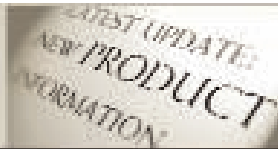




TERM ESSENTIAL® AND TERM ELITE® TRANSITION AND POLICY CHANGE RULES



In an effort to bring you the re-priced term rates early this year, a business decision was made to make the new term rates available with limited transition capability. When considering the impact to pending new business and future new business, please use the following transition rules.

Transition Rules for Term Essential and Term Elite

- ▶ If the application date¹ is prior to the state introduction date² of the repriced Term Essential or Term Elite, the previous version of Term Essential or Term Elite will be issued.
- ▶ If the application date is on or after the state introduction date, the repriced Term Essential or Term Elite will be issued. ***There will NOT be a transition period during which “old” rates can be requested if the application date is on or after the state introduction date.***
- ▶ COD cases that are placed after the state introduction date, but applied for prior to the state introduction dates, will receive the previous version of Term Essential or Term Elite.

Backdating

Normal backdating rules will apply, meaning that the policy can be backdated up to six months prior to the application date (except in Ohio, where it is 3 months). However, the determination of whether “old” or “new” rates apply is based on the application date as defined above, not the policy date.

For example, if the application date is on or after the state introduction date of the repriced term plan, a request to backdate to a date prior to the introduction date is permitted but the policy will be based on the “new” rates.

Please note that any backdating must be requested at the time the application is submitted.

(continued on back)

¹ Definition of “application date”

- For pre-paid cases, the application date is the check date or the date the Authorization, Acknowledgement and Limited Insurance Agreement form is signed, if the dates do not agree.
- For COD cases, the application date is the date the Authorization, Acknowledgement and Limited Insurance Agreement form is signed.
- For paper application cases, the application date is the date on the Signatures section of the application (i.e., signed at _____ on ___/___/___.)
(city/state) (month/day/year)

² Introduction date may vary by state.

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Prudential  Financial

Headline

Policy Changes

As a result of the decision to offer the repriced term early, the attained age replacement feature is not available. Due to this and until further notice, the following applies to replacements involving the new term rates:

- ▶ Both internal and external term-to-term product replacements can be submitted as new business **not** as an attained age change.

Note: Permanent-to-permanent internal replacements are not affected by this term rate change and can be submitted as either an attained age change or as new business.

The other feature that is unavailable is the coordination of policies option. We recognize the convenience this feature provides for you, however we are not able to offer it on the repriced term products.

Term Essential and Term Elite are issued by Pruco Life Insurance Company in all states except New York and New Jersey, where they are issued by Pruco Life Insurance Company of New Jersey, both located at 213 Washington Street, Newark, NJ 07102-2992. Both are Prudential Financial companies and each is solely responsible for its own financial condition and contractual obligations. The policy form number for Term Essential is PLTIC-2005 and the policy form number for Term Elite is PLTI-2005. Product availability varies by state.