

SERFF Tracking Number: PRUD-125843166 State: Arkansas
 Filing Company: Pruco Life Insurance Company State Tracking Number: 40430
 Company Tracking Number: IFSA-P-END-403(1/09)A
 TOI: A02.1G Group Annuities - Deferred Non- Sub-TOI: A02.1G.002 Flexible Premium
 Variable and Variable
 Product Name: P-END-403(1/09)
 Project Name/Number: P-END-403(1/09)/P-END-403(1/09)

Filing at a Glance

Company: Pruco Life Insurance Company
 Product Name: P-END-403(1/09) SERFF Tr Num: PRUD-125843166 State: ArkansasLH
 TOI: A02.1G Group Annuities - Deferred Non- SERFF Status: Closed State Tr Num: 40430
 Variable and Variable
 Sub-TOI: A02.1G.002 Flexible Premium Co Tr Num: IFSA-P-END- State Status: Approved-Closed
 403(1/09)A
 Filing Type: Form Co Status: IFSA Reviewer(s): Linda Bird
 Authors: John Witteman, Anthony Disposition Date: 10/09/2008
 Pereira, Carolyn Cargnel, Pamela
 Bonaparte-Golding
 Date Submitted: 10/03/2008 Disposition Status: Approved
 Implementation Date Requested: On Approval Implementation Date:
 State Filing Description:

General Information

Project Name: P-END-403(1/09) Status of Filing in Domicile: Pending
 Project Number: P-END-403(1/09) Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Group
 Submission Type: New Submission Group Market Size: Large
 Overall Rate Impact: Group Market Type: Discretionary
 Filing Status Changed: 10/09/2008
 State Status Changed: 10/09/2008 Deemer Date:
 Corresponding Filing Tracking Number:
 Filing Description:
 VIA: SERFF
 October 3, 2008

Honorable Julia Benafield Bowman

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Insurance Commissioner
Life and Health Division
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201

Attn: Claudia Meeks, Rates and Form Filings

Re: Pruco Life Insurance Company (Pruco, "we, "us")
NAIC No. 79227 FEIN No. 22-1944557

Correction of Prior Approved Forms:
Pruco Life Insurance Company: Form Number P-END-403(1/09),
SERFF Tracking Number: PRUD-125784891
Approved by the Department on August 26, 2008

Dear Ms. Meeks :

Pruco Life Insurance Company respectfully submits a corrected version of the above referenced Endorsement for your approval. We recently discovered that we inadvertently omitted Section 7 "Annuity Table," from our previous submission. We are submitting form number P-END-403(1/09)A, which now includes Section 7 to correct this matter.

To assist your review, we submit a "red-line" comparison document that indicates where the correction has been made to the previously approved version of the Endorsement. Pruco Life Insurance Company confirms that there are no additional changes to the form other than the form number. We apologize for the inconvenience caused by our error and would greatly appreciate your expedited review.

As we informed you in our previous filing, we reserve the right to alter the layout, color, sequential order, and typeface of the form. We confirm that any such change will be in conformance with your requirements.

We believe that these forms are exempt from any "Flesch Score" or state readability requirements or regulations, since

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these forms conform to the requirements under federal law. Thank you for your attention to this matter.

Sincerely,

Pamela Bonaparte-Golding
Contract Specialist
Phone: (203) 944-7544
Email: Pamela.Bonaparte-Golding@prudential.com
Fax: (203) 944-7737

Encs.

