

SERFF Tracking Number: PRUD-127900593 State: Arkansas
Filing Company: Pruco Life Insurance Company State Tracking Number:
Company Tracking Number: SPUL-2009 (2-2012) RE-PRICING-JSAR
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: SPUL-2009 (2-2012) Re-Pricing
Project Name/Number: SPUL-2009 (2-2012) Re-Pricing/

Filing at a Glance

Company: Pruco Life Insurance Company

Product Name: SPUL-2009 (2-2012) Re-Pricing SERFF Tr Num: PRUD-127900593 State: Arkansas

TOI: L08 Life - Other

SERFF Status: Closed-Accepted State Tr Num:

For Informational Purposes

Sub-TOI: L08.000 Life - Other

Co Tr Num: SPUL-2009 (2-2012) State Status: Filed-Closed

RE-PRICING-JSAR

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Diane Barrios, Susan

Disposition Date: 01/06/2012

Eckler-Kerns, Rozelyn Hayes,

Jessica Kaimo, David Koonce, Gil

Ortiz, Eula Armstrong, John

Steiniger, Genetta Williams, Karen

Finn

Date Submitted: 01/04/2012

Disposition Status: Accepted For
Informational Purposes

Implementation Date Requested: 02/27/2012

Implementation Date:

State Filing Description:

General Information

Project Name: SPUL-2009 (2-2012) Re-Pricing

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Informational

Domicile Status Comments: This filing is
exempt from review 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: 01/06/2012

State Status Changed: 01/06/2012

Deemer Date:

Created By: David Koonce

Submitted By: Rozelyn Hayes

Corresponding Filing Tracking Number:

Filing Description:

In Re: Pruco Life Insurance Company

NAIC # 30479227

SERFF Tracking Number: PRUD-127900593 State: Arkansas
Filing Company: Pruco Life Insurance Company State Tracking Number:
Company Tracking Number: SPUL-2009 (2-2012) RE-PRICING-JSAR
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: SPUL-2009 (2-2012) Re-Pricing
Project Name/Number: SPUL-2009 (2-2012) Re-Pricing/

Individual Life
Form Number SPUL-2009
Insert Contract Data Pages with Repriced Rates

Dear Commissioner:

Enclosed are materials related to the re-pricing of our previously approved Single Premium Universal Life Insurance Policy, form SPUL-2009 (previously approved on March 31, 2009, SERFF Tracking # PRUD-125975378). We plan to implement the re-priced rates for new contracts in February 2012.

Contracts issued with the re-priced rates will include insert data pages with a "(2-2012)" identifier in the page code of the form. The only changes to the specimen policy data pages for this re-pricing are to the single premium amount due on the Contract Date, the monthly administrative charge per \$1,000, and the tables of surrender charges and minimum contract fund factors in the policy data pages.

There are no changes to any of the contract provisions in the policy form.

Variable and illustrative material in the policy 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 John.Steiniger@Prudential.com
Individual Insurance Group 973-802-6104 [Phone]
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

SERFF Tracking Number: PRUD-127900593 State: Arkansas
Filing Company: Pruco Life Insurance Company State Tracking Number:
Company Tracking Number: SPUL-2009 (2-2012) RE-PRICING-JSAR
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: SPUL-2009 (2-2012) Re-Pricing
Project Name/Number: SPUL-2009 (2-2012) Re-Pricing/

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: The filing fee is \$50.00 per form.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pruco Life Insurance Company	\$50.00	01/04/2012	55026841

SERFF Tracking Number: PRUD-127900593 State: Arkansas
Filing Company: Pruco Life Insurance Company State Tracking Number:
Company Tracking Number: SPUL-2009 (2-2012) RE-PRICING-JSAR
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: SPUL-2009 (2-2012) Re-Pricing
Project Name/Number: SPUL-2009 (2-2012) Re-Pricing/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	01/06/2012	01/06/2012

SERFF Tracking Number: PRUD-127900593 *State:* Arkansas
Filing Company: Pruco Life Insurance Company *State Tracking Number:*
Company Tracking Number: SPUL-2009 (2-2012) RE-PRICING-JSAR
TOI: L08 Life - Other *Sub-TOI:* L08.000 Life - Other
Product Name: SPUL-2009 (2-2012) Re-Pricing
Project Name/Number: SPUL-2009 (2-2012) Re-Pricing/

