

SERFF Tracking Number: PRUD-126800996 State: Arkansas  
Filing Company: Pruco Life Insurance Company State Tracking Number: 46720  
Company Tracking Number: 0170906-00003-00  
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium  
Product Name: HD6 Plus Video Menu, PPR [September 2010]  
Project Name/Number: 0170906-00003-00/0170906-00003-00

## Filing at a Glance

Company: Pruco Life Insurance Company  
Product Name: HD6 Plus Video Menu, PPR  
[September 2010]  
TOI: A03I Individual Annuities - Deferred  
Variable  
Sub-TOI: A03I.002 Flexible Premium  
Filing Type: Form

SERFF Tr Num: PRUD-126800996 State: Arkansas

SERFF Status: Closed-Filed-  
Closed

State Tr Num: 46720

Co Tr Num: 0170906-00003-00

State Status: Filed-Closed

Reviewer(s): Linda Bird

Author: Kristin Jaekle

Disposition Date: 09/09/2010

Date Submitted: 09/07/2010

Disposition Status: Filed-Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: 0170906-00003-00  
Project Number: 0170906-00003-00  
Requested Filing Mode: Review & Approval  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:  
Filing Status Changed: 09/09/2010

Status of Filing in Domicile: Not Filed

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: 09/09/2010

Created By: Kristin Jaekle

Corresponding Filing Tracking Number:  
0170906-00003-00

Deemer Date:

Submitted By: Kristin Jaekle

Filing Description:

Please see Cover Letter in Supporting Documentation.

## Company and Contact

### Filing Contact Information

Louis Bunosso, Manager, Annuities  
Compliance  
Prudential

[louis.bunosso@prudential.com](mailto:louis.bunosso@prudential.com)

203-944-7522 [Phone]

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 Project Name/Number: 0170906-00003-00/0170906-00003-00

1 Corporate Dr.  
 Shelton, CT 06484-6208

**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? No  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pruco Life Insurance Company	\$50.00	09/07/2010	39270053

SERFF Tracking Number: PRUD-126800996 State: Arkansas  
Filing Company: Pruco Life Insurance Company State Tracking Number: 46720  
Company Tracking Number: 0170906-00003-00  
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium  
Product Name: HD6 Plus Video Menu, PPR [September 2010]  
Project Name/Number: 0170906-00003-00/0170906-00003-00

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	09/09/2010	09/09/2010

*SERFF Tracking Number:* PRUD-126800996      *State:* Arkansas  
*Filing Company:* Pruco Life Insurance Company      *State Tracking Number:* 46720  
*Company Tracking Number:* 0170906-00003-00  
*TOI:* A031 Individual Annuities - Deferred Variable      *Sub-TOI:* A031.002 Flexible Premium  
*Product Name:* HD6 Plus Video Menu, PPR [September 2010]  
*Project Name/Number:* 0170906-00003-00/0170906-00003-00

## **Disposition**

Disposition Date: 09/09/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

*SERFF Tracking Number:* PRUD-126800996      *State:* Arkansas  
*Filing Company:* Pruco Life Insurance Company      *State Tracking Number:* 46720  
*Company Tracking Number:* 0170906-00003-00  
*TOI:* A031 Individual Annuities - Deferred Variable      *Sub-TOI:* A031.002 Flexible Premium  
*Product Name:* HD6 Plus Video Menu, PPR [September 2010]  
*Project Name/Number:* 0170906-00003-00/0170906-00003-00

<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		No
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Life & Annuity - Acturial Memo		No
<b>Supporting Document</b>	Cover Letter		Yes
<b>Form</b>	HD6 Plus Video Menu, PPR [September 2010]		Yes

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## Form Schedule

**Lead Form Number: 0170906-00003-00**

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	0170906-00003-00	Advertising	HD6 Plus Video Menu, PPR [September 2010]	Initial			0170906-00003-00 OCR.pdf

Watch a new idea to help  
get your retirement back on track...  
**from Prudential Annuities<sup>®</sup>**

This material must be accompanied by the current variable annuity product prospectus and the applicable variable annuity summary card.

**Investors should consider the contract and the underlying portfolios' investment objectives, risks, charges and expenses carefully before investing. This and other important information is contained in the prospectus, which can be obtained from your financial professional. Please read the prospectus carefully before investing.**

Variable annuities are appropriate for long-term investing and designed for retirement purposes. Investment return and principal value of an investment will fluctuate so that an investor's unit values, when redeemed, may be worth more or less than their original cost. All references to account value assume no investment in any available Market Value Adjustment Options.

Optional living benefits may not be elected in conjunction with certain optional benefits. Optional benefits have certain investment, holding period, liquidity, and withdrawal limitations and restrictions. The benefit fees are in addition to fees and charges associated with the basic annuity.

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**ANNUITIES:**

• NOT A DEPOSIT • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY  
• NOT BANK OR CREDIT UNION GUARANTEED • MAY LOSE VALUE

 **Click here to confirm you have read the above information**

Watch this video about powerful guarantees for anyone in or nearing **The Retirement Red Zone®**



00:00 / 8:23



 [What is a Variable Annuity?](#)

 [View Annuity Summary Card](#)

 [View Prudential Premier Retirement Prospectus](#)

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## What is a Variable Annuity?