Company and Contact

Filing Contact Information

Anthony Pereira, Senior Compliance Analyst Anthony.Pereira@Prudential.com
One Corporate Drive (800) 628-6039 [Phone]
Shelton, CT 06484 (203) 944-7510[FAX]

Filing Company Information

Pruco Life Insurance Company CoCode: 79227 State of Domicile: Arizona
751 Broad Street Group Code: 304 Company Type: Life
Newark, NJ 07102-3777 Group Name: State ID Number:
(973) 802-6000 ext. [Phone] FEIN Number: 22-1944557

Filing Fees

Fee Required? Yes
Fee Amount: \$20.00
Retaliatory? Yes
Fee Explanation:
Per Company: No

SERFF Tracking Number: PRUD-125843166 State: Arkansas
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Variable and Variable
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Project Name/Number: P-END-403(1/09)/P-END-403(1/09)

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pruco Life Insurance Company	\$20.00	10/03/2008	22903106

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	10/09/2008	10/09/2008

SERFF Tracking Number: PRUD-125843166 *State:* Arkansas
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Disposition

Disposition Date: 10/09/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PRUD-125843166 *State:* Arkansas
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Company Tracking Number: IFSA-P-END-403(1/09)A
TOI: A02.1G Group Annuities - Deferred Non-Variable and Variable *Sub-TOI:* A02.1G.002 Flexible Premium
Product Name: P-END-403(1/09)
Project Name/Number: P-END-403(1/09)/P-END-403(1/09)

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Coverletter		Yes
Supporting Document	Redline		Yes
Form	403(b) Annuity Endorsement		Yes

PRUCO LIFE INSURANCE COMPANY
(A Prudential Financial Company)
[2999 North 44th Street, Suite 250
Phoenix, Arizona 85014]

403(b) Annuity Endorsement

The terms and conditions of this endorsement as set forth below are intended to apply to the Annuity attached hereto effective on the dates indicated and to qualify the Annuity as a tax deferred annuity under Section 403(b) of the Internal Revenue Code (the "Code"). The terms of this endorsement apply even if they do not agree with the other terms of this Annuity.

1. Nontransferability. The Annuity shall be nontransferable within the meaning of Code section 401(g) and the Treasury Regulations thereunder.
2. Limitation on contributions. Contributions made under a salary reduction agreement to this Annuity and any other 403(b) annuity contract owned by you shall not exceed the applicable annual limit under Code section 402(g), except as may otherwise be permitted under Code section 414(v).
3. Minimum required distributions. Except to the extent otherwise permitted by Treasury Regulations or other applicable law, the requirements of Code section 401(a)(9), including the minimum incidental death benefit requirements of Code section 401(a)(9)(G), shall apply to distributions from the Annuity in the manner applicable under Code section 403(b)(10).
4. Rollovers. A distributee may elect to have any portion of an eligible rollover distribution paid directly to an eligible retirement plan specified by the distributee in a direct rollover. For this purpose, the following definitions and rules apply:
 - (i) Eligible rollover distribution. An eligible rollover distribution is any distribution of all or any portion of the balance to the credit of the distributee, except that an eligible rollover distribution does not include: any distribution that is one of a series of substantially equal periodic payments (not less frequently than annually) made for the life (or life expectancy) of the distributee or the joint lives (or joint life expectancies) of the distributee and the distributee's designated beneficiary, or for a specified period of ten years or more; any distribution to the extent such distribution is required under Code section 401(a)(9) as made applicable by Code section 403(b)(10); any distribution made upon the hardship of the employee; and any other amounts designated in applicable federal tax guidance. The term eligible rollover distribution shall not include the portion of any distribution that is not includible in gross income except to the extent that such amount is paid directly to an eligible retirement plan that is an individual retirement account described in Code section 408(a), an individual retirement annuity described in Code section 408(b), or an annuity described in Code section 403(b) or qualified trust described in Code section 401(a) and such annuity or trust agrees to separately account for such amounts so transferred, including separately accounting for the portion of such distribution that is includible in gross income and the portion that is not so includible.
 - (ii) Eligible Retirement Plan. An eligible retirement plan is an individual retirement account described in Code section 408(a), an individual retirement annuity described in Code section 408(b), an annuity plan described in Code sections 403(a) or 403(b), a qualified trust described in Code section 401(a), or an eligible deferred compensation plan described in Code section 457(b) which is maintained by an eligible governmental employer described in Code section 457(e)(1)(A), that accepts the distributee's eligible rollover distribution.