Disposition

Disposition Date: 01/06/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PRUD-127900593 State: Arkansas
 Filing Company: Pruco Life Insurance Company State Tracking Number:
 Company Tracking Number: SPUL-2009 (2-2012) RE-PRICING-JSAR
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: SPUL-2009 (2-2012) Re-Pricing
 Project Name/Number: SPUL-2009 (2-2012) Re-Pricing/

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Actuarial Memorandum		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Previously Approved Form		Yes
Supporting Document	Reserves		Yes
Supporting Document	Maximum Monthly Mortality Charges		Yes
Form	CONTRACT DATA		Yes

SERFF Tracking Number: PRUD-127900593 State: Arkansas
 Filing Company: Pruco Life Insurance Company State Tracking Number:
 Company Tracking Number: SPUL-2009 (2-2012) RE-PRICING-JSAR
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: SPUL-2009 (2-2012) Re-Pricing
 Project Name/Number: SPUL-2009 (2-2012) Re-Pricing/

Form Schedule

Lead Form Number: SPUL-2009 (2-2012)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	SPUL-2009 (2-2012)	Schedule Pages	CONTRACT DATA	Initial		0.000	SPUL-2009 (2-2012) BA.pdf

CONTRACT DATA

Insured's Information

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

Rating Class

[Nonsmoker]

Basic Contract Information

Policy Number	[xx xxx xxx]
Contract Date	[February 1, 2012]
Beneficiary	[See Application]

Loan Interest Rate	6.00%
Preferred Loan Interest Rate	5.75%

Life Insurance on the Insured

Basic Insurance Amount	[\$50,000.00]
------------------------	---------------

Single Premium Amount

The single premium amount due on the Contract Date is [\$11,497.42].

Contract Limitations

The minimum amount you may withdraw is \$250.00.
The minimum allowable contract fund after a withdrawal is \$5,000.00.

CONTRACT DATA CONTINUED ON NEXT PAGE

CONTRACT DATA CONTINUED

Adjustments to the Premium Payment

From the single premium paid we will:

subtract a premium-based administrative charge of 3.75% of the premium paid.

subtract a charge for sales expenses at a rate of 0.25% 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 guaranteed interest at an effective annual rate of 4% (0.01074598% 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.)

subtracting any withdrawals.

subtracting any surrender charge that may result from a surrender, or a partial surrender charge resulting from a withdrawal.

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

subtracting a monthly charge for administrative expenses of up to:
[\$0.13] per \$1,000 of the basic insurance amount;
changing on [FEB 1, 2022] to [\$0.00] per \$1,000 of the basic insurance amount thereafter.

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

CONTRACT DATA CONTINUED ON NEXT PAGE

CONTRACT DATA CONTINUED

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.

For a Surrender Occurring During Contract Year	The Maximum Surrender Charge is:
[1]	[\$574.87]
[2]	[\$402.41]
[3]	[\$344.92]
[4]	[\$287.44]
[5]	[\$229.95]
[6]	[\$172.46]
[7]	[\$114.97]
[8]	[\$57.49]
[9 and later]	[\$0.00]

We may also deduct a surrender charge when you make a withdrawal. (See Withdrawals.)

END OF CONTRACT DATA

TABLE(S)

Table of Maximum Monthly Insurance Rates per \$1,000 of Net Amount at Risk
 Rating Class: [NONSMOKER]

Insured's Attained Age	Maximum Monthly Rate	Insured's Attained Age	Maximum Monthly Rate
[35]	[0.09333]	[65]	[1.35250]
[36]	[0.09750]	[66]	[1.48167]
[37]	[0.10333]	[67]	[1.61667]
[38]	[0.11083]	[68]	[1.75917]
[39]	[0.11750]	[69]	[1.91917]
[40]	[0.12667]	[70]	[2.10583]
[41]	[0.13750]	[71]	[2.33250]
[42]	[0.15083]	[72]	[2.59750]
[43]	[0.16667]	[73]	[2.87667]
[44]	[0.18417]	[74]	[3.17667]
[45]	[0.20333]	[75]	[3.50333]
[46]	[0.22250]	[76]	[3.87167]
[47]	[0.23833]	[77]	[4.30000]
[48]	[0.25083]	[78]	[4.79750]
[49]	[0.26667]	[79]	[5.35500]
[50]	[0.28750]	[80]	[5.97667]
[51]	[0.31417]	[81]	[6.65250]
[52]	[0.34667]	[82]	[7.36833]
[53]	[0.38417]	[83]	[8.15000]
[54]	[0.43167]	[84]	[9.01917]
[55]	[0.48500]	[85]	[9.98583]
[56]	[0.54000]	[86]	[11.04917]
[57]	[0.59333]	[87]	[12.19833]
[58]	[0.64667]	[88]	[13.42000]
[59]	[0.70917]	[89]	[14.70167]
[60]	[0.78500]	[90]	[15.97833]
[61]	[0.87750]	[91]	[17.23500]
[62]	[0.98500]	[92]	[18.55167]
[63]	[1.10250]	[93]	[19.94000]
[64]	[1.22500]	[94]	[21.40250]

