

SERFF Tracking Number: PRUD-127119420 State: Arkansas  
 Filing Company: Pruco Life Insurance Company State Tracking Number: 48937  
 Company Tracking Number: ULNLG-2010 (6-2011) & PLI 528-2010 (6-2011) RE-PRICING-JSAR  
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
 Adjustable Life  
 Product Name: ULNLG-2010 (6-2011) & PLI 528-2010 (6-2011) Re-Pricing  
 Project Name/Number: ULNLG-2010 (6-2011) & PLI 528-2010 (6-2011) Re-Pricing/

## Filing at a Glance

Company: Pruco Life Insurance Company

Product Name: ULNLG-2010 (6-2011) & PLI 528-2010 (6-2011) Re-Pricing SERFF Tr Num: PRUD-127119420 State: Arkansas

TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Filed- State Tr Num: 48937  
 Adjustable Life Closed

Sub-TOI: L09I.001 Single Life Co Tr Num: ULNLG-2010 (6-2011) State Status: Filed-Closed  
 & PLI 528-2010 (6-2011) RE-PRICING-JSAR

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Diane Barrios, Susan

Disposition Date: 06/13/2011

Eckler-Kerns, Rozelyn Hayes,

Jessica Kaimo, David Koonce, Gil

Ortiz, Eula Armstrong, John

Steiniger, Genetta Williams, Karen

Finn

Date Submitted: 05/31/2011

Disposition Status: Filed-Closed

Implementation Date Requested: 07/01/2011

Implementation Date:

State Filing Description:

## General Information

Project Name: ULNLG-2010 (6-2011) & PLI 528-2010 (6-2011) Re-Pricing

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Informational

Domicile Status Comments: This filing is pending approval in our domicile state, Arizona.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 06/13/2011

State Status Changed: 06/08/2011

Deemer Date:

Created By: David Koonce

Submitted By: Rozelyn Hayes

Corresponding Filing Tracking Number:

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Project Name/Number: ULNLG-2010 (6-2011) & PLI 528-2010 (6-2011) Re-Pricing/

**Filing Description:**

In Re: Pruco Life Insurance Company

NAIC # 30479227

Individual Life

Form Number ULNLG-2010 (6-2011) & PLI 528-2010 (6-2011)

Insert Contract and Rider Data Pages with Repriced Rates

Dear Commissioner:

Enclosed are materials related to the re-pricing of our previously approved Flexible Premium Universal Life Insurance Policy and Rider to Provide Lapse Protection. The re-priced rates are for policy form ULNLG-2010 (approved on November 5, 2010, SERFF Tracking # PRUD-126844986) and rider form PLI 528-2010 (approved on November 5, 2010, SERFF Tracking # PRUD-126844986). We plan to implement the re-priced rates for new contracts in July.

Contracts issued with the re-priced rates will include insert data pages with a "(6-2011)" identifier in the page code of the form. The only changes to the specimen policy data pages for this re-pricing are to the minimum initial premium shown on page 3, the monthly administrative charge per \$1,000 on page 3B, the schedule of surrender charges shown on pages 3B and 3C and the table of limited no-lapse guarantee values on page 4 of the policy data pages. The only changes to the specimen rider data pages are to the monthly administrative charge per \$1,000 and the schedule of no-lapse premiums on page 2, the table of no-lapse monthly insurance rates on pages 3 and 4, the premium allocation amount in the no-lapse charge for sales expenses rate table on page 5, and the table of maximum no-lapse default charges on pages 6 and 7 of the rider data pages. The maximum issue age is being changed to age 85 for policies that are sold with the repriced rates.

There are no changes to any of the contract provisions in these forms.

Variable and illustrative material in the policy and rider data pages has been bracketed. An updated statement of variability memorandum and updated actuarial material are enclosed.

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: ULNLG-2010 (6-2011) & PLI 528-2010 (6-2011) Re-Pricing/

213 Washington Street 973-367-8134 [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:	\$100.00
Retaliatory?	No
Fee Explanation:	The filing fee is \$50.00 per form. \$50.00 x 2=\$100.00
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pruco Life Insurance Company	\$100.00	05/31/2011	48183958

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	06/13/2011	06/13/2011
Accepted For Informational Purposes	Linda Bird	06/08/2011	06/08/2011

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Revised Maximum Monthly Mortality Charges	David Koonce	06/10/2011	06/10/2011

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Request to re-open	Note To Filer	Linda Bird	06/10/2011	06/10/2011
Request to Re-Open ULNLG-2010 (6-2011) & PLI 528-2010 (6-2011) Re-Pricing Filing	Note To Reviewer	David Koonce	06/10/2011	06/10/2011

*SERFF Tracking Number:* PRUD-127119420      *State:* Arkansas  
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*Project Name/Number:* ULNLG-2010 (6-2011) & PLI 528-2010 (6-2011) Re-Pricing/

## **Disposition**

Disposition Date: 06/13/2011

Implementation Date:

Status: Filed-Closed

Comment: Company has made corrections to the original submission.

Rate data does NOT apply to filing.

SERFF Tracking Number: PRUD-127119420 State: Arkansas  
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Previously Approved Forms		Yes
Supporting Document	Actuarial Memorandums		No
Supporting Document ( <i>revised</i> )	Revised Maximum Monthly Mortality Charges		Yes
Supporting Document	Maximum Monthly Mortality Charges	Replaced	Yes
Form	CONTRACT DATA		Yes
Form	LAPSE PROTECTION RIDER DATA		Yes

*SERFF Tracking Number:* PRUD-127119420      *State:* Arkansas  
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## **Disposition**

Disposition Date: 06/08/2011

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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**Amendment Letter**

Submitted Date: 06/10/2011

**Comments:**

We have updated the supporting documents to include a revised rate file, which was updated to include the missing smoker rates for ages 15-17.

If you have questions or would like to discuss this filing, please call us toll-free at (888)-800-8244, or contact me via email at John.Steiniger@Prudential.Com.

**Changed Items:**

**Supporting Document Schedule Item Changes:**

**User Added -Name: Revised Maximum Monthly Mortality Charges**

Comment: Attached are the Revised Maximum Monthly Mortality Charges  
ULProcJune11\_MonthlyPer1000\_revised.pdf

*SERFF Tracking Number:* PRUD-127119420                      *State:* Arkansas  
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**Note To Filer**

**Created By:**

Linda Bird on 06/10/2011 09:39 AM

**Last Edited By:**

Linda Bird

**Submitted On:**

06/10/2011 09:39 AM

**Subject:**

Request to re-open

**Comments:**

Filing has been re-opened in order for correction to be made in the original submission.

*SERFF Tracking Number:* PRUD-127119420                      *State:* Arkansas  
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*Project Name/Number:* ULNLG-2010 (6-2011) & PLI 528-2010 (6-2011) Re-Pricing/

**Note To Reviewer**

**Created By:**

David Koonce on 06/10/2011 08:44 AM

**Last Edited By:**

David Koonce

**Submitted On:**

06/10/2011 08:44 AM

**Subject:**

Request to Re-Open ULNLG-2010 (6-2011) & PLI 528-2010 (6-2011) Re-Pricing Filing

**Comments:**

Thank you for the approval. In our review of the filing, we discovered that the rate file in the supporting documents was inadvertently missing the smoker rates for ages 15-17. To correct this, we would request that the filing be re-opened so that we can update the supporting documents with a revised rate file attachment to include the missing rates.

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## Form Schedule

### Lead Form Number: ULNLG-2010 (6-2011)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	ULNLG-2010 (6-2011)	Schedule Pages	CONTRACT DATA	Initial		0.000	BA ULNLG-2010 (6-2011).pdf
	PLI 528-2010 (6-2011)	Schedule Pages	LAPSE PROTECTION RIDER DATA	Initial		0.000	PLI 528-2010 BASIC (6-2011).pdf

**CONTRACT DATA**

**Insured's Information**

[JOHN DOE] [Male], Issue Age [35]

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**Rating Class**

[Nonsmoker]

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**Basic Contract Information**

Policy Number	[xx xxx xxx]
Contract Date	[June 1, 2011]
Premium Period	During the life of the Insured up to attained age 121
Beneficiary	[MARY DOE, wife]
Loan Interest Rate	3.00%
Preferred Loan Interest Rate	2.25%

---

**Type of Death Benefit** (see Death Benefit Provisions)

[Type A]

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**Life Insurance on the Insured**

Basic Insurance Amount	[\$50,000.00]
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**Minimum Initial Premium**

The minimum initial premium due on the Contract Date is [\$37.63].

---

CONTRACT DATA CONTINUED ON NEXT PAGE

## CONTRACT DATA CONTINUED

### Contract Limitations

The minimum premium we will accept is \$25.00.

The minimum Basic Insurance Amount is [\$50,000.00.]

The minimum decrease in Basic Insurance Amount is \$5,000.00.

The minimum amount you may withdraw is \$250.00.

---

### Adjustments to Premium Payments

From each premium paid we will:

subtract a premium-based administrative charge of up to 7.5% of the premium paid.

subtract a charge for sales expenses at a rate of up to 12% of the premium paid.

The remainder of the premium is the invested premium amount.

---

### Adjustments to the Contract Fund

On the Contract Date the contract fund is equal to the invested premium amount credited on that date, minus any of the charges described below which may be due on that date.

On each day after the contract date, we will adjust the contract fund by:

adding any invested premium amounts.

adding guaranteed interest at an effective annual rate of 2% (0.00542552% a day).

adding any excess interest at an effective annual rate that Pruco Life declares. (We will not credit excess interest to the amount of any loan.)

CONTRACT DATA CONTINUED ON NEXT PAGE

**CONTRACT DATA CONTINUED**

subtracting any withdrawals.

subtracting an administrative charge of up to \$25.00 for any withdrawals.

subtracting an administrative charge of up to \$25.00 for any decrease in basic insurance amount.

subtracting any surrender charge that may result from a withdrawal, surrender, or reduction in the basic insurance amount.

And on each monthly date, we will adjust the contract fund by:

subtracting a monthly charge for administrative expenses of up to: [\$0.28] per \$1,000 of the basic insurance amount plus \$20.00.

subtracting a monthly charge for the cost of insurance (see Cost of Insurance).

---

**Schedule of Maximum Surrender Charges**

For a full surrender of the contract, the maximum charge we will deduct from the contract fund is shown below.

<b>For a Surrender Occurring During Contract Year</b>	<b>The Maximum Surrender Charge is:</b>
[1]	[\$581.40]
[2]	[\$552.33]
[3]	[\$523.26]
[4]	[\$494.19]
[5]	[\$465.12]
[6]	[\$436.05]
[7]	[\$406.98]
[8]	[\$377.91]
[9]	[\$348.84]
[10]	[\$319.77]

CONTRACT DATA CONTINUED ON NEXT PAGE

**CONTRACT DATA CONTINUED**

<b>For a Surrender Occurring During Contract Year</b>	<b>The Maximum Surrender Charge is:</b>
[11]	[\$290.70]
[12]	[\$261.63]
[13]	[\$232.56]
[14]	[\$203.49]
[15]	[\$174.42]
[16]	[\$145.35]
[17]	[\$116.28]
[18]	[\$87.21]
[19]	[\$58.14]
[20]	[\$29.07]
[21] and later	[\$0.00]

We may also deduct a surrender charge when you decrease the basic insurance amount, change the type of death benefit, or make a withdrawal. (See Decrease in Basic Insurance Amount, Changing the Type of Death Benefit, and Withdrawals.)

---

END OF CONTRACT DATA

**TABLE(S)**

**Table of Limited No-Lapse Guarantee Values**

The amounts below are not cash amounts that you can realize by surrendering the contract, nor are they death benefits payable. They are amounts used solely to determine whether the contract is protected against default on a monthly date as described under Limited No-Lapse Guarantee.

These values are used to determine the limited no-lapse guarantee as described under Limited No-Lapse Guarantee. The values on contract anniversaries are shown below. On a date that falls between two anniversaries, the value will fall between the values for those anniversaries considering the time that has passed since the last anniversary.

The Limited No-Lapse Guarantee period is the first [5] contract years.

<b>Contract Anniversary</b>	<b>Limited No-Lapse Guarantee Value</b>
Contract Date	[\$0.00]
[1st]	[\$450.63]
[2nd]	[\$914.77]
[3rd]	[\$1,392.84]
[4th]	[\$1,885.25]
[5th]	[\$2,392.43]

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TABLE(S) CONTINUED ON NEXT PAGE

**TABLE(S) CONTINUED**

**Table of Maximum Monthly Insurance Rates per \$1,000 of Net Amount at Risk**

<b>Contract Year</b>	<b>Maximum Monthly Rate</b>	<b>Contract Year</b>	<b>Maximum Monthly Rate</b>
[1]	[0.09333]	[34]	[1.75917]
[2]	[0.09750]	[35]	[1.91917]
[3]	[0.10333]	[36]	[2.10583]
[4]	[0.11083]	[37]	[2.33250]
[5]	[0.11750]	[38]	[2.59750]
[6]	[0.12667]	[39]	[2.87667]
[7]	[0.13750]	[40]	[3.17667]
[8]	[0.15083]	[41]	[3.50333]
[9]	[0.16667]	[42]	[3.87167]
[10]	[0.18417]	[43]	[4.30000]
[11]	[0.20333]	[44]	[4.79750]
[12]	[0.22250]	[45]	[5.35500]
[13]	[0.23833]	[46]	[5.97667]
[14]	[0.25083]	[47]	[6.65250]
[15]	[0.26667]	[48]	[7.36833]
[16]	[0.28750]	[49]	[8.15000]
[17]	[0.31417]	[50]	[9.01917]
[18]	[0.34667]	[51]	[9.98583]
[19]	[0.38417]	[52]	[11.04917]
[20]	[0.43167]	[53]	[12.19833]
[21]	[0.48500]	[54]	[13.42000]
[22]	[0.54000]	[55]	[14.70167]
[23]	[0.59333]	[56]	[15.97833]
[24]	[0.64667]	[57]	[17.23500]
[25]	[0.70917]	[58]	[18.55167]
[26]	[0.78500]	[59]	[19.94000]
[27]	[0.87750]	[60]	[21.40250]
[28]	[0.98500]	[61]	[22.85083]
[29]	[1.10250]	[62]	[24.26500]
[30]	[1.22500]	[63]	[25.77167]
[31]	[1.35250]	[64]	[27.37833]
[32]	[1.48167]	[65]	[29.09250]
[33]	[1.61667]	[66]	[30.73000]

TABLE(S) CONTINUED ON NEXT PAGE

**TABLE(S) CONTINUED**

<b>Contract Year</b>	<b>Maximum Monthly Rate</b>	<b>Contract Year</b>	<b>Maximum Monthly Rate</b>
[67]	[32.18250]	[77]	[52.48583]
[68]	[33.72750]	[78]	[55.23583]
[69]	[35.37000]	[79]	[58.14583]
[70]	[37.10583]	[80]	[61.22083]
[71]	[38.93417]	[81]	[64.46917]
[72]	[40.87500]	[82]	[67.89667]
[73]	[42.93417]	[83]	[71.51083]
[74]	[45.11917]	[84]	[75.31667]
[75]	[47.43500]	[85]	[79.30583]
[76]	[49.88750]	[86]	[83.33333]

We may charge less than the maximum monthly rates. From time to time, we will consider the need to change the rates we charge. We describe the factors we use to determine such changes under General Provisions.

