

SERFF Tracking Number: PRUD-125688309 State: Arkansas
Filing Company: Pruco Life Insurance Company State Tracking Number: 39486
Company Tracking Number: PLI 518-2008-JSAR
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: PLI 518-2008
Project Name/Number: PLI 518-2008 /

Filing at a Glance

Company: Pruco Life Insurance Company

Product Name: PLI 518-2008

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

SERFF Tr Num: PRUD-125688309 State: ArkansasLH

SERFF Status: Closed State Tr Num: 39486

Co Tr Num: PLI 518-2008-JSAR State Status: Approved-Closed

Co Status: IIGL Reviewer(s): Linda Bird

Authors: Marcelle Chapman, Susan Disposition Date: 07/03/2008

Eckler-Kerns, Rozelyn Hayes,

David Koonce, Eula Quailes, John

Steiniger, Genetta Williams

Date Submitted: 07/01/2008

Disposition Status: Approved

Implementation Date Requested: 08/15/2008

Implementation Date:

State Filing Description:

General Information

Project Name: PLI 518-2008

Project Number:

Requested Filing Mode: File & Use

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: This form has been submitted to our Domicile State, Arizona, and is currently under review.

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 07/03/2008

State Status Changed: 07/03/2008

Corresponding Filing Tracking Number: PLI 518-2008-JSAR

Market Type: Individual

Group Market Size:

Group Market Type:

Filing Description:

In Re: NAIC # 30479227

Deemer Date:

Pruco Life Insurance Company

Company # 79227

SERFF Tracking Number: PRUD-125688309 State: Arkansas
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Project Name/Number: PLI 518-2008 /

Individual Life

Form Number: PLI 518-2008

Dear Commissioner:

We enclose the following form for filing:

PLI 518-2008 Rider for Excess Loan Protection

This new form is an optional rider, which will only be available at issue for policies that elect the Guideline Premium Test (GPT). The rider provides that we will waive any monthly charges or unpaid loan interest that would otherwise cause the contract debt to exceed the cash value. When the rider is exercised, we will deduct a one-time charge from the contract fund. The amount of that charge will be described under Adjustments to the Contract Fund as, "subtracting a single charge for Rider for Excess Loan Protection (Rider PLI 518) when the rider is exercised of no more than 3.5% of the contract fund." There is no charge if the rider is not exercised.

We plan to introduce this rider in August for use with our approved flexible premium variable universal life policies, and we also plan to use this rider in December with our approved flexible premium universal life policy.

The form is submitted in final print and is subject to only minor modification in paper size and stock, ink, border, Company logo and adaptation to computer printing.

The filing fee in the amount of \$20.00 has been sent EFT.

If you have any questions, please call me toll-free at (888)-800-8244, or contact me via e-mail at John.Steiniger@Prudential.com.

Company and Contact

Filing Contact Information

John Steiniger, Second Vice President
Individual Insurance Group

John.Steiniger@Prudential.com
(973) 802-6104 [Phone]

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Project Name/Number: PLI 518-2008 /

Newark, NJ 07102-2992

(973) 367-8134[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

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Filing Fees

Fee Required? Yes
Fee Amount: \$20.00
Retaliatory? No
Fee Explanation: \$20.00 per form w/o policy
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pruco Life Insurance Company	\$20.00	07/01/2008	21176572

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	07/03/2008	07/03/2008

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Disposition

Disposition Date: 07/03/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Cover Letter		Yes
Form	RIDER FOR EXCESS LOAN PROTECTION		Yes

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Form Schedule

Lead Form Number: PLI 518-2008

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	PLI 518-2008	Policy/Cont Rider for Fraternal EXCESS LOAN PROTECTION Certificate: Amendment, Insert Page, Endorsement or Rider	Initial			PLI 518-2008 6-26-08.pdf

RIDER FOR EXCESS LOAN PROTECTION

This benefit is a part of this contract only if it is listed on a contract data page.

Rider Benefit

After the rider is exercised, we will waive any monthly charges or unpaid loan interest that would otherwise cause the contract debt to exceed the cash value (see Excess Contract Debt Default). This contract will not enter default (see Default) after the rider is exercised. You may exercise the rider only after all of the conditions stated below are met.

Benefit Charges

When the rider is exercised, we will deduct a one-time charge from the contract fund. The amount of that charge is described under Adjustments to the Contract Fund. There is no charge if the rider is not exercised.