TABLE(S) CONTINUED ON NEXT PAGE

TABLE(S) CONTINUED

Insured's Attained Age	Maximum Monthly Rate	Insured's Attained Age	Maximum Monthly Rate
[95]	[22.85083]	[108]	[45.11917]
[96]	[24.26500]	[109]	[47.43500]
[97]	[25.77167]	[110]	[49.88750]
[98]	[27.37833]	[111]	[52.48583]
[99]	[29.09250]	[112]	[55.23583]
[100]	[30.73000]	[113]	[58.14583]
[101]	[32.18250]	[114]	[61.22083]
[102]	[33.72750]	[115]	[64.46917]
[103]	[35.37000]	[116]	[67.89667]
[104]	[37.10583]	[117]	[71.51083]
[105]	[38.93417]	[118]	[75.31667]
[106]	[40.87500]	[119]	[79.30583]
[107]	[42.93417]	[120]	[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.

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.

Contract Year	Factors	Contract Year	Factors
[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

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

TABLE(S) CONTINUED ON NEXT PAGE

TABLE(S) CONTINUED

Table of Minimum Contract Fund Factors

Following a withdrawal, these factors are used to determine the minimum allowable contract fund allowed with no reduction in the basic insurance amount (see Effect on Basic Insurance Amount under Withdrawals).

The factors on contract anniversaries are shown below. On a date that falls between two anniversaries, the factor will fall between the factors for those anniversaries considering the time that has passed since the last anniversary.

Contract Anniversary	Factors	Contract Anniversary	Factors
Contract Date	[0. 2207506]	[28]	[0.5464481]
[1]	[0. 2283105]	[29]	[0.5586592]
[2]	[0. 2358491]	[30]	[0.5714286]
[3]	[0. 2444988]	[31]	[0.5882353]
[4]	[0. 2538071]	[32]	[0.6060606]
[5]	[0.2631579]	[33]	[0.6211180]
[6]	[0.2724796]	[34]	[0.6369427]
[7]	[0.2824859]	[35]	[0.6493506]
[8]	[0.2923977]	[36]	[0.6666667]
[9]	[0.3021148]	[37]	[0.6802721]
[10]	[0.3134796]	[38]	[0.6944444]
[11]	[0.3236246]	[39]	[0.7092199]
[12]	[0.3344482]	[40]	[0.7299270]
[13]	[0.3460208]	[41]	[0.7407407]
[14]	[0.3571429]	[42]	[0.7575758]
[15]	[0.3690037]	[43]	[0.7751938]
[16]	[0.3816794]	[44]	[0.7936508]
[17]	[0.3937008]	[45]	[0.8196721]
[18]	[0.4065041]	[46]	[0.8264463]
[19]	[0.4201681]	[47]	[0.8333333]
[20]	[0.4329004]	[48]	[0.8403361]
[21]	[0.4504505]	[49]	[0.8474576]
[22]	[0.4629630]	[50]	[0.8474576]
[23]	[0.4761905]	[51]	[0.8620690]
[24]	[0.4901961]	[52]	[0.8695652]
[25]	[0.5050505]	[53]	[0.8849558]
[26]	[0.5181347]	[54]	[0.9009009]
[27]	[0.5319149]	[55]	[0.9090909]

TABLE(S) CONTINUED ON NEXT PAGE

TABLE(S) CONTINUED

Contract Anniversary	Factors	Contract Anniversary	Factors
[56]	[0.9174312]	[72]	[0.9803922]
[57]	[0.9259259]	[73]	[0.9803922]
[58]	[0.9345794]	[74]	[0.9803922]
[59]	[0.9433962]	[75]	[0.9803922]
[60]	[0.9523810]	[76]	[0.9803922]
[61]	[0.9615385]	[77]	[0.9803922]
[62]	[0.9708738]	[78]	[0.9803922]
[63]	[0.9708738]	[79]	[0.9803922]
[64]	[0.9803922]	[80]	[0.9803922]
[65]	[0.9803922]	[81]	[0.9803922]
[66]	[0.9803922]	[82]	[0.9803922]
[67]	[0.9803922]	[83]	[0.9803922]
[68]	[0.9803922]	[84]	[0.9803922]
[69]	[0.9803922]	[85]	[0.9803922]
[70]	[0.9803922]	[86]	[0.9803922]
[71]	[0.9803922]		