See the Basis of Computation for a description of the basis we use to compute these rates.

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TABLE(S) CONTINUED ON NEXT PAGE

**TABLE(S) CONTINUED**

**Table of Attained Age Factors**

These factors are used to determine your death benefit as described under Death Benefit Provisions.

These factors apply during each contract year.

<b>Contract Year</b>	<b>Factors</b>	<b>Contract Year</b>	<b>Factors</b>
[1]	[4.81]	[31]	[1.84]
[2]	[4.64]	[32]	[1.79]
[3]	[4.49]	[33]	[1.75]
[4]	[4.33]	[34]	[1.70]
[5]	[4.18]	[35]	[1.66]
[6]	[4.04]	[36]	[1.62]
[7]	[3.90]	[37]	[1.58]
[8]	[3.77]	[38]	[1.55]
[9]	[3.64]	[39]	[1.51]
[10]	[3.52]	[40]	[1.48]
[11]	[3.40]	[41]	[1.45]
[12]	[3.29]	[42]	[1.42]
[13]	[3.18]	[43]	[1.39]
[14]	[3.08]	[44]	[1.36]
[15]	[2.98]	[45]	[1.34]
[16]	[2.88]	[46]	[1.32]
[17]	[2.79]	[47]	[1.29]
[18]	[2.70]	[48]	[1.27]
[19]	[2.62]	[49]	[1.25]
[20]	[2.53]	[50]	[1.24]
[21]	[2.46]	[51]	[1.22]
[22]	[2.38]	[52]	[1.20]
[23]	[2.31]	[53]	[1.19]
[24]	[2.24]	[54]	[1.17]
[25]	[2.17]	[55]	[1.16]
[26]	[2.11]	[56]	[1.15]
[27]	[2.05]	[57]	[1.14]
[28]	[1.99]	[58]	[1.13]
[29]	[1.94]	[59]	[1.12]
[30]	[1.89]	[60]	[1.11]

TABLE(S) CONTINUED ON NEXT PAGE

**TABLE(S) CONTINUED**

<b>Contract Year</b>	<b>Factors</b>	<b>Contract Year</b>	<b>Factors</b>
[61]	[1.10]	[74]	[1.02]
[62]	[1.09]	[75]	[1.02]
[63]	[1.07]	[76]	[1.02]
[64]	[1.05]	[77]	[1.02]
[65]	[1.02]	[78]	[1.02]
[66]	[1.02]	[79]	[1.02]
[67]	[1.02]	[80]	[1.02]
[68]	[1.02]	[81]	[1.02]
[69]	[1.02]	[82]	[1.02]
[70]	[1.02]	[83]	[1.02]
[71]	[1.02]	[84]	[1.02]
[72]	[1.02]	[85]	[1.02]
[73]	[1.02]	[86]	[1.02]
		[87]	[1.00]

---

END OF TABLE(S)

**LAPSE PROTECTION RIDER DATA**

**No-Lapse Adjustments to Premium Payments**

From each premium paid we will:

subtract a no-lapse administrative charge of 3.75% of the premium paid.

subtract a no-lapse charge for sales expenses as described under No-Lapse Charge for Sales Expenses.

The remainder of the premium is the no-lapse invested premium amount.

---

**No-Lapse Adjustments to the No-Lapse Contract Fund**

On the Contract Date the no-lapse contract fund is equal to the no-lapse invested premium amount credited on that date, minus any of the charges described below which may be due on that date.

On each day after the contract date, we will adjust the no-lapse contract fund by:

adding any no-lapse invested premium amounts.

adding no-lapse interest on that portion of the no-lapse contract fund in excess of the amount of any loan as follows:

<u>Contract Year(s)</u>	<u>Effective Annual Rate of No-Lapse Interest</u>
1 - 15	5.85% (0.01557733% a day)
16 - 25	5.75% (0.01531833% a day)
26-35	5.30% (0.01414983% a day)
36 and later	4.50% (0.01206015% a day)

adding no-lapse interest on that portion of the no-lapse contract fund equal to the amount of any loan at an effective annual rate of 2% (0.00542552% a day).

subtracting any withdrawals.

subtracting a no-lapse administrative charge of \$25.00 for any withdrawals.

subtracting any no-lapse default charge.

RIDER DATA CONTINUED ON NEXT PAGE

**LAPSE PROTECTION RIDER DATA CONTINUED**

And on each monthly date, we will adjust the no-lapse contract fund by:

subtracting a monthly charge for administrative expenses of:  
[\$0.28] per \$1,000 of the basic insurance amount plus \$10.00.

subtracting a monthly charge for the no-lapse cost of insurance (see No-Lapse Cost of Insurance).

---

**Schedule of No-Lapse Premiums**

The single premium no-lapse premium due on the contract date is [\$8,390.00].

The modal no-lapse premium due on the contract date and each subsequent [contract anniversary] is [\$473.00], ceasing on the contract anniversary on or following the Insured's 121st birthday.

RIDER DATA CONTINUED ON NEXT PAGE

**LAPSE PROTECTION RIDER DATA CONTINUED**

**Table of No-Lapse Monthly Insurance Rates per \$1,000 of No-Lapse Net Amount at Risk**

<b>Contract Year</b>	<b>Monthly Rate</b>	<b>Contract Year</b>	<b>Monthly Rate</b>
[1]	[0.05308]	[36]	[0.40722]
[2]	[0.05382]	[37]	[0.44710]
[3]	[0.05484]	[38]	[0.49373]
[4]	[0.05616]	[39]	[0.54286]
[5]	[0.05734]	[40]	[0.59565]
[6]	[0.05895]	[41]	[0.65313]
[7]	[0.06086]	[42]	[0.71794]
[8]	[0.06320]	[43]	[0.79332]
[9]	[0.06599]	[44]	[0.88086]
[10]	[0.06907]	[45]	[0.97896]
[11]	[0.07244]	[46]	[1.08835]
[12]	[0.07581]	[47]	[1.20728]
[13]	[0.07860]	[48]	[1.33324]
[14]	[0.08080]	[49]	[1.47079]
[15]	[0.08358]	[50]	[1.62373]
[16]	[0.08725]	[51]	[1.79383]
[17]	[0.09194]	[52]	[1.98094]
[18]	[0.09766]	[53]	[2.18316]
[19]	[0.10426]	[54]	[2.39813]
[20]	[0.11262]	[55]	[2.62366]
[21]	[0.12200]	[56]	[2.84831]
[22]	[0.13168]	[57]	[3.06944]
[23]	[0.14107]	[58]	[3.30113]
[24]	[0.15045]	[59]	[3.54543]
[25]	[0.16145]	[60]	[3.80278]
[26]	[0.17479]	[61]	[3.76476]
[27]	[0.19107]	[62]	[3.72711]
[28]	[0.20999]	[63]	[3.68984]
[29]	[0.23066]	[64]	[3.65294]
[30]	[0.25222]	[65]	[3.61641]
[31]	[0.27465]	[66]	[3.58025]
[32]	[0.29738]	[67]	[3.54444]
[33]	[0.32114]	[68]	[3.50900]
[34]	[0.34621]	[69]	[3.47391]
[35]	[0.37437]	[70]	[3.43917]

RIDER DATA CONTINUED ON NEXT PAGE

**LAPSE PROTECTION RIDER DATA CONTINUED**

<b>Contract Year</b>	<b>Monthly Rate</b>	<b>Contract Year</b>	<b>Monthly Rate</b>
[71]	[3.40478]	[79]	[3.14174]
[72]	[3.37073]	[80]	[3.11032]
[73]	[3.33702]	[81]	[3.07922]
[74]	[3.30365]	[82]	[3.04843]
[75]	[3.27062]	[83]	[3.01794]
[76]	[3.23791]	[84]	[2.98777]
[77]	[3.20553]	[85]	[2.95789]
[78]	[3.17348]	[86]	[2.92831]

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RIDER DATA CONTINUED ON NEXT PAGE

PROCESSING DATE: [XXX XX, XXXX]  
POLICY NO. [XX XXX XXX]

**LAPSE PROTECTION RIDER DATA CONTINUED**

**NO-LAPSE CHARGE FOR SALES EXPENSES RATE TABLE**  
(see Rider to Provide Lapse Protection for details)

	Initial Rate	Ultimate Rate	Premium Allocation Amount
Contract Date	[2.50%]	[2.50%]	[\$484.50]

---

RIDER DATA CONTINUED ON NEXT PAGE

**LAPSE PROTECTION RIDER DATA CONTINUED**

**Table of Maximum No-Lapse Default Charges per \$1,000 of Basic Insurance Amount**

<b>Contract Year</b>	<b>Maximum No-Lapse Default Charge</b>	<b>Contract Year</b>	<b>Maximum No-Lapse Default Charge</b>
[1-5]	[N/A]	[40]	[4.72849]
[6]	[0.38769]	[41]	[5.03890]
[7]	[0.80769]	[42]	[5.38889]
[8]	[1.29231]	[43]	[5.79591]
[9]	[1.80923]	[44]	[6.26864]
[10]	[1.88496]	[45]	[6.79839]
[11]	[1.90317]	[46]	[7.38911]
[12]	[1.92139]	[47]	[8.03130]
[13]	[1.93643]	[48]	[8.71150]
[14]	[1.94831]	[49]	[9.45425]
[15]	[1.96335]	[50]	[10.28015]
[16]	[1.98315]	[51]	[11.19870]
[17]	[2.00849]	[52]	[12.20910]
[18]	[2.03937]	[53]	[13.30106]
[19]	[2.07500]	[54]	[14.46191]
[20]	[2.12014]	[55]	[15.67977]
[21]	[2.17082]	[56]	[16.89289]
[22]	[2.22308]	[57]	[18.08699]
[23]	[2.27376]	[58]	[19.33812]
[24]	[2.32444]	[59]	[20.65734]
[25]	[2.38383]	[60]	[22.04703]
[26]	[2.45588]	[61]	[21.84169]
[27]	[2.54378]	[62]	[21.63839]
[28]	[2.64593]	[63]	[21.43713]
[29]	[2.75758]	[64]	[21.23787]
[30]	[2.87398]	[65]	[21.04061]
[31]	[2.99513]	[66]	[20.84533]
[32]	[3.11787]	[67]	[20.65199]
[33]	[3.24615]	[68]	[20.46060]
[34]	[3.38156]	[69]	[20.27111]
[35]	[3.53359]	[70]	[20.08352]
[36]	[3.71097]	[71]	[19.89780]
[37]	[3.92635]	[72]	[19.71395]
[38]	[4.17816]	[73]	[19.53193]
[39]	[4.44343]	[74]	[19.35173]

RIDER DATA CONTINUED ON NEXT PAGE

**LAPSE PROTECTION RIDER DATA CONTINUED**

<b>Contract Year</b>	<b>Maximum No-Lapse Default Charge</b>	<b>Contract Year</b>	<b>Maximum No-Lapse Default Charge</b>
[75]	[19.17333]	[81]	[18.13979]
[76]	[18.99671]	[82]	[17.97351]
[77]	[18.82187]	[83]	[17.80890]
[78]	[18.64877]	[84]	[17.64593]
[79]	[18.47740]	[85]	[17.48459]
[80]	[18.30775]	[86]	[17.32487]

---

END OF RIDER DATA

SERFF Tracking Number: PRUD-127119420 State: Arkansas  
 Filing Company: Pruco Life Insurance Company State Tracking Number: 48937  
 Company Tracking Number: ULNLG-2010 (6-2011) & PLI 528-2010 (6-2011) RE-PRICING-JSAR  
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
 Adjustable Life  
 Product Name: ULNLG-2010 (6-2011) & PLI 528-2010 (6-2011) Re-Pricing  
 Project Name/Number: ULNLG-2010 (6-2011) & PLI 528-2010 (6-2011) Re-Pricing/

## Supporting Document Schedules

**Item Status:** **Status Date:**

**Satisfied - Item:** Flesch Certification

**Comments:**

A Readability Certification was not attached. This is an informational filing, which only affects the Insert Contract Data Pages and Rider Data Pages. Attached is the Certification of Compliance.

**Attachment:**

AR Cert of Compliance.pdf

**Item Status:** **Status Date:**

**Bypassed - Item:** Application

**Bypass Reason:** Not applicable to this filing.

**Comments:**

**Item Status:** **Status Date:**

**Bypassed - Item:** Health - Actuarial Justification

**Bypass Reason:** Not applicable to this filing

**Comments:**

**Item Status:** **Status Date:**

**Bypassed - Item:** Outline of Coverage

**Bypass Reason:** Not applicable to this filing

**Comments:**

**Item Status:** **Status Date:**

**Satisfied - Item:** Statement of Variability

**Comments:**

SERFF Tracking Number: PRUD-127119420 State: Arkansas  
Filing Company: Pruco Life Insurance Company State Tracking Number: 48937  
Company Tracking Number: ULNLG-2010 (6-2011) & PLI 528-2010 (6-2011) RE-PRICING-JSAR  
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
Adjustable Life  
Product Name: ULNLG-2010 (6-2011) & PLI 528-2010 (6-2011) Re-Pricing  
Project Name/Number: ULNLG-2010 (6-2011) & PLI 528-2010 (6-2011) Re-Pricing/

Attached is our statement of variability.

**Attachment:**

Statement of Variability for ULNLG-2010 Repricing Filing - 5-16-2011.pdf

**Item Status:**

**Status  
Date:**

**Satisfied - Item:** Previously Approved Forms

**Comments:**

Attached are our previously approved forms, for informational purposes only.

**Attachments:**

ULNLG-2010 Policy for AR.pdf  
PLI 528-2010 Rider.pdf

**Item Status:**

**Status  
Date:**

**Satisfied - Item:** Actuarial Memorandums

**Comments:**

Attached are the Actuarial & Reserve Memorandums.