- (iii) Distributee. You are a distributee whether you are an employee or former employee. In addition, your surviving spouse or your spouse or former spouse who is the alternate payee under a qualified domestic relations order, as defined in ERISA section 206(d), are distributees with regard to the interest of the spouse or former spouse.
- (iv) Nonspouse Beneficiary. To the extent permitted by Code section 402(c)(11) and applicable federal tax guidance thereunder, a direct trustee-to-trustee transfer may be made to an individual retirement account described in Code section 408(a) or an individual retirement annuity described in Code section 408(b) of an individual who is your designated beneficiary but who is not your surviving spouse if such transfer would be an eligible rollover distribution but for that the distribution is not being made to you or your surviving spouse.
- (v) Direct Rollover. A direct rollover is a payment by the plan to the eligible retirement plan specified by the distributee.

5. Distribution Restrictions

- (i) Salary reduction contributions. Except to the extent otherwise permitted or limited by Treasury Regulations or other applicable law, contributions to the Annuity made pursuant to a salary reduction agreement and earnings related thereto may be distributed only:
 - i. After the owner attains age 59 ½,
 - ii. After the owner has a severance from employment,
 - iii. After the owner dies,
 - iv. After the owner becomes disabled within the meaning of Code section 72(m)(7),
 - v. After the owner experiences a hardship within the meaning of Code section 403(b)(11)(B) (in which case the distribution may not include earnings), or
 - vi. After termination of the plan of which this Annuity is a part.
- (ii) Nonelective employer contributions. Except to the extent otherwise permitted or limited by Treasury Regulations or other applicable law, for Annuities issued on or after January 1, 2009, nonelective contributions to the Annuity made by your employer may be distributed only:
 - i. After two years have elapsed since the nonelective contribution was made,
 - ii. After the owner attains age 59 ½,
 - iii. After the owner has a severance from employment,
 - iv. After the owner dies,
 - v. After the owner becomes disabled within the meaning of Code section 72(m)(7),
 - vi. After the owner experiences a hardship within the meaning of Code section 403(b)(11)(B), or
 - vii. After termination of the plan of which this Annuity is a part.

6. ERISA

If this Annuity is part of an employee benefit plan which is subject to Title 1 of ERISA, or if this Annuity contains amounts transferred from a plan which was subject to Title 1 of ERISA, your employer shall take all such actions as are necessary to assure that the Annuity is administered in compliance therewith, including but not limited to compliance with the reporting and disclosure requirements of ERISA, and that any distributions from this Annuity or from such transferred amounts, as applicable, and any Beneficiary designations, shall be subject to the joint and survivor annuity requirements and pre-retirement survivor annuity requirements of ERISA section 205 to the extent applicable. We are under no obligation to determine whether Title 1 of ERISA is applicable to the Annuity. Any determination in that regard shall be the sole responsibility of your employer, and we shall be entitled to rely on that determination by your employer. We are entitled to regard the Annuity as not subject to Title 1 of ERISA unless notified otherwise in Good Order by your employer.

7. Annuity Table. This Endorsement amends your Annuity as follows:

- (a) All references to sex differentiation are eliminated.
- (b) The following Option 2 Annuity Table replaces the corresponding Annuity Table currently appearing in your Annuity. The Annuity Payment Table below is used to compute the minimum monthly amount of a life annuity payment with 10 payments certain per \$1,000 applied. We used Annuity 2000 Valuation Mortality Table, less two years, with projected mortality improvements (modified scale G), and an interest rate of [3]% per year in preparing the Annuity Payment Table.

