

PRODUCT RIDER

Children's Protection Rider

FOR TERM ESSENTIAL[®] [], TERM ELITE[®] [], AND PRUTERM WORKLIFE 65SM

Overview

The Children's Protection Rider (CPR)¹ provides an affordable way for clients to begin an insurance plan for their children. It provides death benefit protection and guarantees future insurability through conversion options. It offers level premiums and a level death benefit.

The premium will be the same on a CPR rider, no matter how many eligible children are covered. Each covered child will be covered for the full amount of rider death benefit selected at issue. The CPR also covers each eligible child born after issue, beginning on the 14th day of life, for the same rider death benefit amount selected at issue with no increase in premium.

The CPR is available only with [Term Elite,]Term Essential[,] and PruTerm WorkLife 65. (CPR is not available on PruLife Return of Premium Term (ROPT) policies issued November 2, 2009, and later.)

The CPR affords an excellent way to begin a sales relationship with another generation. It may be appropriate for parents who want to guarantee insurability for their dependent children² by providing an option to convert to a permanent policy later in life. It also helps parents offset final expenses (such as funeral expenses) should an unexpected death occur.

Face Amount

Minimum	Maximum
\$10,000	\$100,000

Eligible Children

The minimum issue age for the primary insured (insured parent) is 18. The maximum issue age for the primary insured is 55. *No exception ages are allowed.*

The rider provides coverage on:

- ▶ All children eligible at issue who have not reached their 18th birthday.
- ▶ Children born after issue who have reached the 14th day after their birth.
- ▶ Children who join the family after issue provided they have not reached their 18th birthday (e.g., stepchildren, legally adopted children).

SPECIAL NOTE: While notification about children who join the family or who are born after issue is not required for coverage, policy owners are encouraged to notify their financial professional (or the Customer Service Office (CSO)) upon the birth or adoption of a child after issue, or the addition of stepchildren, so that policy records can be updated. The financial professional or client should write a letter to the CSO requesting the addition of the child to the policy records. This will enable us to notify the policy owner in advance of the appropriate conversion dates.

¹ Effective November 2, 2009, this rider is not available on any PruLife Return of Premium Term policy in any state. The Children's Protection Rider is issued by Pruco Life Insurance Company except in New York, where it is issued by Pruco Life Insurance Company of New Jersey. The Children's Protection Rider became available on July 17, 2000, subject to state approvals.

² The phrase "dependent child" can be defined as a natural child, a stepchild, or a legally adopted child of the primary proposed insured who is a member of the proposed insured's household, and is not entirely dependent for support on someone other than the proposed insured, provided he or she meets all the age and eligibility requirements to be covered under this rider. In Vermont, this definition also includes a child who is in the care, custody, and control of the primary proposed insured, and is totally dependent upon the primary proposed insured for support.



Underwriting	<p>The Children's Protection Rider can be attached to a policy with a Preferred Best, Preferred Non-Tobacco, Non-Smoker Plus, Non-Smoker, Preferred Smoker, or Smoker underwriting class. The CPR is not available for parents with occupational Classes 3 through 8 (found on Non-Smoker Plus, Non-Smoker, and Smoker underwriting categories), substandard rating Classes B through H, or a total temporary extra of more than \$25 per \$1,000 of face amount (both found only on Non-Smoker and Smoker underwriting categories).</p> <p>Underwriting on the children is done before issue of the rider and before reinstatement. The covered children under this rider are underwritten using the regular new business process. Children are eligible for coverage only if they would require a rating no higher than a Class A or a total Temporary Extra of no higher than \$10 per \$1,000 of coverage. One or more children can be excluded from the rider.</p> <p>Children added to the rider after issue or after a reinstatement (i.e., birth of a new child, stepchildren, or legally adopted children) are automatically added without underwriting.</p> <p>If a child's coverage is converted, the conversion will be guaranteed and the child will be placed in the Non-Smoker underwriting category.</p>
Premium Modes	<p>The premium mode for CPR will be the same as the premium mode of the base policy.</p>
Premiums	<p>Premiums are payable to the earliest of:</p> <ul style="list-style-type: none"> ▶ the first contract anniversary on or after the primary insured's 75th birthday, or ▶ the date of the primary insured's death. <p>Basic premiums for CPR are level and guaranteed. They do not vary by issue age, duration, sex, rating, underwriting class, base policy, or the number of children covered under the rider.</p> <p>SPECIAL NOTE: Since this rider automatically covers eligible children who are born or join the family after issue, premium payments for the CPR do not end when the youngest known covered child reaches age 25. It is the policy owner's responsibility to request the cancellation of the rider by calling his or her financial professional or the CSO. A reminder will be sent with the last conversion notice for the youngest child on record. The only premium refund will be the amount of premium applicable to the period beyond the effective date of cancellation.</p>
Policy Dividends	<p>The CPR is non-participating. No annual policy dividends will be paid on this rider.</p>
Coverage Period	<p>The coverage period for each dependent child ends on whichever event is earliest:</p> <ul style="list-style-type: none"> ▶ The end of the day before the first contract anniversary on or after the child's 25th birthday. ▶ The end of the day before the first contract anniversary on or after the primary insured's (insured parent's) 75th birthday. ▶ The end of the 90th day following the death of the primary insured. ▶ The end of the last day before the contract date of any other contract to which the insurance on the dependent child is converted or changed.