**Attachments:**

ULNLG-2011 Nonforfeiture--basic v1.pdf  
Reserve Basis and Methodology Memo\_ULNLG-2010 with PLI 528-2010.pdf

**Item Status:**

**Status  
Date:**

**Satisfied - Item:** Revised Maximum Monthly  
Mortality Charges

**Comments:**

Attached are the Revised Maximum Monthly Mortality Charges

**Attachment:**

ULProcJune11\_MonthlyPer1000\_revised.pdf

## Certificate of Compliance with Arkansas Rule and Regulation 19

Insurer: Pruco Life Insurance Company

Form Number(s): ULNLG-2010 (6-2011) & PLI 528-2010 (6-2011)

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



---

Signature of Company Officer

John Steiniger

---

Name

Assistant Vice President

---

Title

05/31/2011

---

Date

## Memorandum of Variable Material

**Pruco Life Insurance Company**  
**Insert Contract Data Pages with Repriced Rates for Forms**  
**ULNLG-2010 and PLI 528-2010**  
**May 16, 2011**

**I. Variable and illustrative material in policy form ULNLG-2010 has been bracketed.**

1	<b>Insured's Information</b>	The insured's information in the specimen policy is for John Doe, male. The Issue Age for the specimen policy is 35. The minimum Issue Age for this policy is 0 and the maximum Issue Age is 85.												
2	<b>Rating Class</b>	The Rating Class for the specimen policy is Nonsmoker. The Rating Class is determined in our underwriting for each policy. The other current rating class names include Preferred Best, Preferred Non-Tobacco, Nonsmoker Plus, Preferred Smoker, or Smoker.												
3	<b>Basic Contract Information</b>	The Policy Number will be uniquely assigned and vary for all contracts issued. The Contract Date can vary for each contract issued.												
4	<b>Processing Date</b>	The Processing Date can also vary for each contract issued, and would be updated for any contract data pages printed in post-issue processing.												
5	<b>Basic Contract Information</b>	The Beneficiary in the specimen policy is Mary Doe, wife. The beneficiary name and class will vary based on the beneficiary selected by the owner.												
6	<b>Type of Death Benefit</b>	The Type of Death Benefit for the specimen policy is Type A. The Type of Death Benefit could vary if the policyowner selects Type B. The Type of Death Benefit will be selected by the policyowner as indicated on the application for life insurance.												
7	<b>Life Insurance on the Insured</b>	The Basic Insurance Amount for the specimen policy is \$50,000. This amount can vary based on the amount selected by the owner. The minimum Basic Insurance Amount for this policy is \$50,000. The maximum Basic Insurance Amount can vary based on the Company retention limit and any reinsurance.												
8	<b>Minimum Initial Premium</b>	The minimum initial premium due on the Contract Date for the specimen policy is \$37.63. This amount can vary based on the insured's age, sex and rating class, and the Basic Insurance Amount.												
9	<b>Contract Limitations</b>	<p>The minimum Basic Insurance Amount for the specimen policy is \$50,000.00. The rules for varying this amount are based on issue age and rating class as shown in the following chart:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: left;">Basic Insurance Amount</th> <th style="text-align: left;">Minimum</th> </tr> </thead> <tbody> <tr> <td>Issue Ages 0-75</td> <td>\$50,000</td> </tr> <tr> <td>Issue Ages 76-80</td> <td>\$100,000</td> </tr> <tr> <td>Issue Ages 81-85</td> <td>\$200,000</td> </tr> <tr> <td>with Preferred Rates Issue Ages 18-80</td> <td>\$100,000</td> </tr> <tr> <td>with Preferred Rates Issue Ages 81-85</td> <td>\$200,000</td> </tr> </tbody> </table>	Basic Insurance Amount	Minimum	Issue Ages 0-75	\$50,000	Issue Ages 76-80	\$100,000	Issue Ages 81-85	\$200,000	with Preferred Rates Issue Ages 18-80	\$100,000	with Preferred Rates Issue Ages 81-85	\$200,000
Basic Insurance Amount	Minimum													
Issue Ages 0-75	\$50,000													
Issue Ages 76-80	\$100,000													
Issue Ages 81-85	\$200,000													
with Preferred Rates Issue Ages 18-80	\$100,000													
with Preferred Rates Issue Ages 81-85	\$200,000													
10	<b>Adjustments to the Contract Fund</b>	For the specimen policy, the monthly charge for administrative expenses is up to \$0.28 per \$1,000 of the Basic Insurance Amount plus \$20.00. For other policies, the monthly charge for administrative expenses can vary based on the insured's sex, issue age and rating class, and the Basic Insurance Amount.												
11	<b>Schedule of Maximum</b>	The Schedule of Maximum Surrender Charges for the specimen policy is for a male age												

## Memorandum of Variable Material

	<b>Surrender Charges</b>	35 Nonsmoker rating class for a Basic Insurance Amount of \$50,000. For other policies, the Schedule of Maximum Surrender Charges can vary based on the insured's sex, issue age and rating class, and the Basic Insurance Amount.
12	<b>Table of Limited No-Lapse Guarantee Values</b>	The Table of Limited No-Lapse Guarantee Values for the specimen policy is for a male, age 35, Nonsmoker for a Basic Insurance Amount of \$50,000. For other policies, this can vary based on the insured's sex, issue age, rating class, and Basic Insurance Amount. The Limited No-Lapse Guarantee period for the policy is 5 years.
13	<b>Table of Maximum Monthly Insurance Rates per \$1,000 of Net Amount at Risk</b>	The Table of Maximum Monthly Insurance Rates for the specimen policy is for a male age 35 Nonsmoker rating class. For other policies, the Table of Maximum Monthly Insurance Rates can vary based on the insured's sex, issue age and rating class.
14	<b>Table of Attained Age Factors</b>	The Table of Attained Age Factors for the specimen policy is for a male age 35 Nonsmoker rating class. For other policies, the Table of Attained Age Factors can vary based on the insured's sex, attained age and rating class.

### II. Variable and illustrative material in rider form PLI 528-2010 has been bracketed.

1	<b>No-Lapse Adjustments to the No-Lapse Contract Fund</b>	The monthly charges for administrative expenses can vary based on the insured's sex, issue age and rating class. For the specimen rider, the monthly charge for administrative expenses is \$0.28 per \$1,000 of the Basic Insurance Amount plus \$10.00.
2	<b>Schedule of No-Lapse Premiums</b>	<p>The Schedule of No-Lapse Premiums can vary based on the insured's sex, issue age, and rating class. The Schedule of No-Lapse Premiums for the specimen policy is for a male age 35 Nonsmoker rating class for the basic insurance amount effective on the contract date.</p> <p><u>A. Single Premium No-Lapse Premium</u></p> <p>The single premium no-lapse premium will be calculated and displayed in the following statement on the rider data pages:</p> <p style="padding-left: 40px;">“The single premium no-lapse premium due on the contract date is \$[xxx.xx].”</p> <p style="padding-left: 40px;">where \$[xxx.xx] is \$8,390 for a male age 35 Nonsmoker policy</p> <p>If the single premium no-lapse premium cannot be calculated (a single premium may not be available for some issue ages and rating classes), the following statement will be displayed on the rider data pages:</p> <p style="padding-left: 40px;">“The single premium no-lapse premium is unavailable at this contract's issue age and rating class.”</p> <p><u>B. Modal Premium No-Lapse Premium</u></p> <p>If the premium mode is monthly or annual, and the Minimum Initial Premium (shown in the policy data pages) is less than the calculated modal no-lapse premium, the following statement will be displayed on the rider data pages:</p> <p style="padding-left: 40px;">“The modal no-lapse premium due on the contract date and each subsequent [monthly date][contract anniversary] is \$[xxx.xx], ceasing on the contract anniversary on or following the Insured's 121st birthday.”</p>

## Memorandum of Variable Material

		<p>where \$[xxx.xx] is \$473 for annual mode for a male age 35 Nonsmoker policy.</p> <p>This statement would not emit for monthly mode if the monthly no-lapse premium was less than the Minimum Initial Premium.</p> <p>If the premium mode is quarterly or semi-annual, and the Minimum Initial Premium (shown in the policy data pages) is less than the calculated modal no-lapse premium, the following statement will be displayed on the rider data pages :</p> <p style="padding-left: 40px;">“The modal no-lapse premium due on the contract date and each subsequent [three][six] month period is \$[xxx.xx], ceasing on the contract anniversary on or following the Insured’s 121st birthday.”</p> <p>If the premium mode is monthly, and the Minimum Initial Premium (shown in the policy data pages) is greater than the calculated modal no-lapse premium, the following statement will be displayed on the rider data pages :</p> <p style="padding-left: 40px;">“The modal no-lapse premium due on the contract date is \$[xxx.xx]. The modal no-lapse premium due on each subsequent monthly date is \$[zzz.zz], ceasing on the contract anniversary on or following the Insured’s 121st birthday.”</p>
3	<b>Table of No-Lapse Monthly Insurance Rates</b>	The Table of No-Lapse Monthly Insurance Rates can vary based on the insured’s sex, issue age, and rating class. The Table of No-Lapse Monthly Insurance Rates for the specimen rider is for a male, age 35, Nonsmoker for the Basic Insurance Amount effective on the contract date.
4	<b>No-Lapse Charge for Sales Expenses Rate Table</b>	The Premium Allocation Amount in the No-Lapse Charge for Sales Expenses Rate Table can vary based on the insured’s sex, issue age, rating class, and Basic Insurance Amount effective on the contract date. The Premium Allocation Amount for the specimen rider is for a male, age 35, Nonsmoker for the Basic Insurance Amount effective on the contract date. The initial and ultimate no-lapse charge for sales expense rates are 2.5%.
5	<b>Table of Maximum No-Lapse Default Charges</b>	The Table of Maximum No-Lapse Default Charges can vary based on the insured’s sex, issue age, and rating class. The No-Lapse Default Charges are not applicable for the first five contract years during the Limited No-Lapse Guarantee period. The Table of No-Lapse Monthly Insurance Rates for the specimen rider is for a male, age 35, Nonsmoker for the Basic Insurance Amount effective on the contract date.



**Pruco Life Insurance Company**  
213 Washington Street, Newark, NJ 07102  
A Prudential company

**Insured** JOHN DOE

XX XXX XXX **Policy Number**  
DEC 1, 2010 **Contract Date**

**Agency** R-NK1

---

**Flexible Premium Universal Life Insurance Policy. Insurance payable only upon death. Cash values reflect premium payments, interest credited to the contract fund, and charges. Non-participating.**

We will promptly pay the beneficiary the death benefit described under the Death Benefit provision of this contract if we receive due proof that the Insured died. We make this promise subject to all the provisions of this contract.

**The amount and duration of the death benefit may be fixed or variable, depending on the payment of premiums, any interest credited to the contract fund, and the charges made.**

**The cash value may increase or decrease daily, depending on the payment of premiums, any interest credited to the contract fund, and the charges made. There is no guaranteed minimum cash value.**

If there is ever a question about this contract, please see a Pruco Life Insurance Company representative or contact one of our offices.

**Right to Cancel Contract**

You may return this contract to us within 10 days after you receive it. All you have to do is take the contract or mail it to one of our offices or to the representative who sold it to you. It will be canceled and we will return your money in accordance with applicable law.

Signed for Pruco Life Insurance Company,  
an Arizona Corporation.

Secretary

President

PLEASE READ YOUR POLICY CAREFULLY; it is a legal contract between you and Pruco Life Insurance Company.

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A copy of the application and any riders or endorsements can be found at the end of the contract.

(This page intentionally left blank.)

**CONTRACT DATA**

**Insured's Information**

[JOHN DOE] [Male], Issue Age [35]

---

**Rating Class**

[Nonsmoker]

---

**Basic Contract Information**

Policy Number	[xx xxx xxx]
Contract Date	[December 1, 2010]
Premium Period	During the life of the Insured up to attained age 121
Beneficiary	[MARY DOE, wife]
Loan Interest Rate	3.00%
Preferred Loan Interest Rate	2.25%

---

**Type of Death Benefit** (see Death Benefit Provisions)

[Type A]

---

**Life Insurance on the Insured**

Basic Insurance Amount	[\$50,000.00]
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**Minimum Initial Premium**

The minimum initial premium due on the Contract Date is [\$41.09].

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CONTRACT DATA CONTINUED ON NEXT PAGE

## CONTRACT DATA CONTINUED

### Contract Limitations

The minimum premium we will accept is \$25.00.

The minimum Basic Insurance Amount is [\$50,000.00.]

The minimum decrease in Basic Insurance Amount is \$5,000.00.

The minimum amount you may withdraw is \$250.00.

---

### Adjustments to Premium Payments

From each premium paid we will:

subtract a premium-based administrative charge of up to 7.5% of the premium paid.

subtract a charge for sales expenses at a rate of up to 12% of the premium paid.

The remainder of the premium is the invested premium amount.

---

### Adjustments to the Contract Fund

On the Contract Date the contract fund is equal to the invested premium amount credited on that date, minus any of the charges described below which may be due on that date.

On each day after the contract date, we will adjust the contract fund by:

adding any invested premium amounts.

adding guaranteed interest at an effective annual rate of 2% (0.00542552% a day).

adding any excess interest at an effective annual rate that Pruco Life declares. (We will not credit excess interest to the amount of any loan.)

CONTRACT DATA CONTINUED ON NEXT PAGE

**CONTRACT DATA CONTINUED**

subtracting any withdrawals.

subtracting an administrative charge of up to \$25.00 for any withdrawals.

subtracting an administrative charge of up to \$25.00 for any decrease in basic insurance amount.

subtracting any surrender charge that may result from a withdrawal, surrender, or reduction in the basic insurance amount.

And on each monthly date, we will adjust the contract fund by:

subtracting a monthly charge for administrative expenses of up to: [\$0.29] per \$1,000 of the basic insurance amount plus \$20.00.

subtracting a monthly charge for the cost of insurance (see Cost of Insurance).

---

**Schedule of Maximum Surrender Charges**

For a full surrender of the contract, the maximum charge we will deduct from the contract fund is shown below.

<b>For a Surrender Occurring During Contract Year</b>	<b>The Maximum Surrender Charge is:</b>
[1]	[\$830.78]
[2]	[\$790.50]
[3]	[\$750.22]
[4]	[\$704.90]
[5]	[\$664.62]
[6]	[\$624.34]
[7]	[\$584.06]
[8]	[\$538.75]
[9]	[\$498.47]
[10]	[\$458.19]

CONTRACT DATA CONTINUED ON NEXT PAGE

**CONTRACT DATA CONTINUED**

<b>For a Surrender Occurring During Contract Year</b>	<b>The Maximum Surrender Charge is:</b>
[11]	[\$417.91]
[12]	[\$372.59]
[13]	[\$332.31]
[14]	[\$292.03]
[15]	[\$251.75]
[16]	[\$206.44]
[17]	[\$166.16]
[18]	[\$125.88]
[19]	[\$85.60]
[20]	[\$40.28]
[21] and later	[\$0.00]

We may also deduct a surrender charge when you decrease the basic insurance amount, change the type of death benefit, or make a withdrawal. (See Decrease in Basic Insurance Amount, Changing the Type of Death Benefit, and Withdrawals.)