Option 2 – Life Income Annuity with 120 Months Certain Period

Table 3 – Fixed Life Income Annuity with 120 Months Certain Period					
Adjusted Age	Monthly Rate	Adjusted Age	Monthly Rate	Adjusted Age	Monthly Rate
[41	3.28	61	4.39	81	7.40
42	3.32	62	4.48	82	7.60
43	3.35	63	4.58	83	7.79
44	3.39	64	4.68	84	7.98
45	3.43	65	4.79	85	8.16
46	3.47	66	4.90	86	8.33
47	3.51	67	5.02	87	8.49
48	3.55	68	5.15	88	8.64
49	3.60	69	5.28	89	8.78
50	3.65	70	5.42	90	8.90
51	3.70	71	5.57	91	9.01
52	3.76	72	5.72	92	9.11
53	3.81	73	5.89	93	9.20
54	3.87	74	6.06	94	9.27
55	3.93	75	6.23	95	9.34]
56	4.00	76	6.42		
57	4.07	77	6.61		
58	4.14	78	6.80		
59	4.22	79	7.00		
60	4.30	80	7.20		

PRUCO LIFE INSURANCE COMPANY



[_____]
Secretary

SERFF Tracking Number: PRUD-125843166 *State:* Arkansas
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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Review Status:
Satisfied -Name: Certification/Notice 10/02/2008
Comments:
Attachment:
AR - 7.pdf

Review Status:
Satisfied -Name: Coverletter 10/02/2008
Comments:
Attachment:
PRUCO 403(b)A cover let-PRUCO.pdf

Review Status:
Satisfied -Name: Redline 10/02/2008
Comments:
Attachment:
P-END-403(1-09)A redline.pdf

**Prudential Annuities Life Assurance Corporation
One Corporate Drive
Shelton, CT 06484**

STATE OF ARKANSAS

CERTIFICATION OF COMPLIANCE

I hereby certify that Prudential Annuities Life Assurance Company complies with the requirements of Rules and Regulation #34 of the Arkansas Insurance Department regarding our Form No. P-END-403(1/09)A.



Suzanne Hurel –Vice President, Contracts

October 2, 2008
Date

VIA: SERFF

October 3, 2008

Honorable Julia Benafield Bowman
Insurance Commissioner
Life and Health Division
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201

Attn: Claudia Meeks, Rates and Form Filings

Re: Pruco Life Insurance Company (Pruco, "we, "us")
NAIC No. 79227 FEIN No. 22-1944557

Correction of Prior Approved Forms:

Pruco Life Insurance Company: Form Number P-END-403(1/09),
SERFF Tracking Number: PRUD-125784891
Approved by the Department on August 26, 2008

Dear Ms. Meeks:

Pruco Life Insurance Company respectfully submits a corrected version of the above referenced Endorsement for your approval. We recently discovered that we inadvertently omitted Section 7 "Annuity Table," from our previous submission. We are submitting form number P-END-403(1/09)A, which now includes Section 7 to correct this matter.

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Sincerely,



Pamela Bonaparte-Golding
Contract Specialist
Phone: (203) 944-7544
Email: Pamela.Bonaparte-Golding@prudential.com
Fax: (203) 944-7737

Encs.

PRUCO LIFE INSURANCE COMPANY
(A Prudential Financial Company)
[2999 North 44th Street, Suite 250
Phoenix, Arizona 85014]