Conversion

The insurance on each child covered under this rider may be converted to a new life insurance policy. The insurance on each child's life may be converted only once and, once converted, all coverage under this rider on such child will end.

The policy owner may convert the rider coverage on each eligible child covered by the rider at the policy anniversary following the child's 18th, 22nd, or 25th birthday, provided the rider is in force at these times.

These conversion opportunities at ages 18, 22, and 25 will be pre-empted by a one-time opportunity for all covered children to convert when rider coverage terminates due to:

- ▶ the primary insured reaching age 75. (In this situation, the conversion may be requested two months before the contract anniversary on or following the primary insured's 75th birthday.)
- ▶ the death of the primary insured. (In this situation, the conversion can be requested during the 90-day period following the primary insured's death. At the end of the 90th day following the primary insured's death, coverage under the rider will cease.)

SPECIAL NOTE: Only the policy owner has the right to convert. If the insured and the policy owner are one and the same, and the insured dies, the right to convert will pass to the executor or administrator of the estate.

CONVERSION AMOUNTS

Minimum	Maximum
\$25,000	5 X amount of coverage on each child under the rider

To begin the conversion processing, the policy owner must contact the financial professional of record or the CSO within 30 days of the base policy's anniversary. A premium credit is available upon conversion. A notice will be sent to policy owners with a CPR reminding them that the time to exercise the conversion privilege is approaching. The notice will be sent 42 days before the first contract anniversary on or after each eligible child's 25th birthday. A similar notice will be sent 42 days before the first contract anniversary on or after the primary insured's 75th birthday. This notice will be sent to the financial professional of record at the same time it is sent to the policy owner.

To convert coverage following the death of the primary insured, the company must be notified of the death within 90 days thereafter.

Conversion Credit

A premium credit is applied to the first premium due on the new policy. This credit is equal to the lesser of \$1.00 for each full \$1,000 of face amount on the CPR, or \$1.00 for each full \$1,000 of face amount on the new policy.

Carrying Forward Rider Coverage upon Base Policy Conversions

If the child rider coverage is carried forward upon a full conversion of a [Term Elite,]Term Essential[,] or PruTerm WorkLife 65 base policy, then only the child rider offered on the new permanent policy will be available. For example, for a full conversion to PruLife® Custom Premier II, only the Children Level Term Rider (CLT) will be available.

If a CPR is attached to a [Term Elite,]Term Essential[,] or PruTerm WorkLife 65 policy and a partial conversion is performed, the client can choose to either maintain the CPR coverage on the remaining term policy or carry forward the child's coverage to the rider that is available on the new permanent policy, such as CLT on PruLife Custom Premier II. If coverage is carried forward to the CLT, then the CPR on the [Term Elite,]Term Essential[,] or PruTerm WorkLife 65 policy will be canceled.

Tax Considerations	The premium for the CPR is considered a Qualified Additional Benefit (QAB) and is added to the 7-Pay limit and included in premiums paid. (Note that MEC testing is not required when the base policy is a term contract.)
[Sales Support	Training Material ► PruXpress intranet website]
[Client Materials	► Term Essential [and Term Elite]Product Overview (0204997) ► PruTerm WorkLife 65 Product Overview (0211788)]
Note	This highlighter does not supersede contractual provisions.

[Term Elite,]Term Essential[,] and PruTerm WorkLife 65 are issued by Pruco Life Insurance Company in all states except New York, where, if available, they are issued by Pruco Life Insurance Company of New Jersey. The contract numbers are [PLTI-2008 for Term Elite,]PLTIC-2008 for Term Essential[,] and PLTUB-2011 for PruTerm WorkLife 65 and may be followed by a state code. The child rider included in a term policy is TB 182-2000 and may be followed by a state code.

PruLife Return of Premium Term is issued by Pruco Life Insurance Company in all states except New Jersey and New York, where it is issued by Pruco Life Insurance Company of New Jersey. Policy form number is PLTIR-2013. Riders are TB 165(15)-2011, TB 165(20)-2011, and TB 165(30)-2011 (in all states except Guam, where the rider numbers currently end in -2009). All are Prudential Financial companies, and each is solely responsible for its own financial condition and contractual obligations. Product availability varies by state.

PruLife Custom Premier II 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, and offered through Pruco Securities, LLC. Policy form # VULNLG-2014 or ICC14 VULNLG-2014; state variations may apply. The child rider included in this policy is either VL 182 B-2005 or VL 184 B-2005 and may be followed by a state code.

Investors should consider the investment objectives, risks, and charges and expenses carefully before investing in the contract and/or underlying portfolios. The prospectus of the contract and/or the underlying portfolios contains this information as well as other important information. [A copy of the prospectus may be obtained from www.prudential.com.] Your clients should read the prospectuses carefully before investing.

It is possible to lose money by investing in securities.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company and do not apply to the underlying investment options. 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.

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.

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