---

END OF CONTRACT DATA

**TABLE(S)**

**Table of Limited No-Lapse Guarantee Values**

The amounts below are not cash amounts that you can realize by surrendering the contract, nor are they death benefits payable. They are amounts used solely to determine whether the contract is protected against default on a monthly date as described under Limited No-Lapse Guarantee.

These values are used to determine the limited no-lapse guarantee as described under Limited No-Lapse Guarantee. The values on contract anniversaries are shown below. On a date that falls between two anniversaries, the value will fall between the values for those anniversaries considering the time that has passed since the last anniversary.

The Limited No-Lapse Guarantee period is the first [5] contract years.

<b>Contract Anniversary</b>	<b>Limited No-Lapse Guarantee Value</b>
Contract Date	[\$0.00]
[1st]	[\$470.20]
[2nd]	[\$954.50]
[3rd]	[\$1,453.33]
[4th]	[\$1,967.12]
[5th]	[\$2,496.33]

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TABLE(S) CONTINUED ON NEXT PAGE

**TABLE(S) CONTINUED**

**Table of Maximum Monthly Insurance Rates per \$1,000 of Net Amount at Risk**

<b>Contract Year</b>	<b>Maximum Monthly Rate</b>	<b>Contract Year</b>	<b>Maximum Monthly Rate</b>
[1]	[0.09333]	[34]	[1.75917]
[2]	[0.09750]	[35]	[1.91917]
[3]	[0.10333]	[36]	[2.10583]
[4]	[0.11083]	[37]	[2.33250]
[5]	[0.11750]	[38]	[2.59750]
[6]	[0.12667]	[39]	[2.87667]
[7]	[0.13750]	[40]	[3.17667]
[8]	[0.15083]	[41]	[3.50333]
[9]	[0.16667]	[42]	[3.87167]
[10]	[0.18417]	[43]	[4.30000]
[11]	[0.20333]	[44]	[4.79750]
[12]	[0.22250]	[45]	[5.35500]
[13]	[0.23833]	[46]	[5.97667]
[14]	[0.25083]	[47]	[6.65250]
[15]	[0.26667]	[48]	[7.36833]
[16]	[0.28750]	[49]	[8.15000]
[17]	[0.31417]	[50]	[9.01917]
[18]	[0.34667]	[51]	[9.98583]
[19]	[0.38417]	[52]	[11.04917]
[20]	[0.43167]	[53]	[12.19833]
[21]	[0.48500]	[54]	[13.42000]
[22]	[0.54000]	[55]	[14.70167]
[23]	[0.59333]	[56]	[15.97833]
[24]	[0.64667]	[57]	[17.23500]
[25]	[0.70917]	[58]	[18.55167]
[26]	[0.78500]	[59]	[19.94000]
[27]	[0.87750]	[60]	[21.40250]
[28]	[0.98500]	[61]	[22.85083]
[29]	[1.10250]	[62]	[24.26500]
[30]	[1.22500]	[63]	[25.77167]
[31]	[1.35250]	[64]	[27.37833]
[32]	[1.48167]	[65]	[29.09250]
[33]	[1.61667]	[66]	[30.73000]

TABLE(S) CONTINUED ON NEXT PAGE

**TABLE(S) CONTINUED**

<b>Contract Year</b>	<b>Maximum Monthly Rate</b>	<b>Contract Year</b>	<b>Maximum Monthly Rate</b>
[67]	[32.18250]	[77]	[52.48583]
[68]	[33.72750]	[78]	[55.23583]
[69]	[35.37000]	[79]	[58.14583]
[70]	[37.10583]	[80]	[61.22083]
[71]	[38.93417]	[81]	[64.46917]
[72]	[40.87500]	[82]	[67.89667]
[73]	[42.93417]	[83]	[71.51083]
[74]	[45.11917]	[84]	[75.31667]
[75]	[47.43500]	[85]	[79.30583]
[76]	[49.88750]	[86]	[83.33333]

We may charge less than the maximum monthly rates. From time to time, we will consider the need to change the rates we charge. We describe the factors we use to determine such changes under General Provisions.

See the Basis of Computation for a description of the basis we use to compute these rates.

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TABLE(S) CONTINUED ON NEXT PAGE

**TABLE(S) CONTINUED**

**Table of Attained Age Factors**

These factors are used to determine your death benefit as described under Death Benefit Provisions.

These factors apply during each contract year.

<b>Contract Year</b>	<b>Factors</b>	<b>Contract Year</b>	<b>Factors</b>
[1]	[4.81]	[31]	[1.84]
[2]	[4.64]	[32]	[1.79]
[3]	[4.49]	[33]	[1.75]
[4]	[4.33]	[34]	[1.70]
[5]	[4.18]	[35]	[1.66]
[6]	[4.04]	[36]	[1.62]
[7]	[3.90]	[37]	[1.58]
[8]	[3.77]	[38]	[1.55]
[9]	[3.64]	[39]	[1.51]
[10]	[3.52]	[40]	[1.48]
[11]	[3.40]	[41]	[1.45]
[12]	[3.29]	[42]	[1.42]
[13]	[3.18]	[43]	[1.39]
[14]	[3.08]	[44]	[1.36]
[15]	[2.98]	[45]	[1.34]
[16]	[2.88]	[46]	[1.32]
[17]	[2.79]	[47]	[1.29]
[18]	[2.70]	[48]	[1.27]
[19]	[2.62]	[49]	[1.25]
[20]	[2.53]	[50]	[1.24]
[21]	[2.46]	[51]	[1.22]
[22]	[2.38]	[52]	[1.20]
[23]	[2.31]	[53]	[1.19]
[24]	[2.24]	[54]	[1.17]
[25]	[2.17]	[55]	[1.16]
[26]	[2.11]	[56]	[1.15]
[27]	[2.05]	[57]	[1.14]
[28]	[1.99]	[58]	[1.13]
[29]	[1.94]	[59]	[1.12]
[30]	[1.89]	[60]	[1.11]

TABLE(S) CONTINUED ON NEXT PAGE

**TABLE(S) CONTINUED**

<b>Contract Year</b>	<b>Factors</b>	<b>Contract Year</b>	<b>Factors</b>
[61]	[1.10]	[74]	[1.02]
[62]	[1.09]	[75]	[1.02]
[63]	[1.07]	[76]	[1.02]
[64]	[1.05]	[77]	[1.02]
[65]	[1.02]	[78]	[1.02]
[66]	[1.02]	[79]	[1.02]
[67]	[1.02]	[80]	[1.02]
[68]	[1.02]	[81]	[1.02]
[69]	[1.02]	[82]	[1.02]
[70]	[1.02]	[83]	[1.02]
[71]	[1.02]	[84]	[1.02]
[72]	[1.02]	[85]	[1.02]
[73]	[1.02]	[86]	[1.00]

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END OF TABLE(S)

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## DEFINITIONS

**We, our, us** and **Pruco Life**. - Pruco Life Insurance Company.

**You** and **Your**. - The owner(s) of the contract.

**Insured**. - The person named as the Insured on the first page. He or she need not be the owner.

**Issue Date**. - The contract date shown on the first page.

**Anniversary** or **contract anniversary**. - The same day and month as the contract date in each later year.

**Contract Year**. - A year that starts on the contract date or on an anniversary.

**Monthly Date**. - The contract date and the same day as the contract date in each later month.

**Contract Month**. - A month that starts on a monthly date.

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## THE CONTRACT

### Entire Contract

This policy and any attached copy of an application, including an application requesting a change, form the entire contract. We assume that all statements in an application are made to the best of the knowledge and belief of the person(s) who make them; in the absence of fraud, they are deemed to be representations and not warranties. We rely on those statements when we issue the contract and when we change it. We will not use any statement, unless made in an application, to try to void the contract, to contest a change, or to deny a claim.

### Contract Modifications

Only a Pruco Life officer with the rank or title of vice president may agree to modify this contract, and then only in writing.

### Incontestability

Except for non-payment of enough premium to pay the required charges, we will not contest this contract after it has been in force during the Insured's lifetime for two years from the issue date.

---

## 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 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. If we receive your request in a form that meets our needs, and the contract if we ask for it, 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.

---

## **DEATH BENEFIT PROVISIONS**

We will pay a benefit to the beneficiary at the Insured's death if this contract is in force at the time of that death; that is, if it has not been surrendered and it is not in default past the grace period.

If the contract is not in default, the amount we will pay will be the death benefit determined as of the date of the Insured's death reduced by any contract debt (described under Loans).

If the contract is in default, and the Insured's death occurs in the grace period (described under Default), we will pay the death benefit reduced by any contract debt and the amount needed to pay charges through the date of death.

If the Insured's death occurs past the grace period, no death benefit is payable.

### **Death Benefit**

This contract has a Type A or Type B death benefit. We show the type of death benefit that applies to this contract under Type of Death Benefit.

If this contract has a Type A death benefit, the death benefit on any date is equal to the greater of: (1) the basic insurance amount, and (2) the contract fund before deduction of any monthly charges due on that date, multiplied by the attained age factor that applies.

If this contract has a Type B death benefit, the death benefit on any date is equal to the greater of: (1) the basic insurance amount plus the contract fund before deduction of any monthly charges due on that date, and (2) the contract fund before deduction of any monthly charges due on that date, multiplied by the attained age factor that applies.

For the purpose of computing the death benefit, if the contract fund is less than zero we will consider it to be zero. Your basic insurance amount and attained age factors are shown in the contract data pages.

### **Additional Death Benefits**

This contract may provide additional benefits, which may be payable on an Insured's death. If it does, they will be listed on a contract data page, and a form describing the benefit will be included in this contract. Any such benefit will be payable only if the contract is not in default past the grace period at the time of the death.

### **Method of Payment**

You may choose to have any death benefit paid in a single sum or under one of the optional modes of settlement shown in the Settlement Options provision.

### **Suicide Exclusion**

If the Insured, whether sane or insane, dies by suicide within two years from the Issue Date, this contract will end and we will return the premiums paid less any contract debt and less any withdrawals.

## **Interest on Death Benefit**

Any death benefit described above will be credited with interest. The amount will be the greater of: (1) interest calculated in accordance with applicable laws, and (2) interest calculated from the date of death at a rate declared by Pruco Life.

---

## **DECREASE IN BASIC INSURANCE AMOUNT**

You may decrease the basic insurance amount, subject to our approval and all these conditions and the paragraphs that follow:

1. You must ask for the decrease in a form that meets our needs.
2. The amount of a decrease must be at least equal to the minimum decrease in basic insurance amount shown under Contract Limitations in the contract data pages.
3. The basic insurance amount after a decrease must be at least equal to the minimum basic insurance amount shown under Contract Limitations in the contract data pages.
4. If we ask you to do so, you must send us the contract to be endorsed.
5. The contract must not be in default.
6. You may not decrease the basic insurance amount if any surrender charge on the decrease exceeds the amount in your contract fund less the administrative charge (shown under Adjustments to the Contract Fund) for the decrease.

### **Surrender Charge on Decreases**

We will reduce the basic insurance amount by the amount of the decrease. To determine the surrender charge associated with the decrease, we multiply the surrender charge (see Schedule of Maximum Surrender Charges) by the amount of the decrease, and divide by the basic insurance amount before the decrease.

We may decline the decrease if we determine it would cause the contract to fail to qualify as life insurance under the applicable tax law. A decrease will take effect only if we approve your request for it at our Home Office and will take effect on the date we approve it. If we approve the decrease, we will recompute the contract's charges and values in the appropriate tables. A decrease in the basic insurance amount may also affect the amount of any extra benefits this contract might have. We will send you new contract data pages showing the amount and effective date of the decrease and the recomputed charges and values. If the Insured is not living on the effective date, the decrease will not take effect. We may deduct the administrative charge (shown under Adjustments to the Contract Fund) for the decrease.

---

## **COST OF INSURANCE**

On each monthly date, we will deduct a charge for the cost of insurance from the contract fund. To determine the maximum charge for the cost of insurance, we use the following method:

We determine the maximum cost of insurance rate for the basic insurance amount shown in the contract data pages using the maximum monthly rate shown under the Table of Maximum Monthly Insurance Rates. We multiply the rate by the net amount at risk (the death benefit minus the contract fund) divided by \$1,000 to compute the maximum charge for the cost of insurance.

---

## **CHANGING THE TYPE OF DEATH BENEFIT**

This contract has a Type A or Type B death benefit (see Death Benefit). Subject to our approval, you may change the type of death benefit. We will adjust the basic insurance amount so that the death benefit immediately after the change will remain the same as the death benefit immediately before the change.

### **Type A to B**

If you are changing from a Type A to a Type B death benefit, we will reduce the basic insurance amount by the contract fund on the date the change takes effect.

### **Type B to A**

If you are changing from a Type B to a Type A death benefit, we will increase the basic insurance amount by the contract fund on the date the change takes effect.

We may deduct from the contract fund the administrative charge shown for a decrease in the basic insurance amount under Adjustments to the Contract Fund. If the change in the type of death benefit results in a reduction in the basic insurance amount, the basic insurance amount after the decrease must be at least equal to the minimum basic insurance amount, which we show under Contract Limitations in the contract data pages. We may deduct from the contract fund a surrender charge for a reduction in the basic insurance amount as described in the Decrease in Basic Insurance Amount provision.

A change in the type of death benefit will take effect only if we approve your request at our Home Office. If we approve the change, we will recompute the contract's charges, values and limitations shown in the contract data pages. The change will take effect on the monthly date that coincides with or next follows the date we approve your request. We will send you new contract data pages showing the amount and effective date of the change in basic insurance amount and the recomputed charges, values and limitations.

Your request for a change must be in a form that meets our needs. We may require you to send us this contract before we make the change.

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## **BENEFICIARY**

You may designate or change a beneficiary by sending us a request in a form that meets our needs. We may ask you to send us the contract to be endorsed. If we receive your request, and the contract if we ask for it, we will file and record the change and it will take effect as of the date you signed the request. But if we make any payment(s) before we receive the request, we will not have to make the payment(s) again. Any beneficiary's interest is subject to the rights of any assignee we know of.

When a beneficiary is designated, any relationship shown is to the Insured, unless otherwise stated. To show priority, we may use numbered classes, so that the class with first priority is called class 1, the class with next priority is called class 2, and so on. When we use numbered classes, these statements apply to beneficiaries unless the form states otherwise:

1. One who survives the Insured will have the right to be paid only if no one in a prior class survives the Insured.
2. One who has the right to be paid will be the only one paid if no one else in the same class survives the Insured.
3. Two or more in the same class who have the right to be paid will be paid in equal shares.
4. If none survives the Insured, we will pay in one sum to the Insured's estate.

