



PruTermSM One

LIFE INSURANCE PROTECTION—ONE YEAR AT A TIME.



Life Insurance

INVESTMENT AND INSURANCE PRODUCTS ARE:

- NOT FDIC INSURED
- NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, ANY BANK OR ITS AFFILIATES

Issued by Pruco Life Insurance Company and
Pruco Life Insurance Company of New Jersey (in New York)

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Prudential

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Why do I need life insurance coverage that lasts one year at a time?

PruTermSM One gives you the chance to have protection in place for short-term needs without the need to pay higher premiums for a policy designed to provide longer periods of coverage.

It's a good question.

Both term and permanent life insurance policies are designed to provide death benefit protection for longer periods of time. But PruTerm One is different. And not everyone will need the type of protection PruTerm One offers. PruTerm One is specifically designed to offer protection for short periods of time.

A PruTerm One life insurance policy offers death benefit protection that is renewable annually.

It also offers protection that is flexible enough to meet your changing needs: you have the option of renewing your coverage at the end of each year. If your needs change or become longer in scope, you may also convert your coverage to a permanent policy within the first five years.*

PruTerm One can be an ideal policy choice for someone who:



- Already has life insurance and needs additional protection to cover a short-term loan or expense.
- Owns or operates a business where, during the coverage year, their death could make a profound impact on loved ones that goes beyond traditional income replacement.
- Needs to fill a temporary life insurance coverage gap.

* You can purchase one PruTerm One policy during your lifetime.

PruTerm One protects your short-term needs—one year at a time.

You can choose to add a valuable living benefit to tailor your PruTerm One policy to meet your specific needs.

Living Needs BenefitSM Rider*: Available at no additional premium, this rider will pay out a portion of your death benefit while you are still living if you become terminally ill. The Living Needs Benefit is an accelerated death benefit and is not a health, nursing home, or long-term care insurance benefit, and it is not designed to eliminate the need for insurance of these types. Keep in mind that accelerated payments reduce the death benefit that is payable to the policy's beneficiaries.

A Financial Leader for Over 145 Years.

Prudential Financial is a worldwide financial leader with a long tradition of serving the public interest. Prudential Financial has approximately 50 million customers. The well-known Rock symbol is an icon of strength, stability, expertise, and innovation that has stood the test of time.

PruTerm One At a Glance

- Death benefit protection that covers the insured for one year at a time.
- Premiums are guaranteed for one year. After the first year, premiums increase annually and are not guaranteed. Coverage ends at age 95.
- You can convert your PruTerm One policy to a permanent policy through the fifth policy anniversary.
- Only the annual payment mode is available for PruTerm One. Semiannual, quarterly, and monthly (EFT) are not available.

*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 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 the policyowner 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 California, Connecticut, Florida, Massachusetts, New York, or the District of Columbia. This rider is not available in Washington state and is not available on this policy in Oregon. The form number for the Living Needs Benefit is ORD 87241-90-P; there may be state variations.

PruTerm One 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. Both are Prudential Financial companies located in Newark, NJ. Each is solely responsible for its own financial condition and contractual obligations. The policy form numbers are ICC17 PART-2017 or PART-2017 and may be followed by a state code. The policy, rider, and benefits may not be available in all states.

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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.

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

Prudential Financial and its financial professionals do not give legal or tax advice. Please consult your own advisors.

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