Not a Deposit of or Guaranteed by Any Bank or Bank Affiliate.

**FOR INTERNAL USE ONLY. NOT FOR USE WITH THE PUBLIC.**

0199198-00001-00 Ed. 04/2011 Exp. 10/2012