Before we make a payment, we have the right to decide what proof we need of the identity, age, or other facts about any persons designated as beneficiaries. If beneficiaries are not designated by name and we make payment(s) based on that proof, we will not have to make the payment(s) again.

---

## **PREMIUM PAYMENT**

### **Payment of Premiums**

The minimum initial premium shown in the contract data pages is due on or before the contract date. There is no insurance under this contract until that premium is paid. We may require an additional premium if adjustments to premium payments plus any contract fund charges due on or before the payment date exceeds the minimum initial premium.

Subject to the limitations below, additional premiums may be paid at any time during the Insured's lifetime up to attained age 121 as long as the contract is not in default beyond the grace period. Premiums may be paid at one of our offices or to one of our authorized representatives. We will give a signed receipt upon request. The minimum premium we will accept is shown on a contract data page. We have the right to refuse to accept a premium payment that would in our opinion cause this contract to fail to qualify as life insurance under applicable tax law. We also have the right to refuse to accept any payment that increases the death benefit by more than it increases the contract fund.

### **Invested Premium Amount**

The invested premium amount is the portion of each premium you pay that we add to the contract fund. It is equal to the premium paid minus the adjustments to premium payments shown on a contract data page.

### **Crediting the Initial Premium Payment**

If we receive the first premium payment on or before the contract date, we will credit the invested premium amount to the contract fund on the contract date.

If we receive the first premium payment after the contract date, we will credit the premium amount to the contract fund on the payment date.

---

## **CONTRACT FUND**

When you make your first premium payment, the invested premium amount, less any charges due on or before that day, becomes your contract fund. Amounts are added to and subtracted from the contract fund as shown under Adjustments to the Contract Fund in the contract data pages. The contract fund is used to pay charges under this contract and will determine, in part, whether this contract will remain in force or go into default. The contract fund is also used to determine your loan and surrender values, the amount you may withdraw, and the death benefit.

### **Cash Value**

The cash value at any time is the contract fund less any surrender charge. We show the maximum surrender charge in the Schedule of Maximum Surrender Charges.

### **Net Cash Value**

The net cash value at any time is the cash value less any contract debt. If the contract is in default, the net cash value is zero.

### **Net Amount at Risk**

The net amount at risk is used to determine the cost of insurance as described under Adjustments to the Contract Fund. It is equal to the death benefit (see Death Benefit) minus the contract fund.

---

## **DEFAULT**

### **Excess Contract Debt Default**

If contract debt ever grows to be equal to or more than the cash value, the contract will have excess contract debt and will be in default.

### **Cash Value Default**

On each monthly date, we will determine the cash value. If the cash value is greater than zero and the contract has no excess contract debt, the contract will remain in force until the next monthly date. If the cash value is zero or less, the contract is in default unless it remains in force under a no-lapse guarantee.

### **Notice of Default**

If the contract is in default, we will mail you a notice stating the amount we will need to keep the contract in force. That amount will equal a premium which we estimate will keep the contract in force for three months from the date of default. We grant a 61-day grace period from the date we mail the notice to pay this amount. The contract will remain in force during this period. If that amount is not paid to us by the end of the 61-day grace period, the contract will end and have no value.

---

## LIMITED NO-LAPSE GUARANTEE

On each monthly date during the Limited No-Lapse Guarantee period shown under the Table of Limited No-Lapse Guarantee Values, and while the contract is in force, we will:

1. Accumulate premium payments at 3% annual interest from the Monthly Date on or preceding the date of receipt;
2. Accumulate any withdrawal amounts at 3% annual interest; and
3. If the contract was previously reinstated (see Reinstatement), accumulate at 3% annual interest any loan amount at the time of default.

We then subtract amounts 2 and 3 from amount 1 and compare the result to the values shown in or derived from the Table of Limited No-Lapse Guarantee Values for such monthly date. If the result is equal to or greater than the appropriate value and the contract has no excess contract debt, the contract will remain in force until the next monthly date. If the result is less than the appropriate value and any of the events described under Default have occurred, the contract is in default as described under Default.

The Table of Limited No-Lapse Guarantee Values shows such values on contract anniversaries. On a date that falls between two anniversaries, the value will fall between the values for those anniversaries considering the time that has passed since the last anniversary.

---

## REINSTATEMENT

If this contract ends without value, as described under Default, you may reinstate it. The following conditions must be satisfied:

1. The contract must not have been in default for more than 5 years.
2. You must prove to us that the Insured is insurable for the contract.
3. You must pay us a charge equal to: (a) an amount, if any, required to bring the cash value to zero on the date the contract went into default, plus (b) the deductions from the contract fund during the grace period following the date of default, plus (c) a premium that we estimate will be sufficient after deduction of the charges shown under Adjustments to Premium Payments to cover the deductions from the contract fund for three monthly dates starting on the date of reinstatement.
4. Any existing contract debt on the date of default will be cancelled and will not be reinstated.

The date of reinstatement will be the date we approve your request. We will deduct all required charges from your payment and put the balance in your contract fund. If we approve the reinstatement, we will credit the contract fund with a refund of that part of any surrender charge deducted at the time of default which would have been charged if the contract were surrendered immediately after reinstatement.

---

## SURRENDER

You may surrender this contract for its net cash value (see Contract Fund). To do so, you must ask us in a form that meets our needs. We may require you to send us the contract.

We will usually pay any net cash value within seven days after we receive your request and the contract (if we require it) at our Home Office. But we have the right to postpone paying it for up to six months. If we do so for more than thirty days, we will pay interest at the rate of 3% a year.

---

## WITHDRAWALS

You may make withdrawals from the contract subject to all these conditions and the paragraph that follows:

1. You must ask for the withdrawal in a form that meets our needs.
2. The net cash value after withdrawal may not be less than or equal to zero after deducting (a) any charges associated with the withdrawal and (b) an amount that we estimate will be sufficient to cover the contract fund deductions for two monthly dates following the date of withdrawal.
3. You may not withdraw less than the minimum amount shown under Contract Limitations.
4. The basic insurance amount after withdrawals must be at least equal to the minimum basic insurance amount shown under Contract Limitations.

Any amount withdrawn may not be repaid except as a premium subject to charges.

### **Effect on Contract Fund**

We will reduce your contract fund on the date we approve your request by the withdrawal amount and any charges listed under Adjustments to the Contract Fund.

We may charge an administrative fee as stated under Adjustments to the Contract Fund.

### **Effect on Basic Insurance Amount**

If you have a Type B death benefit, withdrawals will not affect the basic insurance amount.

If you have a Type A death benefit and the withdrawal would cause the net amount at risk (see Contract Fund) to increase, we will reduce the basic insurance amount and, consequently, your death benefit to offset this increase. The reduction in the basic insurance amount will never be more than the withdrawal amount. If we reduce the basic insurance amount, we will recompute the contract's charges, values and limitations. We will send you new contract data pages showing these changes. We may also deduct a surrender charge from the contract fund as described in the Decrease in Basic Insurance Amount provision.

We will usually pay any withdrawal amount within seven days after we receive your request and the contract (if we require it) at our Home Office. But we have the right to postpone paying it for up to six months. If we do so for more than thirty days, we will pay interest at the rate of 3% a year.

---

## LOANS

Subject to the requirements of this provision, you may at any time borrow any amount up to the current loan value less any existing contract debt.

### **Loan Value**

If the contract is not in default, the loan value at any time is equal to the cash value.

If the contract is in default, it has no loan value.

## **Contract Debt**

Contract debt at any time means the loan on the contract at that time, plus the interest we have charged that is not yet due and that we have not yet added to the loan.

## **Loan Requirements**

For us to approve a loan, the following requirements must be met: you must assign this contract to us as sole security for the loan; the Insured must be living; and the resulting contract debt must not be more than the loan value.

If there is already contract debt when you borrow from us, we will add the new amount you borrow to that debt.

## **Interest Charge**

We will charge interest daily on any loan. Interest is due on each contract anniversary, or when the loan is paid back, whichever comes first. If interest is not paid when due, we will increase the loan amount by any unpaid interest. Except as stated below, we charge interest at an effective annual rate shown under Loan Interest Rate in the contract data pages.

## **Preferred Loans**

A portion of the amount you may borrow on or after the 10th contract anniversary will be considered a Preferred Loan up to an amount equal to the maximum preferred loan amount described below. Preferred Loans are charged interest at an effective annual rate shown under Preferred Loan Interest Rate in the contract data pages.

## **Maximum Preferred Loan Amount**

The maximum preferred loan amount available starting on the 10th contract anniversary is (A) minus (B), where (A) is the total amount you may borrow, and (B) is the total premiums paid less total withdrawals, if any. If (B) is less than zero, we will consider it to be zero.

## **Effect on Contract Fund**

When you take a loan, the amount of the loan continues to be a part of the contract fund and is credited with interest at an effective rate of 2% a year.

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# **GENERAL PROVISIONS**

## **Annual Report**

Once each contract year we will send you, without charge, a report. It will show: the current death benefit; the amount of the contract fund; the cash value; any contract debt and the interest rate we are charging; premiums paid, interest credited, charges deducted, and withdrawals taken since the last report. You may request a similar report at some other time during the year. We have the right to charge up to \$25 for such reports. The report may also show any other data that may be required where this contract is delivered.

## **Payment of Death Claim**

If we settle this contract in one sum as a death claim, we will usually pay the proceeds within seven days after we receive at our Home Office proof of the Insured's death and any other information we need to pay the claim.

## **Currency**

Any money we pay, or that is paid to us, must be in United States currency. Any amount we owe will be payable at our Corporate Office.

### **Misstatement of Age or Sex**

If the Insured's stated age or sex or both are not correct, we will change each benefit and any amount to be paid to what the most recent deductions from the contract fund would have provided at the Insured's correct age and sex.

### **Assignment**

We will not be deemed to know of an assignment unless we receive it, or a copy of it, at our Home Office. 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.

### **Change in Plan**

You may be able to have this contract changed to another plan of life insurance. Any change may be made only if we consent, and will be subject to conditions and charges that are then determined.

### **Factors Subject to Change**

Charges deducted from premium payments and the contract fund may change from time to time, subject to the maximums shown in the contract data pages. In deciding whether to change any of these charges, we will periodically consider factors such as mortality, persistency, expenses, taxes and interest and/or investment experience to see if a change in our assumptions is needed. Changes in factors will be by class. All changes will be determined only prospectively; that is, we will not recoup prior losses or distribute prior gains by means of these changes.

### **Non-participating**

This contract will not share in our profits or surplus earnings. We will pay no dividends on it.

### **Applicable Tax Law**

This contract has been designed to satisfy the definition of life insurance for Federal income tax purposes under Section 7702 of the Internal Revenue Code of 1986, as amended. We reserve the right, however, to decline any change we determine would cause this contract to fail to qualify as life insurance under the applicable tax law. This includes changing the basic insurance amount, withdrawals, and changing the type of death benefit. We also have the right to change this contract, to require additional premium payments, or to make distributions from this contract to the extent necessary to continue to qualify this contract as life insurance. Finally, we reserve the right to take whatever action is necessary to prevent the contract from becoming a modified endowment contract under Section 7702A of the Internal Revenue Code of 1986 unless you have otherwise indicated to us in writing that you want a modified endowment contract.

### **Age 121**

We discontinue the monthly charges from the contract fund on the first contract anniversary on or following the Insured's 121st birthday. You may continue the contract after that anniversary and it will then continue to operate as described in its provisions (including the Death Benefit and Contract Fund provisions), although you may not make any premium payments and no monthly charges will be deducted from the contract fund. Loans, loan repayments, and withdrawals can continue to be made after age 121. Cash value default may not occur on or following such anniversary. Excess contract debt default may occur if contract debt ever grows to be equal to or more than the cash value (see Default). Coverage may expire prior to age 121 if premiums paid are insufficient to continue the coverage to such age.

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## **BASIS OF COMPUTATION**

### **Mortality Basis and Interest Rate**

We compute maximum monthly insurance rates using:

1. the Commissioners 2001 Standard Ordinary Smoker and Nonsmoker Ultimate Mortality Table;
2. the issue age, sex, smoker and nonsmoker status, and rating class of the Insured and the length of time since the contract date;
3. age last birthday; and
4. an effective interest rate of 2% a year.

### **Minimum Legal Values**

The cash surrender values provided by this contract are at least as large as those set by law where it is delivered. Where required, we have given the insurance regulator a detailed statement of how we compute values and benefits.

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## **SETTLEMENT OPTIONS**

### **Options Described**

You may choose to have the proceeds (that is, any death benefit or any amount payable upon surrender of the contract) paid in a single sum or under one of the optional modes of settlement described below.

If the person who is to receive the proceeds of this contract wishes to take advantage of one of these optional modes, we will furnish, on request, details of the options we describe below or any others we may have available at the time the proceeds become payable.

### **Option 1 (Instalments for a Fixed Period)**

We will make equal payments for up to 25 years. The Option 1 Table shows the minimum amounts we will pay.

### **Option 2 (Life Income)**

We will make equal monthly payments for as long as the person on whose life the settlement is based lives, with payments certain for 120 months. The Option 2 Table shows the minimum amounts we will pay. But, we must have proof of the date of birth of the person on whose life the settlement is based.

### **Option 3 (Interest Payment)**

We will hold an amount at interest. We will pay the interest annually, semi-annually, quarterly, or monthly.

### **Option 4 (Instalments of a Fixed Amount)**

We will make equal annual, semi-annual, quarterly, or monthly payments for as long as the available proceeds provide.

**Option 5 (Non-Participating Income)**

We will make payments like those of any annuity we then regularly issue that: (1) is based on United States currency; (2) is bought by a single sum; (3) does not provide for dividends; and (4) does not normally provide for deferral of the first payment. Each payment will be at least equal to what we would pay under that kind of annuity with its first payment due on its contract date. If a life income is chosen, we must have proof of the date of birth of any person on whose life the option is based. Option 5 cannot be chosen more than 30 days before the due date of the first payment.

**Interest Rate**

Payments under Options 1, 3 and 4 will be calculated assuming an effective interest rate of at least 1.5% a year. We may include more interest.

