



PRULIFE® UNIVERSAL PLUS 2010 – REPRICED, ENHANCED, AND READY TO SELL!

LATEST UPDATE:
NEW PRODUCT
INFORMATION

Effective May 1, 2010, our revised UL Plus will offer improvements for both the consumer and you

Do you have clients looking for a universal life product that offers cash value accumulation potential, but don't want to be tied to the stock market? Then our newly repriced UL Plus is perfect for them – it offers conservative cash value growth with a choice of No-Lapse Guarantee protection periods. Plus, it has been improved to be better than ever!

New Improvements for the Consumer:

- ▶ **UL Plus** will offer improved 20th and 30th year cash values
- ▶ **Plus**, the potential for early cash value has been increased
 - ▶ We have reduced the minimum face amount of the Enhanced Cash Value Rider to \$250,000 (from \$500,000)
- ▶ **Plus**, a new no-cost rider – **MyNeeds Benefit**
 - ▶ This automatic rider waives surrender and/or withdrawal charges (if applicable) if an insured is confined to 'nursing home or hospice' care prescribed by a physician and requests a withdrawal from his/her UL Plus 2010 policy.
- ▶ **Plus**, the preferred loan spread will only be 5 basis points!

New Improvements for the Producer:

- ▶ Improved competitiveness – especially for 20th year cash value and overfunded scenarios
- ▶ **Plus**, higher max income solves
- ▶ **Plus**, increased Commission Target Premiums (CTP) & Tiered Commission Target Premiums (TCTP)
 - ▶ CTP will be increased by 10-15% (depending on face amount)
 - ▶ Our TCTP offers an additional opportunity for compensation by layering first year comp for highly funded cases

Clients looking for a life insurance policy that offers protection plus cash value potential?

Tell them about UL Plus!

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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.

PruLife Universal Plus 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 located in Newark, NJ.

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