An annuity can help you manage investment risks in many ways, including the ability to invest in equities, fixed income and other securities through a broad range of professionally managed investment options. An annuity also provides payment options to help meet your income needs. Variable annuities offered by Prudential Financial companies are available at a total annual insurance cost of 0.55% to 1.85%, with an additional fee related to the professionally managed investment options. HD Lifetime 6 Plus is available for an additional annual fee of 0.85% based on the greater of the account value and the Protected Withdrawal Value.

**Investors should consider the contract and the underlying portfolios' investment objectives, risks, charges and expenses carefully before investing. This and other important information is contained in the prospectus, which can be obtained from your financial professional. Please read the prospectus carefully before investing.**

This material was prepared to support the marketing of variable annuities. Prudential, its affiliates, its distributors and their respective representatives do not provide tax or legal advice. Any tax statements contained herein were not intended to be used for the purpose of avoiding U.S. federal, state or local tax penalties. Please consult your own advisor as to any tax or legal statements made herein.

Your needs and suitability of annuity products and benefits should be carefully considered before investing.

A variable annuity is a long-term investment designed to create guaranteed income in retirement. Investment returns and the principal value of an investment will fluctuate so that an investor's units, when redeemed, may be worth more or less than the original investment. Withdrawals or surrenders may be subject to contingent deferred sales charges. Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59½ may be subject to an additional 10% federal income tax penalty. Withdrawals, other than from IRAs or employer retirement plans, are deemed to be gains out first for tax purposes. Withdrawals can reduce the living and death benefits and account value.

Fixed income investments are subject to risk, including credit and interest rate risk. Because of these risks, a subaccount's share value may fluctuate. If interest rates rise, bond prices usually decline. If interest rates decline, bond prices usually increase. Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force. Your licensed financial professional can provide you with complete details.

Highest Daily Lifetime 6 Plus uses a predetermined mathematical formula to help manage your guarantee through all market cycles. Each business day, the formula determines if any portion of your account value needs to be transferred into or out of the AST Investment Grade Bond Portfolio (the "Bond Portfolio"). Amounts transferred by the formula depend on a number of factors unique to your individual annuity and include:

- (i) The difference between the account value and the Protected Withdrawal Value;
- (ii) How long you have owned Highest Daily Lifetime 6 Plus;

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- (iii) The amount invested in, and the performance of, the permitted subaccounts;
- (iv) The amount invested in, and the performance of, the Bond Portfolio; and
- (v) The impact of additional purchase payments made to and withdrawals taken from the annuity.

Therefore, at any given time, some, most, or none of the account value may be allocated to the Bond Portfolio. Transfers to and from the Bond Portfolio do not impact any income guarantees that have already been locked in. The Protected Withdrawal Value is separate from the account value, and not available as a lump sum.

Any amounts invested in the Bond Portfolio will affect your ability to participate in a subsequent market recovery within the permitted subaccounts. Conversely, the account value may be higher at the beginning of the market recovery; e.g., more of the account value may have been protected from decline and volatility than it otherwise would have been had the benefit not been elected. Please note: You may not allocate purchase payments or transfer account value into or out of the Bond Portfolio. See the prospectus for complete details.

Optional living benefits may not be elected in conjunction with certain optional benefits. Optional benefits have certain investment, holding period, liquidity and withdrawal limitations and restrictions. The benefit fees are in addition to fees and charges associated with the basic annuity.

The benefit payment obligations arising under the annuity contract guarantees, rider guarantees, or optional benefits and any fixed account crediting rates or annuity payout rates are backed by the claims-paying ability of the issuing insurance company. Those payments and the responsibility to make them are not the obligations of the third party broker/dealer from which this annuity is purchased or any of its affiliates. They are also not obligations of any affiliates of the issuing insurance company. None of them guarantees the claims-paying ability of the issuing insurance company. All guarantees, including optional benefits, do not apply to the underlying investment options.

Variable annuities are issued by Pruco Life Insurance Company (in New York, by Pruco Life Insurance Company of New Jersey), Newark, NJ and distributed by Prudential Annuities Distributors, Inc., Shelton, CT. All are Prudential Financial companies and each is solely responsible for its own financial condition and contractual obligations. Prudential Annuities is a business of Prudential Financial, Inc.

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Issued on form/contract: P-RID-HD6(2/10), P-B/IND(2/10), P-L/IND(2/10), P-X/IND(2/10), P-CR/IND(2/10), et al or state variation thereof.

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## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Cover Letter		
<b>Comments:</b>		
<b>Attachment:</b> 0170906-00003-00 AR Pruco.pdf		



**Louis Bunosso**  
Manager, Compliance

**Prudential Annuities**  
One Corporate Drive  
Shelton, CT 06484  
Tel (203) 944-7522

September 3, 2010

Arkansas Department of Insurance  
1200 West Third Street  
Little Rock, AR 72201-1904

Re: **Advertising Materials:**  
Pruco Life Insurance Co. NAIC #79227

To Whom It May Concern:

On behalf of Pruco Life Insurance Co, wholly owned subsidiary of The Prudential Insurance Company of America, and pursuant to applicable State requirements, I am enclosing the following advertising material(s):

Control #	Material Title
0170906-00003-00	HD6 Plus Video Menu, PPR [September 2010]

Please let me know if you require any additional information.

Sincerely,

Louis Bunosso  
Manager, Compliance

Encl.