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## SETTLEMENT OPTIONS TABLES

OPTION 1 TABLE

OPTION 2 TABLE

MINIMUM AMOUNT OF MONTHLY PAYMENT FOR EACH \$1,000, THE FIRST PAYABLE IMMEDIATELY		MINIMUM AMOUNT OF MONTHLY PAYMENT FOR EACH \$1,000, THE FIRST PAYABLE IMMEDIATELY					
Number of Years	Monthly Payment	AGE LAST BIRTHDAY	Male	Female	AGE LAST BIRTHDAY	Male	Female
		1	\$83.90	5 and under	\$2.72	\$2.68	48
2	42.26	6	2.73	2.69	49	3.77	3.56
3	28.39	7	2.74	2.69	50	3.83	3.61
4	21.45	8	2.75	2.70	51	3.88	3.66
5	17.28	9	2.76	2.71	52	3.95	3.71
6	14.51	10	2.77	2.72	53	4.01	3.76
7	12.53	11	2.78	2.73	54	4.08	3.82
8	11.04	12	2.79	2.74	55	4.15	3.88
9	9.89	13	2.80	2.75	56	4.22	3.94
10	8.96	14	2.82	2.76	57	4.30	4.01
11	8.21	15	2.83	2.77	58	4.38	4.08
12	7.58	16	2.84	2.78	59	4.47	4.16
13	7.05	17	2.85	2.79	60	4.56	4.24
14	6.59	18	2.87	2.80	61	4.66	4.32
15	6.20	19	2.88	2.81	62	4.76	4.41
16	5.85	20	2.89	2.83	63	4.87	4.50
17	5.55	21	2.91	2.84	64	4.98	4.60
18	5.27	22	2.93	2.85	65	5.10	4.71
19	5.03	23	2.94	2.87	66	5.23	4.82
20	4.81	24	2.96	2.88	67	5.36	4.94
21	4.62	25	2.98	2.90	68	5.49	5.06
22	4.44	26	3.00	2.91	69	5.64	5.19
23	4.28	27	3.01	2.93	70	5.78	5.33
24	4.13	28	3.03	2.94	71	5.94	5.48
25	3.99	29	3.06	2.96	72	6.10	5.63
Multiply the monthly amount by 2.996 for quarterly, 5.981 for semi-annual or 11.919 for annual.		30	3.08	2.98	73	6.26	5.79
		31	3.10	3.00	74	6.43	5.96
		32	3.13	3.02	75	6.60	6.14
		33	3.15	3.04	76	6.78	6.33
		34	3.18	3.07	77	6.95	6.52
		35	3.21	3.09	78	7.13	6.71
		36	3.23	3.11	79	7.31	6.92
		37	3.27	3.14	80	7.49	7.12
		38	3.30	3.16	81	7.67	7.33
		39	3.33	3.19	82	7.85	7.53
		40	3.37	3.22	83	8.02	7.73
		41	3.40	3.25	84	8.18	7.93
		42	3.44	3.29	85	8.33	8.12
		43	3.48	3.32	86	8.48	8.29
		44	3.53	3.35	87	8.62	8.46
		45	3.57	3.39	88	8.75	8.61
		46	3.62	3.43	89	8.87	8.75
		47	3.67	3.47	90 and over	8.98	8.88

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**Flexible Premium Universal Life Insurance Policy. Insurance payable only upon death. Cash values reflect premium payments, interest credited to the contract fund, and charges. Non-participating.**

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## **RIDER TO PROVIDE LAPSE PROTECTION**

On any monthly date after the Limited No-Lapse Guarantee period (see Limited No-Lapse Guarantee), when the contract would otherwise be in default (see Default), the contract will remain in force until the next monthly date if the no-lapse guarantee value is greater than zero. If the no-lapse guarantee value is zero or less, the contract is in default (see No-Lapse Default Charge).

The No-Lapse Guarantee Value, No-Lapse Contract Fund, No-Lapse Charge for Sales Expenses, No-Lapse Cost of Insurance, No-Lapse Net Amount at Risk, No-Lapse Death Benefit, and No-Lapse Default Charge (described below) are reference values only and are not used in the determination of values and benefits under this contract. They are used only to determine if the contract is in default.

### **No-Lapse Guarantee Value**

The no-lapse guarantee value is equal to the no-lapse contract fund, less any contract debt.

### **No-Lapse Contract Fund**

When you make your first premium payment, the no-lapse invested premium amount, less any no-lapse charges due on or before that day, becomes your no-lapse contract fund. Beginning on the contract date, amounts are added to and subtracted from the no-lapse contract fund as shown under No-Lapse Adjustments to the No-Lapse Contract Fund.

### **No-Lapse Charge for Sales Expenses**

We subtract a no-lapse charge for sales expenses from each premium paid. The premium allocation amounts and the initial and ultimate rates are shown in the No-Lapse Charge For Sales Expenses Rate Table. For any premium we receive in the 21-day period preceding a contract anniversary on which the initial or ultimate rates decrease, we will subtract a no-lapse charge for sales expenses no greater than the amount we would subtract if that premium were received on the contract anniversary.

To determine the amount deducted from each premium, we perform the following steps:

1. We determine any premium amount already paid during the current contract year. (This amount may be zero.)
2. We subtract the step 1 amount from the premium allocation amount on the date we receive your payment. If the result is less than zero, we consider it to be zero.
3. If the Current Premium amount is less than or equal to the step 2 amount, the entire premium amount is multiplied by the Initial Rate to determine the no-lapse charge for sales expenses for that premium. If the Current Premium amount is greater than the step 2 amount, we (a) multiply the step 2 amount by the initial rate, and (b) multiply the difference between the submitted premium and the step 2 amount by the ultimate rate. The total of (a) and (b) is the no-lapse charge for sales expenses for that premium.

### **No-Lapse Cost of Insurance**

On each monthly date, we will deduct a charge for the no-lapse cost of insurance from the no-lapse contract fund. To determine this charge, we use the following method:

We determine the no-lapse cost of insurance rate using the monthly rate shown under the Table of No-Lapse Monthly Insurance Rates per \$1,000 of No-Lapse Net Amount at Risk for the appropriate effective date.

We multiply that rate by the no-lapse net amount at risk divided by \$1,000 to compute the charge for the no-lapse cost of insurance.

## **No-Lapse Default Charge**

On any monthly date after the Limited No-Lapse Guarantee period (see Limited No-Lapse Guarantee), when the contract enters default, we will deduct a no-lapse default charge from the no-lapse contract fund. This charge will be deducted no more than once each contract year. Although this charge is not used to determine values and benefits under this contract, it may serve to increase the premium required to keep the contract in force following default (see Default).

The Table of Maximum No-Lapse Default Charges on the contract data pages shows the no-lapse default charge per \$1,000 of the basic insurance amount during each contract year. We determine the no-lapse default charge by multiplying the rate shown in the table for the appropriate contract year, multiplied by the basic insurance amount, divided by \$1,000. We may charge less than the maximum no-lapse default charge. The no-lapse default charge may change from time to time, subject to the maximum charge shown in the aforementioned table. In deciding whether to change this charge, we will periodically consider factors such as mortality, persistency, taxes, and interest and/or investment experience to see if a change in our assumptions is needed.

Any change in the No-Lapse Default Charge will apply to your contract only if it applies to all other contracts in the same class (same plan, issue age, sex, duration and rating class) as yours.

## **No-Lapse Net Amount at Risk**

The no-lapse net amount at risk is equal to the no-lapse death benefit minus the no-lapse contract fund.

## **No-Lapse Death Benefit**

This contract has a Type A or Type B death benefit. We show the type of death benefit that applies to this contract under Type of Death Benefit in the contract data pages.

If this contract has a Type A death benefit, the no-lapse death benefit is equal to the greater of (1) the basic insurance amount, and (2) the no-lapse contract fund before deduction of any no-lapse monthly charges due on that date, multiplied by the attained age factor that applies.

If this contract has a Type B death benefit, the no-lapse death benefit is equal to the greater of (1) the basic insurance amount plus the no-lapse contract fund before deduction of any no-lapse monthly charges due on that date, and (2) the no-lapse contract fund before deduction of any no-lapse monthly charges due on that date, multiplied by the attained age factor that applies.

## **Total Disability Benefit**

This contract may have a rider for the payment of an invested premium amount benefit upon the Insured's total disability. If it does, this benefit will be listed on a contract data page and a copy of the rider will be included in this contract. On each monthly date benefits are paid under this rider, we will credit the No-Lapse Contract Fund with a no-lapse invested premium amount equal to the total of the monthly deductions from the No-Lapse Contract Fund on that monthly date. However, we will not credit the no-lapse default charge, if any, to the no-lapse contract fund under any total disability benefit.

## **No-Lapse Premiums**

This contract has two features that protect against default (see Default) when the cash value is zero or less. The Limited No-Lapse Guarantee protects against default during the Limited No-Lapse Guarantee Period (see Table of Limited No-Lapse Guarantee Values) as described in the Limited No-Lapse Guarantee provision. After the Limited No-Lapse Guarantee Period, this rider protects against default when the No-Lapse Guarantee Value is greater than zero. There are many premium schedules and amounts that will protect against default both during and after the Limited No-Lapse Guarantee Period. We show two such schedules of premiums in the lapse protection rider data pages that, if the following conditions are satisfied, will protect against default during the lifetime of the Insured:

(1) The single premium no-lapse premium is a premium amount that, if paid on the contract date, will prevent the contract from entering default during the lifetime of the Insured.

(2) The modal no-lapse premium is a premium amount that, if paid on the contract date and each due date up to the Insured's attained age 121 will prevent the contract from entering default during the lifetime of the Insured.

The No-Lapse Premiums are subject to the following conditions:

1. We must receive each premium before or during the contract month in which it is due;
2. You must not take any loan (see Loans);
3. You must not make a withdrawal (see Withdrawals);
4. You must not change the death benefit type (see Changing The Type Of Death Benefit); and
5. For the modal no-lapse premium, we must not at any time have paid a benefit under a rider for the payment of an invested premium amount upon the Insured's total disability.

The Schedule of No-Lapse Premiums will not appear on new lapse protection rider data pages resulting from a withdrawal or decrease in the basic insurance amount.

This is a flexible premium universal life insurance policy. Subject to the limitations described in the Premium Payment provision, premiums may be paid at any time and amount up to attained age 121 as long as the contract is not in default beyond the grace period.

### **Termination**

This rider will end on the earliest of:

1. the end of the last day of the grace period if the contract is in default;
2. the date the contract is surrendered for its net cash value; and
3. the date the contract ends for any other reason.

If this rider ends as the result of default, it may not be reinstated.

### **This Supplementary Benefit rider attached to this contract on the Contract Date**

Pruco Life Insurance Company,

By



Secretary

**LAPSE PROTECTION RIDER DATA**

**No-Lapse Adjustments to Premium Payments**

From each premium paid we will:

subtract a no-lapse administrative charge of 3.75% of the premium paid.

subtract a no-lapse charge for sales expenses as described under No-Lapse Charge for Sales Expenses.

The remainder of the premium is the no-lapse invested premium amount.

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**No-Lapse Adjustments to the No-Lapse Contract Fund**

On the Contract Date the no-lapse contract fund is equal to the no-lapse invested premium amount credited on that date, minus any of the charges described below which may be due on that date.

On each day after the contract date, we will adjust the no-lapse contract fund by:

adding any no-lapse invested premium amounts.

adding no-lapse interest on that portion of the no-lapse contract fund in excess of the amount of any loan as follows:

<u>Contract Year(s)</u>	<u>Effective Annual Rate of No-Lapse Interest</u>
1 - 15	5.85% 0.01557733% a day
16 - 25	5.75% (0.01531833% a day)
26-35	5.30% (0.01414983% a day)
36 and later	4.50% (0.01206015% a day)

adding no-lapse interest on that portion of the no-lapse contract fund equal to the amount of any loan at an effective annual rate of 2% (0.00542552% a day).

subtracting any withdrawals.

subtracting a no-lapse administrative charge of \$25.00 for any withdrawals.

subtracting any no-lapse default charge.

RIDER DATA CONTINUED ON NEXT PAGE

**LAPSE PROTECTION RIDER DATA CONTINUED**

And on each monthly date, we will adjust the no-lapse contract fund by:

subtracting a monthly charge for administrative expenses of:  
[\$0.29] per \$1,000 of the basic insurance amount plus \$10.00.

subtracting a monthly charge for the no-lapse cost of insurance (see No-Lapse Cost of Insurance).

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**Schedule of No-Lapse Premiums**

The single premium no-lapse premium due on the contract date is [\$8,691.00].

The modal no-lapse premium due on the contract date and each subsequent [contract anniversary] is [\$492.00], ceasing on the contract anniversary on or following the Insured's 121st birthday.

RIDER DATA CONTINUED ON NEXT PAGE

**LAPSE PROTECTION RIDER DATA CONTINUED**

**Table of No-Lapse Monthly Insurance Rates per \$1,000 of No-Lapse Net Amount at Risk**

<b>Contract Year</b>	<b>Monthly Rate</b>	<b>Contract Year</b>	<b>Monthly Rate</b>
[1]	[0.05638]	[36]	[0.43252]
[2]	[0.05716]	[37]	[0.47488]
[3]	[0.05825]	[38]	[0.52441]
[4]	[0.05965]	[39]	[0.57659]
[5]	[0.06090]	[40]	[0.63266]
[6]	[0.06261]	[41]	[0.69371]
[7]	[0.06464]	[42]	[0.76255]
[8]	[0.06713]	[43]	[0.84261]
[9]	[0.07009]	[44]	[0.93559]
[10]	[0.07336]	[45]	[1.03979]
[11]	[0.07694]	[46]	[1.15598]
[12]	[0.08052]	[47]	[1.28229]
[13]	[0.08348]	[48]	[1.41608]
[14]	[0.08582]	[49]	[1.56217]
[15]	[0.08878]	[50]	[1.72462]
[16]	[0.09267]	[51]	[1.90529]
[17]	[0.09766]	[52]	[2.10403]
[18]	[0.10373]	[53]	[2.31881]
[19]	[0.11074]	[54]	[2.54714]
[20]	[0.11962]	[55]	[2.78668]
[21]	[0.12958]	[56]	[3.02529]
[22]	[0.13986]	[57]	[3.26016]
[23]	[0.14983]	[58]	[3.50624]
[24]	[0.15980]	[59]	[3.76572]
[25]	[0.17148]	[60]	[4.03907]
[26]	[0.18565]	[61]	[4.30976]
[27]	[0.20294]	[62]	[4.57407]
[28]	[0.22303]	[63]	[4.85566]
[29]	[0.24500]	[64]	[4.80711]
[30]	[0.26789]	[65]	[4.75903]
[31]	[0.29172]	[66]	[4.71144]
[32]	[0.31586]	[67]	[4.66433]
[33]	[0.34109]	[68]	[4.61769]
[34]	[0.36773]	[69]	[4.57151]
[35]	[0.39763]	[70]	[4.52579]

