

SERFF Tracking Number: PRUD-126153738 State: Arkansas
Filing Company: Pruco Life Insurance Company State Tracking Number: 42399
Company Tracking Number: SP HORIZON GMIR
TOI: A071 Individual Annuities - Special Sub-TOI: A071.002 Modified Guaranteed
Product Name: SP HORIZON GMIR
Project Name/Number: SP HORIZON GMIR/SP HORIZON GMIR

Filing at a Glance

Company: Pruco Life Insurance Company

Product Name: SP HORIZON GMIR

TOI: A071 Individual Annuities - Special

Sub-TOI: A071.002 Modified Guaranteed

Filing Type: Form

SERFF Tr Num: PRUD-126153738 State: Arkansas

SERFF Status: Closed-Accepted State Tr Num: 42399

For Informational Purposes

Co Tr Num: SP HORIZON GMIR State Status: Filed-Closed

Reviewer(s): Linda Bird

Authors: John Witteman, Anthony Disposition Date: 05/19/2009

Pereira, Carolyn Cargnel, Pamela

Bonaparte-Golding

Date Submitted: 05/19/2009

Disposition Status: Accepted For
Informational Purposes

Implementation Date:

Implementation Date Requested: 07/06/2009

State Filing Description:

General Information

Project Name: SP HORIZON GMIR

Project Number: SP HORIZON GMIR

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 05/19/2009

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 05/19/2009

Created By: Pamela Bonaparte-Golding

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Pamela Bonaparte-Golding

Filing Description:

VIA SERFF

May 15, 2009

Honorable Julia Benafield Bowman, Insurance Commissioner

Life and Health Division

Arkansas Insurance Department

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Product Name: SP HORIZON GMIR
Project Name/Number: SP HORIZON GMIR/SP HORIZON GMIR
200 West Third Street
Little Rock, AR 72201

Attn Claudia Meeks, Rates and Form Filings

RE: Pruco Life Insurance Company ("Pruco," "we," "us")
NAIC No.: 304-79227 FEIN No.: 22-1944557
Informational Filing – Indexed Guaranteed Minimum Interest Rate
Actuarial Memorandum for Contract Form MVA-2002

EXPEDITED ACKNOWLEDGEMENT REQUESTED:
Target Date for Launch of Indexing Methodology: July 6, 2009

Dear Ms. Meeks:

Several years ago the state's nonforfeiture law for individual deferred annuities was revised to permit the use of an Indexing Methodology with respect to the Guaranteed Minimum Interest Rate shown in such annuity contracts. We now wish to implement the Indexing Methodology with respect to new issues of Market Value Adjustment Contract Form MVA-2002 (an individual deferred annuity contract approved by the Department on September 19, 2002).

Therefore, we are submitting, for information, a revised Actuarial Memorandum applicable to this contract form. This Actuarial Memorandum explains the Indexing Methodology we intend to implement. The Guaranteed Minimum Interest Rate was shown as a variable (bracketed) item in the schedule pages of this contract. Use of the Indexing Methodology will change only the Guaranteed Minimum Interest Rate value within the brackets.

Since the target day for launching the Indexing Methodology is July 6, 2009, your expedited acknowledgement of this informational notification is greatly appreciated. If we do not receive acknowledgement from your Department by June 30, 2009, we will assume your Department has no issues.

Please contact the undersigned as indicated below if you have any questions or require additional information.

Very truly yours,

Pamela Bonaparte-Golding
Contract Specialist
Phone: (203) 944-7544
Email: pamela.bonaparte-golding@prudential.com

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 Fax: (203) 944-7737

Enclosures

Company and Contact

Filing Contact Information

Anthony Pereira, Senior Compliance Analyst Anthony.Pereira@Prudential.com
 One Corporate Drive 800-628-6039 [Phone] 57146 [Ext]
 P.O. Box 883 203-944-7510 [FAX]
 Shelton, CT 06484

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: \$25.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|------------------------------|---------|----------------|---------------|
| Pruco Life Insurance Company | \$25.00 | 05/19/2009 | 27970486 |

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Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|--|------------|------------|----------------|
| Accepted For Linda Bird Informational Purposes | | 05/19/2009 | 05/19/2009 |

SERFF Tracking Number: PRUD-126153738 *State:* Arkansas
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Disposition

Disposition Date: 05/19/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

| | | | |
|---------------------------------|--|-------------------------------|-------------------------------------|
| <i>SERFF Tracking Number:</i> | <i>PRUD-126153738</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>Pruco Life Insurance Company</i> | <i>State Tracking Number:</i> | <i>42399</i> |
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| <i>Project Name/Number:</i> | <i>SP HORIZON GMIR/SP HORIZON GMIR</i> | | |

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|----------------------------|--------------------------------|-----------------------------|----------------------|
| Supporting Document | Flesch Certification | | Yes |
| Supporting Document | Application | | No |
| Supporting Document | Life & Annuity - Acturial Memo | | No |
| Supporting Document | Cover Letter | | Yes |

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Supporting Document Schedules

| | Item Status: | Status Date: |
|--|--------------|--------------|
| Satisfied - Item: Flesch Certification Comments: Attachment: AR-readability Cert.pdf | | |

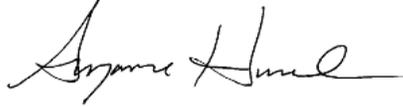
| | Item Status: | Status Date: |
|--|--------------|--------------|
| Bypassed - Item: Application Bypass Reason: Not Applicable - not a policy filing. Comments: | | |

| | Item Status: | Status Date: |
|---|--------------|--------------|
| Satisfied - Item: Cover Letter Comments: Attachment: Horizon GMIR Informational Letter on letterhead AR.pdf | | |

PRUCO LIFE INSURANCE COMPANY

**STATE OF ARKANSAS
CERTIFICATION**

I have reviewed or supervised the review of the policy forms contained in this filing and hereby certify that they are in compliance with and the readability standards and that the score meets the minimum reading ease score in your state.

A handwritten signature in black ink, appearing to read "Suzanne Hurel". The signature is fluid and cursive, with a long horizontal stroke at the end.

Suzanne Hurel
Vice President, Contracts

Date: May 15, 2009



Prudential Annuities
1 Corporate Dr
Shelton, CT 06484
Tel 800-752-6342
Fax 203-944-7737

A business of Prudential Financial, Inc.

VIA SERFF

May 15, 2009

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

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