

SERFF Tracking Number: PRUD-126214506 State: Arkansas  
Filing Company: Pruco Life Insurance Company State Tracking Number: 43025  
Company Tracking Number: IIGL-PLI 600-2009-DCAR  
TOI: L06I Individual Life - Variable Sub-TOI: L06I.002 Single Life - Flexible Premium  
Product Name: PLI 600-2009  
Project Name/Number: Endorsement Filing/PLI 600-2009

## Filing at a Glance

Company: Pruco Life Insurance Company

Product Name: PLI 600-2009

TOI: L06I Individual Life - Variable

Sub-TOI: L06I.002 Single Life - Flexible  
Premium

Filing Type: Form

SERFF Tr Num: PRUD-126214506 State: Arkansas

SERFF Status: Closed-Approved-  
Closed State Tr Num: 43025

Co Tr Num: IIGL-PLI 600-2009-  
DCAR State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 07/29/2009

Authors: Diane Barrios, Marcelle

Chapman, David Collier, Susan

Eckler-Kerns, Rozelyn Hayes,

David Koonce, Gil Ortiz, Eula

Armstrong, John Steiniger, Genetta

Williams

Date Submitted: 07/23/2009

Disposition Status: Approved-  
Closed  
Implementation Date:

Implementation Date Requested:

State Filing Description:

## General Information

Project Name: Endorsement Filing

Project Number: PLI 600-2009

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 07/29/2009

Deemer Date:

Submitted By: Gil Ortiz

Filing Description:

Endorsement Filing

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Form is under  
review in our Home State, Arizona.

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 07/29/2009

Created By: Gil Ortiz

Corresponding Filing Tracking Number:

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## Company and Contact

### Filing Contact Information

David Collier, Second Vice President David.Collier@Prudential.com  
 Individual Insurance Group 888-800-8244 [Phone]  
 213 Washington Street 973-367-8143 [FAX]  
 Newark, NJ 07102-2992

### 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.  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pruco Life Insurance Company	\$20.00	07/23/2009	29401299

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	07/29/2009	07/29/2009

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## **Disposition**

Disposition Date: 07/29/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		Yes
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Life & Annuity - Acturial Memo		No
<b>Supporting Document</b>	Compliance Certification		Yes
<b>Supporting Document</b>	Cover Letter		Yes
<b>Form</b>	Endorsement		Yes

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## Form Schedule

### Lead Form Number: PLI 600-2009

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	PLI 600-2009	Other	Endorsement	Initial		60.900	PLI 600-2009 - Basic Endorsement.pdf

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## ENDORSEMENTS

(Only we can endorse this contract.)

This endorsement is attached to and made part of the contract on the contract date:

The **Ownership** provision shall be replaced by the following:

**Ownership** - Unless a different owner is named in the application, the owner of the contract is the Insured. If a different owner is named, we will show that owner in an endorsement to the contract. This ownership arrangement will remain in effect unless you ask us to change it.

You may request to change the ownership of the contract by sending us a request in a form that meets our needs. We may ask you to send us the contract to be endorsed. We reserve the right to refuse a proposed change of owner on a non-discriminatory basis. If we receive your request in a form that meets our needs and the contract if we ask for it, and if we approve the proposed change of owner we will file and record the change, and it will take effect as of the date you signed the request.

While the Insured is living, the owner alone is entitled to any contract benefit and value, and to the exercise of any right and privilege granted by the contract or by us.

The **Assignment** provision shall be replaced by the following:

**Assignment** - You may assign this Contract, but we will not be bound by an assignment unless it is in writing and has been accepted and recorded by us. We reserve the right to refuse assignments on a non-discriminatory basis. We are not obliged to see that an assignment is valid or sufficient. This contract may not be assigned to any employee benefit plan or program without our consent. This contract may not be assigned if such assignment would violate any federal, state, or local law or regulation prohibiting sex distinct rates for insurance.

Pruco Life Insurance Company,

By

A handwritten signature in black ink, appearing to be "Thomas J. ...", is written over a large, light gray watermark that reads "SPECIMEN".

Secretary

<i>SERFF Tracking Number:</i>	<i>PRUD-126214506</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Pruco Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>43025</i>
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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Flesch Certification <b>Comments:</b> <b>Attachment:</b> AR Flesch Cert.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Application <b>Bypass Reason:</b> Not applicable to this endorsement filing. <b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Compliance Certification <b>Comments:</b> <b>Attachment:</b> AR Cert of Compliance.pdf		

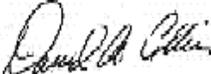
	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Cover Letter <b>Comments:</b> <b>Attachment:</b> Arkansas Letter.pdf		

**STATE OF ARKANSAS**  
**READABILITY CERTIFICATION**

**COMPANY NAME:** Pruco Life Insurance Company

This is to certify that the form(s) referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

<b>Form Number</b>	<b>Score</b>
PLI 600-2009	60.90



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Name: David A. Collier  
Title: Assistant Vice President

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7/6/09  
Date





David A. Collier  
Assistant Vice President

Pruco Life Insurance Company  
213 Washington Street, Newark NJ 07102-2992  
Tel 888 800-8244, 973 802-9896  
Fax 973 367-8134  
David.collier@prudential.com

July 23, 2009

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: Pruco Life Insurance Company  
NAIC # 30479227  
Individual Life  
Form Number: PLI 600-2009

Dear Commissioner:

We enclose the following form for filing:

PLI 600-2009 Endorsement

This form is a new form and will not replace any existing form. The endorsement is designed for use with our previously approved flexible premium variable universal life policy forms VUL-2008-AR (Approved on 3/11/08), VULNT-2009-AR (Approved on 5/7/09), and MPVUL-2008-AR (Approved on 3/21/08). This form will be used with new issues only immediately following approval.

This endorsement is designed to address the recently adopted SEC Rule 12h-7 which addresses limiting the secondary market on registered variable insurance products.

This 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.

This form has been submitted to our Home State, Arizona, and is currently under review.

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

If you have any questions, or need any additional information, please call us at 888-800-8244.

Sincerely,

A handwritten signature in black ink, appearing to read "David Collier", is centered over a background of faint, repeating text that is mostly illegible but seems to contain the name "David Collier" and the email address "david.collier@prudential.com".

David Collier  
Assistant Vice President  
david.collier@prudential.com