RIDER DATA CONTINUED ON NEXT PAGE

**LAPSE PROTECTION RIDER DATA CONTINUED**

<b>Contract Year</b>	<b>Monthly Rate</b>	<b>Contract Year</b>	<b>Monthly Rate</b>
[71]	[4.48054]	[79]	[4.13439]
[72]	[4.43573]	[80]	[4.09305]
[73]	[4.39137]	[81]	[4.05212]
[74]	[4.34746]	[82]	[4.01160]
[75]	[4.30399]	[83]	[3.97148]
[76]	[4.26095]	[84]	[3.93177]
[77]	[4.21834]	[85]	[3.89245]
[78]	[4.17615]	[86]	[3.85352]

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RIDER DATA CONTINUED ON NEXT PAGE

PROCESSING DATE: [XXX XX, XXXX]  
POLICY NO. [XX XXX XXX]

**LAPSE PROTECTION RIDER DATA CONTINUED**

**NO-LAPSE CHARGE FOR SALES EXPENSES RATE TABLE**  
(see Rider to Provide Lapse Protection for details)

	Initial Rate	Ultimate Rate	Premium Allocation Amount
Contract Date	[2.50%]	[2.50%]	[\$503.50]

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RIDER DATA CONTINUED ON NEXT PAGE

**LAPSE PROTECTION RIDER DATA CONTINUED**

**Table of Maximum No-Lapse Default Charges per \$1,000 of Basic Insurance Amount**

<b>Contract Year</b>	<b>Maximum No-Lapse Default Charge</b>	<b>Contract Year</b>	<b>Maximum No-Lapse Default Charge</b>
[1-5]	[N/A]	[40]	[2.76797]
[6]	[0.40154]	[41]	[2.95113]
[7]	[0.83654]	[42]	[3.15766]
[8]	[1.07139]	[43]	[3.39782]
[9]	[1.08026]	[44]	[3.67677]
[10]	[1.09008]	[45]	[3.98936]
[11]	[1.10082]	[46]	[4.33793]
[12]	[1.11157]	[47]	[4.71687]
[13]	[1.12045]	[48]	[5.11824]
[14]	[1.12746]	[49]	[5.55652]
[15]	[1.13633]	[50]	[6.04386]
[16]	[1.14802]	[51]	[6.58587]
[17]	[1.16297]	[52]	[7.18208]
[18]	[1.18119]	[53]	[7.82642]
[19]	[1.20222]	[54]	[8.51141]
[20]	[1.22885]	[55]	[9.23004]
[21]	[1.25875]	[56]	[9.94587]
[22]	[1.28959]	[57]	[10.65048]
[23]	[1.31950]	[58]	[11.38873]
[24]	[1.34940]	[59]	[12.16717]
[25]	[1.38444]	[60]	[12.98720]
[26]	[1.42696]	[61]	[13.79928]
[27]	[1.47883]	[62]	[14.59220]
[28]	[1.53910]	[63]	[15.43699]
[29]	[1.60499]	[64]	[15.29132]
[30]	[1.67367]	[65]	[15.14710]
[31]	[1.74516]	[66]	[15.00433]
[32]	[1.81758]	[67]	[14.86299]
[33]	[1.89328]	[68]	[14.72306]
[34]	[1.97318]	[69]	[14.58453]
[35]	[2.06289]	[70]	[14.44738]
[36]	[2.16755]	[71]	[14.31161]
[37]	[2.29465]	[72]	[14.17719]
[38]	[2.44323]	[73]	[14.04412]
[39]	[2.59976]	[74]	[13.91238]

RIDER DATA CONTINUED ON NEXT PAGE

**LAPSE PROTECTION RIDER DATA CONTINUED**

<b>Contract Year</b>	<b>Maximum No-Lapse Default Charge</b>	<b>Contract Year</b>	<b>Maximum No-Lapse Default Charge</b>
[75]	[13.78196]	[81]	[13.02635]
[76]	[13.65284]	[82]	[12.90479]
[77]	[13.52501]	[83]	[12.78444]
[78]	[13.39846]	[84]	[12.66530]
[79]	[13.27317]	[85]	[12.54734]
[80]	[13.14914]	[86]	[12.43057]

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END OF RIDER DATA

**Actuarial Memorandum  
and  
Statement of Actuarial Opinion on Nonforfeiture**

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ULNLG-2010 and PLI 528-2010

**Acknowledgment of Qualification**

I, Pamela Schiz, am Vice President & Actuary of the Prudential Insurance Company of America. I am a fellow of the Society of Actuaries and a member in good standing of the American Academy of Actuaries (Academy). I meet the Academy's general qualification for Prescribed Statements of Actuarial Opinion in the life insurance practice area and am familiar with the nonforfeiture requirements for individual life insurance.

This opinion is strictly for company management and the insurance regulators of this company. This memorandum which details the formulas and calculations, was written to document compliance with the Universal Life Model Regulation, Minimum Cash Surrender Values for Flexible Premium Universal Life Insurance Policies. This document is not intended for use by any other party, and should not be used for any purpose other than for which it was intended.

This opinion is meant to be reviewed as a whole, and no part should be separately considered or relied upon. This opinion should not be reviewed or relied upon without the benefit of the advice of a qualified actuary.

I have examined the actuarial assumptions and methods used in determining any cash values and nonforfeiture benefits required for the policy identified above. The assumptions and methods are detailed below.

**COMPLIANCE OF POLICY FORM ULNLG-2010 and PLI 528-2010  
WITH ACTUARIAL REQUIREMENTS FOR NONFORFEITURE  
BENEFITS**

The ULNLG-2010 and PLI 528-2010 cash values satisfy the nonforfeiture requirements stated in Universal Life Model Regulation, Minimum Cash Surrender Values for Flexible Premium Universal Life Insurance Policies.

According to the regulation, the minimum cash surrender value (before adjustment for indebtedness and dividend credits) available on a date as of which interest is credited to the policy should be:

"equal to the accumulation to that date of the premiums paid minus the accumulations to that date of (i) the benefit charges, (ii) the averaged administrative expense charges for the first policy year, (iii) actual administrative expense charges for other years, (iv) initial

acquisition expense charges not exceeding the initial expense allowance, (v) any service charges actually made (excluding charges for cash surrender or election of a paid-up nonforfeiture benefit) and (vi) any deductions made for partial withdrawals; all accumulations being at the actual rate or rates of interest at which interest credits have been made unconditionally to the policy (or have been made conditionally, but for which the conditions have since been met) and minus any unamortized unused initial and additional expense allowance."

The following shows how the contract charges in ULNLG-2010 and PLI 528-2010 are categorized according to the above:

### **Benefit Charges**

The benefit charges include:

- a charge for the expected cost of insurance of up to the maximum monthly rate multiplied by the coverage amount divided by 1000, and
- any charges for extra rating class and supplementary benefits.

The benefit charges are not substantially level by duration.

### **Average Administrative Expense Charges**

The average administrative expense charges are the arithmetic average of expense charges the policy states will be imposed in years two through twenty. For ULNLG-2010 and PLI 528-2010, this category includes:

- a charge of up to \$20 per policy per month to cover administrative expenses.
- a charge of up to \$x.xx per month per \$1000 of the Basic Insurance Amount (BIA) to cover administrative expenses. This charge varies with age, sex and rating class. For a male age 35, non smoker, the charge is \$0.28.
- an administrative charge of up to 7.5% of premiums paid
- a charge of up to 12% of premiums paid to cover sales expenses.

## **Initial Acquisition Expense Charges Not Exceeding Expense Allowance**

The initial acquisition expense charges are the excess of charges actually made in the first year over the averaged administrative expense charges for that year.

Since charges are level, the actual charge in year 1 is equal to the average charge in years 2 - 20.

According to the regulation, the Initial Expense Allowance per \$1000 of BIA is defined as follows:

$$\text{Initial Expense Allowance Per } \$1000 \text{ BIA} = 1.25 * \text{Minimum (NLP, } \$40) + \$10$$

NLP = Per \$1000 BIA Net Level Premium for a Whole Life Plan using 5.0% 2001 CSO Smoker and Nonsmoker Ultimate Mortality Tables, age last birthday, with death benefits payable at the moment of the death and premiums payable at the beginning of the year.

The Initial Acquisition Expense Charge is less than the Initial Expense Allowance because the Initial Acquisition Expense Charge is zero.

## **Service Charges Actually Made**

- a charge of up to \$25 for any withdrawals
- a charge of up to \$25 for any change in basic insurance amount

## **Deductions Made for Partial Withdrawals**

- any amount of withdrawals

## **Unamortized Unused Initial Expense Allowance**

Unamortized Unused Initial Expense Allowance Per Policy

$$= [(1.25 * \text{Minimum (NLP, } \$40) + \$10) * (\text{BIA}/1000) ] * \ddot{a}_{(x+t+1)} / \ddot{a}_{(x)}$$

where,  $\ddot{a}_{(x+t+1)}$  is the actuarial present value at time  $t$  of a whole life annuity of one per year payable starting at time  $t+1$  while  $(x)$  is alive; and,  $\ddot{a}_{(x)}$  is the actuarial present value at time 0 of a whole life annuity of one per year payable starting at time 0 while  $(x)$  is alive.

The cash value will be at least equal to the minimum cash value defined by the Model Regulation if the surrender charge is less than or equal to the unamortized unused expense allowance.

For ULNLG-2010 and PLI 528-2010, the maximum surrender charge is a percent of surrender charge target premium for the first year, then grades annually to zero at the end of year 20

$$\begin{aligned} &\text{Surrender Charge per policy at time } t \\ &= H(t) * \text{Surrender Charge Target} \end{aligned}$$

where  $H(t)$  is the surrender charge percent at time  $t$ .

The condition to satisfy the nonforfeiture requirements is:

Surrender Charges Per Policy at time  $t$

$$\leq \text{Unamortized Unused Initial Expense Allowance Per Policy at time } t$$

This condition will be met if, for all  $t$ ,

$H(t) * \text{Surrender Charge Target}$

$$\leq [(1.25 * \text{Minimum (NLP, \$40)} + \$10) * (\text{BIA}/1000)] * \ddot{a}_{(x+t+1)} / \ddot{a}_{(x)}$$

Testing was done to determine that the surrender charges meet the above conditions for permissible issue age, sex, underwriting class, and rating class combinations. The attachments give a sample calculation of the nonforfeiture requirements for a contract with a male nonsmoker age 35.

Therefore the ULNLG-2010 and PLI 528-2010 cash values satisfy the nonforfeiture requirements.

## ATTACHMENTS

Attachments A-1 and A-2 contain sample calculations demonstrating that initial acquisition expenses are less than the initial expense allowance for the form listed above. Attachment A-3 contains a sample calculation demonstrating that the surrender charges are less than the unamortized unused initial expense allowance. Attachment B contains the values for functions used in Attachments A-1, A-2 and A-3.

**OPINION**

In my opinion, the cash values for Policy Form ULNLG-2010 and PLI 528-2010 are to the best of my knowledge:

not less than the minimum values required by the Universal Life Model Regulation.

**Pamela A  
Schiz**

Digitally signed by Pamela A Schiz  
DN: cn=Pamela A Schiz, c=US, ou=Individual Life  
Insurance, email=pamela.schiz@prudential.com  
Reason: I attest to the accuracy and integrity of this  
document  
Date: 2011.05.16 13:36:45 -04'00'

Pamela Schiz, FSA, MAAA  
Vice President & Actuary  
May 13, 2011

Attachments

# ULNLG - 2011 Non Forfeiture Testing Demo

## Attachment A-1

### Initial Expense Allowance for ULNLG - 2011

#### Demo Cell Definition

Issue age	35
Sex	Male
Underwriting class	Nonsmoker
Rating Class	Unrated
Death Benefit Option	A
Face Amount in Units (Unit = \$1,000)	50
Target Premium	6.69
Charge per Policy	150
Surrender Charge Target	484.5
First Year Surrender Charge Percent	120%
Nonforfeiture Interest Rate	5.00%
Mortality Table for Non Forfeiture Testing State	2001 CSO Smoker/Non Smoker Ultimate Table Basic

**ULNLG - 2011 Non Forfeiture Testing Demo**

**Attachment A-2**

**Demonstration of Initial Acquisition Expenses Less Than Initial Expense Allowance for ULNLG - 2011**

**Actual Administrative Charge Items**

<b>Year</b>	<b>Monthly Per Policy Charges</b>	<b>Per \$1,000 BIA Charges Per Month</b>
1-2	20.00	0.28
3-5	20.00	0.28
6+	20.00	0.28

**Average Administrative Expense Charges**

These are equal to the arithmetic average of expense charges from years 2 - 20.