403(b) Annuity Endorsement

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1. Nontransferability. The Annuity shall be nontransferable within the meaning of Code section 401(g) and the Treasury Regulations thereunder.
2. Limitation on contributions. Contributions made under a salary reduction agreement to this Annuity and any other 403(b) annuity contract owned by you shall not exceed the applicable annual limit under Code section 402(g), except as may otherwise be permitted under Code section 414(v).
3. Minimum required distributions. Except to the extent otherwise permitted by Treasury Regulations or other applicable law, the requirements of Code section 401(a)(9), including the minimum incidental death benefit requirements of Code section 401(a)(9)(G), shall apply to distributions from the Annuity in the manner applicable under Code section 403(b)(10).
4. Rollovers. A distributee may elect to have any portion of an eligible rollover distribution paid directly to an eligible retirement plan specified by the distributee in a direct rollover. For this purpose, the following definitions and rules apply:
 - (i) Eligible rollover distribution. An eligible rollover distribution is any distribution of all or any portion of the balance to the credit of the distributee, except that an eligible rollover distribution does not include: any distribution that is one of a series of substantially equal periodic payments (not less frequently than annually) made for the life (or life expectancy) of the distributee or the joint lives (or joint life expectancies) of the distributee and the distributee's designated beneficiary, or for a specified period of ten years or more; any distribution to the extent such distribution is required under Code section 401(a)(9) as made applicable by Code section 403(b)(10); any distribution made upon the hardship of the employee; and any other amounts designated in applicable federal tax guidance. The term eligible rollover distribution shall not include the portion of any distribution that is not includible in gross income except to the extent that such amount is paid directly to an eligible retirement plan that is an individual retirement account described in Code section 408(a), an individual retirement annuity described in Code section 408(b), or an annuity described in Code section 403(b) or qualified trust described in Code section 401(a) and such annuity or trust agrees to separately account for such amounts so transferred, including separately accounting for the portion of such distribution that is includible in gross income and the portion that is not so includible.
 - (ii) Eligible Retirement Plan. An eligible retirement plan is an individual retirement account described in Code section 408(a), an individual retirement annuity described in Code section 408(b), an annuity plan described in Code sections 403(a) or 403(b), a qualified trust described in Code section 401(a), or an eligible deferred compensation plan described in Code section 457(b) which is maintained by an eligible governmental employer described in Code section 457(e)(1)(A), that accepts the distributee's eligible rollover distribution.

- (iii) Distributee. You are a distributee whether you are an employee or former employee. In addition, your surviving spouse or your spouse or former spouse who is the alternate payee under a qualified domestic relations order, as defined in ERISA section 206(d), are distributees with regard to the interest of the spouse or former spouse.
- (iv) Nonspouse Beneficiary. To the extent permitted by Code section 402(c)(11) and applicable federal tax guidance thereunder, a direct trustee-to-trustee transfer may be made to an individual retirement account described in Code section 408(a) or an individual retirement annuity described in Code section 408(b) of an individual who is your designated beneficiary but who is not your surviving spouse if such transfer would be an eligible rollover distribution but for that the distribution is not being made to you or your surviving spouse.
- (v) Direct Rollover. A direct rollover is a payment by the plan to the eligible retirement plan specified by the distributee.

5. Distribution Restrictions

- (i) Salary reduction contributions. Except to the extent otherwise permitted or limited by Treasury Regulations or other applicable law, contributions to the Annuity made pursuant to a salary reduction agreement and earnings related thereto may be distributed only:
 - i. After the owner attains age 59 ½,
 - ii. After the owner has a severance from employment,
 - iii. After the owner dies,
 - iv. After the owner becomes disabled within the meaning of Code section 72(m)(7),
 - v. After the owner experiences a hardship within the meaning of Code section 403(b)(11)(B) (in which case the distribution may not include earnings), or
 - vi. After termination of the plan of which this Annuity is a part.
- (ii) Nonelective employer contributions. Except to the extent otherwise permitted or limited by Treasury Regulations or other applicable law, for contracts issued on or after January 1, 2009, nonelective contributions to the Annuity made by your employer may be distributed only:
 - i. After two years have elapsed since the nonelective contribution was made,
 - ii. After the owner attains age 59 ½,
 - iii. After the owner has a severance from employment,
 - iv. After the owner dies,
 - v. After the owner becomes disabled within the meaning of Code section 72(m)(7),
 - vi. After the owner experiences a hardship within the meaning of Code section 403(b)(11)(B), or
 - vii. After termination of the plan of which this Annuity is a part.