Conditions

Your right to exercise this rider is subject to all of these conditions:

1. Your request to exercise the rider must be dated on or after the later of (a) the fifteenth contract anniversary and (b) the contract anniversary on or after the Insured's 75th birthday. If the contract to which this rider is attached is a survivorship contract, your request to exercise the rider must be dated on or after the later of (a) the fifteenth contract anniversary and (b) the contract anniversary on or after the younger Insured's 75th birthday.
2. Contract debt (see Contract Debt) must be greater than the basic insurance amount.
3. Contract debt must be equal to or greater than 95% of the cash value.
4. There must be sufficient net cash value (cash value less contract debt) to pay the one-time benefit charge.
5. The death benefit qualification test you elected for this contract must be the guideline premium test. This election is made at the time of this contract is issued and may not be changed.
6. This contract must not be a modified endowment contract.
7. Exercising the rider must not cause this contract to become a modified endowment contract or cause this contract to fail to qualify as life insurance under the applicable tax law (see Applicable Tax Law).

Exercising the Rider

If all of the above conditions are satisfied, you may request to exercise the rider by submitting a written request in a form that meets our needs. The exercise of the rider will be effective on the monthly date on or after the date we receive your written request at our Home Office. Your request to exercise this rider is irrevocable.

Effect on the Contract

Once the rider is exercised, all of the following apply:

1. You may not make any further withdrawals.
2. You may not make any further increases or decreases to the basic insurance amount.
3. You may not make any further premium payments.
4. You may not make any further changes to the type of death benefit.
5. If the contract to which this rider is attached is a variable contract, any amounts in the variable investment options will be transferred to the fixed investment option and you may not make any further transfers out of the fixed investment option.
6. Any riders and benefits and their associated charges will terminate.

Effect on the Basic Insurance Amount

On the date the rider is exercised, the basic insurance amount will be changed to equal the type A death benefit (see Death Benefit).

Effect on the Death Benefit

On and after the date the rider is exercised, the death benefit will be the greater of (a) the type A death benefit (see Death Benefit) and (b) the amount of contract debt multiplied by the attained age factor that applies. The attained age factors are shown in the contract data pages.

Termination

This benefit will end on the earliest of:

1. the end of the grace period if the contract is in default;
2. the contract anniversary immediately following the Insured's 121st birthday or, if the contract to which this rider is attached is a survivorship contract, the contract anniversary immediately following the younger Insured's 121st birthday;
3. the date the contract ends for any other reason.

Rider attached to and made part of this contract on the contract date.

Pruco Life Insurance Company,

By: **Thomas C. Castano**

Secretary

<i>SERFF Tracking Number:</i>	<i>PRUD-125688309</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Pruco Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39486</i>
<i>Company Tracking Number:</i>	<i>PLI 518-2008-JSAR</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>PLI 518-2008</i>		
<i>Project Name/Number:</i>	<i>PLI 518-2008 /</i>		

Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice

06/09/2008

Comments:

Attached is the compliance certification

Attachment:

AR Cert of Compliance.pdf

Review Status:

Satisfied -Name: Cover Letter

07/01/2008

Comments:

Attached is the Cover Letter.

Attachment:

Arkansas letter.pdf

Certificate of Compliance with Arkansas Rule and Regulation 19

Insurer: Pruco Life Insurance Company

Form Number(s): PLI 518-2008

I hereby certify that the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19.

John Steiniger

Signature of Company Officer

John Steiniger

Name

Assistant Vice President

Title

05/22/2008

Date



John Steiniger, CLU ChFC, FLMI, AIRC, ACS
Assistant Vice President

Pruco Life Insurance Company
213 Washington Street, Newark NJ 07102-2992
Tel 888 800-8244, 973 802-6104
Fax 973 367-8134
John.steiniger@prudential.com

July 1, 2008

Hon. Julie Benafield Bowman
Commissioner of Insurance
Department of Insurance
1200 W. 3rd Street
Little Rock, Arkansas 72201-1904

Attention: Mr. John Shields
Individual Insurance
Life and Annuities

In Re: NAIC # 30479227

Pruco Life Insurance Company
Company # 79227
Individual Life
Form Number: PLI 518-2008

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We enclose the following form for filing:

PLI 518-2008 Rider for Excess Loan Protection

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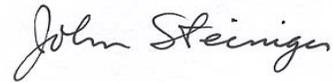
We plan to introduce this rider in August for use with our approved flexible premium variable universal life policies, and we also plan to use this rider in December with our approved flexible premium universal life policy.

The form is submitted in final print and is subject to only minor modification in paper size and stock, ink, border, Company logo and adaptation to computer printing.

The filing fee in the amount of \$20.00 has been sent EFT.

If you have any questions, please call me toll-free at (888)-800-8244, or contact me via e-mail at John.Steiniger@Prudential.com.

Sincerely,

A handwritten signature in black ink that reads "John Steiniger". The signature is written in a cursive style with a large initial "J" and "S".