**Per Policy Expense**

Per Month Per Policy Average Administrative Charge  
 $= (\$20.00 * 19) / 19$  20.00

Per Year Per Policy Average Administrative Charge  
 $= 12 * \text{Per Month Per Policy Average Administrative Charge}$  240.00

**Per \$1,000 Administrative Charges**

Per Month Per \$1,000 Average Administrative Charge  
 $= (\$0.28 * 19) / 19$  0.28000

Per Year Per \$1000 Average Administrative Charge  
 $= 12 * \text{Per Month Per \$1,000 Average Administrative Charge}$   
 $= 12 * \$0.28$  3.36000

**ULNLG - 2011 Non Forfeiture Testing Demo**

**Attachment A-2 (Continued)**

**Demonstration of Initial Acquisition Expenses Less Than Initial Expense Allowance for ULNLG - 2011**

**Actual First Year Expense Charges**

Per Policy	
=12*Per Month Per Policy Charge	
=12*\$20.00	240.00
Per Year Per \$1,000 Administrative Charges	
=12*Per month Per \$1,000 Administrative Charges	
=12*\$0.28	3.36000

**Initial Acquisition Expenses**

The initial acquisition expense charges are the excess of charges actually made in the first year over the average administrative expense

Per Policy	
=Per Year per Policy of Actual over Average per Policy Administrative Charge	
= 240 - 240	0.00
<b>Per \$1,000 BIA Administrative Charge Piece</b>	
Per Year Per \$1,000 of Actual over Average BIA Administrative Charge	
= \$3.36 - \$3.36	0.00000
Assumed BIA in \$1,000, Per Policy	50.00
Amount Per Policy for the Per \$1,000 BIA Piece	
= 0 * 50	0.00
Amount Per Policy for Per Policy Load + Amount Per Policy for the Per \$1,000 BIA Load	
= 0 + 0	0.00

**Initial Expense Allowance**

Initial Expense Allowance per \$1000 =  $125\% * \text{Min}(\text{NLP}, 40) + 10$

NLP Per \$1,000 =  $1,000 * \text{Mc}(\bar{x}) / \text{N}(\bar{x})$  8.2553

Expense Allowance Per Policy =  $50 * [125\% * \text{Min}(8.2553, 40) + 10]$  1,015.96

**ULNLG - 2011 Non Forfeiture Testing Demo**

**Attachment A-3**

**Demonstration of Surrender Charges Less Than Unamortized Unused Expense Allowance for ULNLG - 2011**

Surrender Charges Period	20
Initial Expense Allowance	\$1,015.96
Initial Acquisition Expenses	\$0.00

**Initial Surrender Charge Allowed**

= Initial Unused Expense Allowance	
= Initial Expense Allowance - Initial Acquisition Expenses	\$1,015.96

**Max Surrender Charge (SC) Allowed in Year t**

= Unamortized Unused Expense Allowance	
= Initial Unused Expense Allowance * Annuity Ratio (4th column below)	

Attained Age	BOY	ax+t	$a_{x+t+1} / a_x$	Max SC Allowed	Actual SC Percent	Actual SC	Actual =< Allowed
35	1	\$17.96153	0.99265	1008.49	120%	581.40	Yes
36	2	\$17.82957	0.98498	1000.70	114%	552.33	Yes
37	3	\$17.69175	0.97698	992.57	108%	523.26	Yes
38	4	\$17.54810	0.96866	984.12	102%	494.19	Yes
39	5	\$17.39864	0.95999	975.31	96%	465.12	Yes
40	6	\$17.24288	0.95098	966.15	90%	436.05	Yes
41	7	\$17.08099	0.94162	956.65	84%	406.98	Yes
42	8	\$16.91295	0.93193	946.80	78%	377.91	Yes
43	9	\$16.73889	0.92191	936.62	72%	348.84	Yes
44	10	\$16.55896	0.91156	926.11	66%	319.77	Yes
45	11	\$16.37309	0.90088	915.26	60%	290.70	Yes
46	12	\$16.18122	0.88984	904.04	54%	261.63	Yes
47	13	\$15.98296	0.87839	892.41	48%	232.56	Yes
48	14	\$15.77723	0.86646	880.29	42%	203.49	Yes
49	15	\$15.56294	0.85406	867.68	36%	174.42	Yes
50	16	\$15.34017	0.84120	854.63	30%	145.35	Yes
51	17	\$15.10931	0.82793	841.14	24%	116.28	Yes
52	18	\$14.87084	0.81425	827.24	18%	87.21	Yes
53	19	\$14.62522	0.80020	812.96	12%	58.14	Yes
54	20	\$14.37274	0.78582	798.36	6%	29.07	Yes
55	21	\$14.11449	0.77114	783.44	0%	0.00	Yes

**Is Actual Surrender Charge =< Unamortized Unused Expense Allowance in all years?**

**YES**

ULNLG - 2011 Non Forfeiture Testing Demo

Attachment B

x	2001LMNLX	qx	vx	Dx	Ccx	Mcx	Nx	ax+t
35	97,615,847.00	0.00112	0.18129	17696804.7	19344.714	2624031.351	317861593.3	17.96152500
36	97,506,517.00	0.00117	0.17266	16835223.2	19224.480	2604686.637	300164788.6	17.82957000
37	97,392,434.00	0.00124	0.16444	16014786.5	19381.734	2585462.157	283329565.4	17.69174800
38	97,271,667.00	0.00133	0.15661	15233264.9	19773.885	2566080.423	267314778.9	17.54809500
39	97,142,296.00	0.00141	0.14915	14488575.9	19938.587	2546306.538	252081514.0	17.39864000
40	97,005,325.00	0.00152	0.14205	13779187.5	20441.622	2526367.951	237592938.1	17.24288400
41	96,857,877.00	0.00165	0.13528	13103088.8	21101.081	2505926.329	223813750.6	17.08099200
42	96,698,062.00	0.00181	0.12884	12458541.7	22008.629	2484825.248	210710661.8	16.91294800
43	96,523,039.00	0.00200	0.12270	11843801.7	23119.017	2462816.619	198252120.2	16.73889200
44	96,329,993.00	0.00221	0.11686	11257251.5	24281.331	2439697.602	186408318.5	16.55895500
45	96,117,104.00	0.00244	0.11130	10697498.1	25475.397	2415416.271	175151067.0	16.37308700
46	95,882,578.00	0.00267	0.10600	10163234.5	26484.441	2389940.874	164453568.9	16.18122400
47	95,626,572.00	0.00286	0.10095	9653427.3	26946.105	2363456.433	154290334.4	15.98295900
48	95,353,080.00	0.00301	0.09614	9167446.2	26931.692	2336510.328	144636907.1	15.77723000
49	95,066,067.00	0.00320	0.09156	8704621.1	27186.149	2309578.636	135469460.9	15.56293600
50	94,761,856.00	0.00345	0.08720	8263587.0	27825.027	2282392.487	126764839.8	15.34017100
51	94,434,928.00	0.00377	0.08305	7842931.2	28858.155	2254567.460	118501252.8	15.10930700
52	94,078,908.00	0.00416	0.07910	7441298.3	30212.745	2225709.305	110658321.6	14.87083500
53	93,687,540.00	0.00461	0.07533	7057469.1	31754.025	2195496.560	103217023.3	14.62521800
54	93,255,640.00	0.00518	0.07174	6690413.5	33824.466	2163742.535	96159554.2	14.37273700
55	92,772,576.00	0.00582	0.06833	6338816.3	36006.364	2129918.069	89469140.8	14.11448700
56	92,232,640.00	0.00648	0.06507	6001832.8	37958.381	2093911.705	83130324.4	13.85082300
57	91,634,972.00	0.00712	0.06197	5678991.3	39463.866	2055953.324	77128491.6	13.58137200
58	90,982,531.00	0.00776	0.05902	5370054.2	40671.346	2016489.458	71449500.3	13.30517300
59	90,276,507.00	0.00851	0.05621	5074650.1	42148.687	1975818.112	66079446.1	13.02147800
60	89,508,254.00	0.00942	0.05354	4791871.3	44055.953	1933669.425	61004796.0	12.73089200
61	88,665,086.00	0.01053	0.05099	4520697.0	46460.302	1889613.472	56212924.7	12.43457000
62	87,731,443.00	0.01182	0.04856	4260089.6	49145.615	1843153.170	51692227.7	12.13407100
63	86,694,457.00	0.01323	0.04625	4009271.7	51769.490	1794007.555	47432138.2	11.83061200
64	85,547,489.00	0.01470	0.04404	3767837.2	54057.737	1742238.065	43422866.5	11.52461300
65	84,289,941.00	0.01623	0.04195	3535666.7	56006.488	1688180.328	39655029.3	11.21571500
66	82,921,915.00	0.01778	0.03995	3312650.2	57485.176	1632173.840	36119362.7	10.90346400
67	81,447,563.00	0.01940	0.03805	3098810.8	58673.945	1574688.664	32806712.4	10.58687200
68	79,867,480.00	0.02111	0.03623	2893994.1	59625.829	1516014.719	29707901.7	10.26536300
69	78,181,477.00	0.02303	0.03451	2698001.8	60643.534	1456388.890	26813907.5	9.93843200
70	76,380,958.00	0.02527	0.03287	2510349.4	61913.860	1395745.356	24115905.7	9.60659300
71	74,450,811.00	0.02799	0.03130	2330393.2	63662.030	1333831.496	21605556.3	9.27120600
72	72,366,933.00	0.03117	0.02981	2157300.5	65629.002	1270169.466	19275163.2	8.93485300
73	70,111,256.00	0.03452	0.02839	1990530.8	67063.807	1204540.464	17117862.7	8.59964700
74	67,691,015.00	0.03812	0.02704	1830302.6	68096.396	1137476.657	15127331.9	8.26493500
75	65,110,634.00	0.04204	0.02575	1676696.6	68796.384	1069380.261	13297029.3	7.93049200
76	62,373,383.00	0.04646	0.02453	1529722.2	69364.962	1000583.877	11620332.7	7.59636800
77	59,475,516.00	0.05160	0.02336	1389191.8	69961.703	931218.915	10090610.5	7.26365600
78	56,406,579.00	0.05757	0.02225	1254770.9	70503.249	861257.212	8701418.7	6.93466700
79	53,159,252.00	0.06426	0.02119	1126222.6	70633.942	790753.963	7446647.8	6.61205700
80	49,743,238.00	0.07172	0.02018	1003668.1	70255.256	720120.021	6320425.2	6.29732600
81	46,175,653.00	0.07983	0.01922	887319.1	69134.422	649864.765	5316757.1	5.99193400
82	42,489,451.00	0.08842	0.01830	777604.2	67105.404	580730.343	4429438.0	5.69626300
83	38,732,534.00	0.09780	0.01743	675093.7	64439.385	513624.939	3651833.8	5.40937300
84	34,944,492.00	0.10823	0.01660	580066.3	61273.638	449185.554	2976740.1	5.13172400
85	31,162,450.00	0.11983	0.01581	492653.1	57617.593	387911.916	2396673.8	4.86483100
86	27,428,254.00	0.13259	0.01506	412969.9	53441.374	330294.323	1904020.8	4.61055500
87	23,791,542.00	0.14638	0.01434	341156.4	48739.799	276852.949	1491050.8	4.37057800
88	20,308,936.00	0.16104	0.01366	277350.4	43592.427	228113.150	1149894.4	4.14599800
89	17,038,385.00	0.17642	0.01301	221605.6	38157.251	184520.723	872544.0	3.93737300
90	14,032,473.00	0.19174	0.01239	173819.0	32528.077	146363.472	650938.3	3.74492000
91	11,341,887.00	0.20682	0.01180	133800.9	27008.474	113835.395	477119.3	3.56588900
92	8,996,158.00	0.22262	0.01124	101074.5	21961.107	86826.921	343318.4	3.39668700
93	6,993,433.00	0.23928	0.01070	74831.7	17475.939	64865.814	242243.9	3.23718300
94	5,320,044.00	0.25683	0.01019	54215.2	13589.870	47389.875	167412.2	3.08792000
95	3,953,697.00	0.27421	0.00971	38372.5	10269.554	33800.005	113197.0	2.94995200
96	2,869,554.00	0.29118	0.00924	26524.2	7537.925	23530.451	74824.5	2.82099400
97	2,033,997.00	0.30926	0.00880	17905.6	5404.562	15992.526	48300.3	2.69750000
98	1,404,963.00	0.32854	0.00838	11779.1	3777.032	10587.964	30394.8	2.58039200
99	943,376.00	0.34911	0.00798	7532.6	2566.581	6810.932	18615.6	2.47134200
100	614,034.00	0.36876	0.00760	4669.4	1680.561	4244.351	11083.0	2.37353100
101	387,603.00	0.38619	0.00724	2807.2	1058.074	2563.790	6413.6	2.28472500

102	237,915.00	0.40473	0.00690	1641.0	648.225	1505.716	3606.5	2.19772100
103	141,624.00	0.42444	0.00657	930.3	385.394	857.491	1965.4	2.11257400
104	81,513.00	0.44527	0.00626	510.0	221.620	472.097	1035.1	2.02975000
105	45,218.00	0.46721	0.00596	269.4	122.854	250.477	525.1	1.94897900
106	24,092.00	0.49050	0.00567	136.7	65.447	127.623	255.7	1.87035300
107	12,275.00	0.51521	0.00540	66.3	33.357	62.176	119.0	1.79382700
108	5,951.00	0.54143	0.00515	30.6	16.186	28.819	52.7	1.72054100
109	2,729.00	0.56922	0.00490	13.4	7.430	12.633	22.0	1.64457100
110	1,176.00	0.59865	0.00467	5.5	3.208	5.203	8.7	1.58465500
111	472.00	0.62983	0.00445	2.1	1.289	1.995	3.2	1.52482600
112	175.00	0.66283	0.00423	0.7	0.479	0.706	1.1	1.48441800
113	59.00	0.69775	0.00403	0.2	0.161	0.227	0.3	1.26084000
114	18.00	0.73465	0.00384	0.1	0.049	0.066	0.1	1.44646400
115	5.00	0.77363	0.00366	0.0	0.014	0.017	0.0	0.00000000
116	1.00	0.81476	0.00348	0.0	0.003	0.003	0.0	0.00000000
117	-	0.85813	0.00332	0.0	0.000	0.000	0.0	0.00000000
118	-	0.90380	0.00316	0.0	0.000	0.000	0.0	0.00000000
119	-	0.95167	0.00301	0.0	0.000	0.000	0.0	0.00000000
120	-	1.00000	0.00287	0.0	0.000	0.000	0.0	0.00000000
121	-	0.00000	0.00273	0.0	0.000	0.000	0.0	0.00000000

## Actuarial Memorandum

### Flexible Premium Universal Life Insurance Policy Form # ULNLG-2010 with Rider to Provide Lapse Protection Form #PLI 528-2010

**Subject:** ULNLG-2010 Reserve Valuation

The base policy statutory reserve for this flexible premium UL plan will be determined according to the NAIC Universal Life Insurance Model Regulation.

The reserve calculated according to the NAIC Universal Life Insurance Model Regulation will be equal to

$$(PVFB_{x+t} - \frac{PVFB_x}{\ddot{a}_x} * \ddot{a}_{x+t})r - (a) - (b) \frac{\ddot{a}_{x+t}}{\ddot{a}_x} r$$

The adjustment factor  $r$  is the ratio of the policy value to the Guaranteed Maturity Fund and cannot be greater than 1. The (a) - (b) component is calculated according to the Standard Valuation Law.

In calculating this reserve, the guaranteed maturity fund specified in the Universal Life Model Regulation will assume the policyholder's account value grows at 2% interest and that the maximum mortality and expense charges permitted by the contract are deducted. All present values will be determined based on the 2001 CSO table, Smoker/Non-Smoker and an interest rate of 4.0%. Alternative minimum reserves will be calculated at 4.0%.

Joseph E.  
Brennan

Digitally signed by Joseph E.  
Brennan  
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Joseph E. Brennan, FSA, MAAA  
Director & Actuary  
May 27, 2011





SERFF Tracking Number: PRUD-127119420 State: Arkansas  
 Filing Company: Pruco Life Insurance Company State Tracking Number: 48937  
 Company Tracking Number: ULNLG-2010 (6-2011) & PLI 528-2010 (6-2011) RE-PRICING-JSAR  
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
 Adjustable Life  
 Product Name: ULNLG-2010 (6-2011) & PLI 528-2010 (6-2011) Re-Pricing  
 Project Name/Number: ULNLG-2010 (6-2011) & PLI 528-2010 (6-2011) Re-Pricing/

## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
04/11/2011	Supporting Document	Maximum Monthly Mortality Charges	06/10/2011	ULProcJune11_MonthlyPer1 000_Final.pdf (Superseded)