6. ERISA

If this Annuity is part of an employee benefit plan which is subject to Title 1 of ERISA, or if this Annuity contains amounts transferred from a plan which was subject to Title 1 of ERISA, your employer shall take all such actions as are necessary to assure that the Annuity is administered in compliance therewith, including but not limited to compliance with the reporting and disclosure requirements of ERISA, and that any distributions from this Annuity or from such transferred amounts, as applicable, and any Beneficiary designations, shall be subject to the joint and survivor annuity requirements and pre-retirement survivor annuity requirements of ERISA section 205 to the extent applicable. We are under no obligation to determine whether Title 1 of ERISA is applicable to the Annuity. Any determination in that regard shall be the sole responsibility of your employer, and we shall be entitled to rely on that determination by your employer. We are entitled to regard the Annuity as not subject to Title 1 of ERISA unless notified otherwise In Writing by your employer.

7. Annuity Table. This Endorsement amends your Annuity as follows:

(a) All references to sex differentiation are eliminated.

(b) The following Option 2 Annuity Table replaces the corresponding Annuity Table currently appearing in your Annuity. The Annuity Payment Table below is used to compute the minimum monthly amount of a life annuity payment with 10 payments certain per \$1,000 applied. We used Annuity 2000 Valuation Mortality Table, less two years, with projected mortality improvements (modified scale G), and an interest rate of [3]% per year in preparing the Annuity Payment Table.

Option 2 – Life Income Annuity with 120 Months Certain Period

<u>Table 3 – Fixed Life Income Annuity with 120 Months Certain Period</u>					
<u>Adjusted Age</u>	<u>Monthly Rate</u>	<u>Adjusted Age</u>	<u>Monthly Rate</u>	<u>Adjusted Age</u>	<u>Monthly Rate</u>
<u>41</u>	<u>3.28</u>	<u>61</u>	<u>4.39</u>	<u>81</u>	<u>7.40</u>
<u>42</u>	<u>3.32</u>	<u>62</u>	<u>4.48</u>	<u>82</u>	<u>7.60</u>
<u>43</u>	<u>3.35</u>	<u>63</u>	<u>4.58</u>	<u>83</u>	<u>7.79</u>
<u>44</u>	<u>3.39</u>	<u>64</u>	<u>4.68</u>	<u>84</u>	<u>7.98</u>
<u>45</u>	<u>3.43</u>	<u>65</u>	<u>4.79</u>	<u>85</u>	<u>8.16</u>
<u>46</u>	<u>3.47</u>	<u>66</u>	<u>4.90</u>	<u>86</u>	<u>8.33</u>
<u>47</u>	<u>3.51</u>	<u>67</u>	<u>5.02</u>	<u>87</u>	<u>8.49</u>
<u>48</u>	<u>3.55</u>	<u>68</u>	<u>5.15</u>	<u>88</u>	<u>8.64</u>
<u>49</u>	<u>3.60</u>	<u>69</u>	<u>5.28</u>	<u>89</u>	<u>8.78</u>
<u>50</u>	<u>3.65</u>	<u>70</u>	<u>5.42</u>	<u>90</u>	<u>8.90</u>
<u>51</u>	<u>3.70</u>	<u>71</u>	<u>5.57</u>	<u>91</u>	<u>9.01</u>
<u>52</u>	<u>3.76</u>	<u>72</u>	<u>5.72</u>	<u>92</u>	<u>9.11</u>
<u>53</u>	<u>3.81</u>	<u>73</u>	<u>5.89</u>	<u>93</u>	<u>9.20</u>
<u>54</u>	<u>3.87</u>	<u>74</u>	<u>6.06</u>	<u>94</u>	<u>9.27</u>
<u>55</u>	<u>3.93</u>	<u>75</u>	<u>6.23</u>	<u>95</u>	<u>9.34</u>
<u>56</u>	<u>4.00</u>	<u>76</u>	<u>6.42</u>		
<u>57</u>	<u>4.07</u>	<u>77</u>	<u>6.61</u>		
<u>58</u>	<u>4.14</u>	<u>78</u>	<u>6.80</u>		
<u>59</u>	<u>4.22</u>	<u>79</u>	<u>7.00</u>		
<u>60</u>	<u>4.30</u>	<u>80</u>	<u>7.20</u>		

PRUCO LIFE INSURANCE COMPANY



[_____]

Secretary