END OF TABLE(S)

SERFF Tracking Number: PRUD-127900593 State: Arkansas
 Filing Company: Pruco Life Insurance Company State Tracking Number:
 Company Tracking Number: SPUL-2009 (2-2012) RE-PRICING-JSAR
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: SPUL-2009 (2-2012) Re-Pricing
 Project Name/Number: SPUL-2009 (2-2012) 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.

Attached is the Certification of compliance.

Attachment:

Arkansas Certification of Compliance (Rule & Regulation 19).pdf

Item Status: **Status Date:**

Bypassed - Item: Application

Bypass Reason: Not Applicable For This Filing

Comments:

Item Status: **Status Date:**

Satisfied - Item: Actuarial Memorandum

Comments:

Attached is our Actuarial Memorandum

Attachment:

SPUL-2009 (2-2012) BA.pdf

Item Status: **Status Date:**

Satisfied - Item: Statement of Variability

Comments:

Attached is our statement of variability

Attachment:

STATEMENT OF VARIABILITY for SPUL-2009 Repricing filing.pdf

SERFF Tracking Number: PRUD-127900593 State: Arkansas
Filing Company: Pruco Life Insurance Company State Tracking Number:
Company Tracking Number: SPUL-2009 (2-2012) RE-PRICING-JSAR
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: SPUL-2009 (2-2012) Re-Pricing
Project Name/Number: SPUL-2009 (2-2012) Re-Pricing/

Item Status:

**Status
Date:**

Satisfied - Item: Previously Approved Form

Comments:

Attached is a copy of our previously approved SPUL-2009 policy, for informational purposes only.

Attachment:

SPUL-2009 Policy for AR .pdf

Item Status:

**Status
Date:**

Satisfied - Item: Reserves

Comments:

Attached are our reserves

Attachment:

Reserve Basis and Methodology Memo_SPUL-2009.pdf

Item Status:

**Status
Date:**

Satisfied - Item: Maximum Monthly Mortality
Charges

Comments:

Attached are the Maximum Monthly Mortality Charges

Attachment:

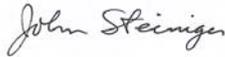
SPUL Maximum Monthly Mortality Charges.pdf

Certificate of Compliance with Arkansas Rule and Regulation 19

Insurer: Pruco Life Insurance Company

Form Number(s): Contract Data Pages - SPUL-2009 (2-2012)

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

01/04/2012

Date

Memorandum of Variable Material

Pruco Life Insurance Company
Insert Contract Data Pages with Repriced Rates for Form
SPUL-2009
December 22, 2011

I. Variable and illustrative material has been bracketed in the policy data pages.

1	Insured's Information	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 18 and the maximum Issue Age is 85.
2	Rating Class	The Rating Class for the specimen policy is Nonsmoker. The other available rating class is Smoker. The Rating Class for the Insured will be based on our underwriting rules and the information provided in the application.
3	Basic Contract Information	The Policy Number will be uniquely assigned and vary for all contracts issued. The Contract Date can vary for each contract issued.
4	Processing Date	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	Life Insurance on the Insured	The Basic Insurance Amount for the specimen policy is \$50,000 and can vary based on the single premium amount provided by the policy owner. The Basic Insurance Amount will be calculated based on the single premium amount less adjustments to the premium payment divided by a net single premium factor, then rounded to the higher full dollar amount. The net single premium factor will vary based on the insured's age, sex and rating class. The minimum Basic Insurance Amount will be the amount calculated based on a minimum single premium amount of \$5,000. The maximum Basic Insurance Amount will be the amount calculated based on a maximum single premium amount of \$250,000, subject to a total net amount of risk of \$250,000 for all SPUL-2009 and PFT-2007 policies issued on the same Insured.
6	Single Premium Amount	The single premium amount due on the Contact Date will vary based on the amount provided by the policy owner. The minimum single premium amount is \$5,000 and the maximum single premium amount is \$250,000.
7	Adjustments to the Contract Fund	The monthly charge for administrative expenses for the specimen policy is up to \$0.13 per \$1,000 of the Basic Insurance Amount, changing to \$0.00 of the basic insurance amount after 10 years. This charge can vary based on the Insured's sex, issue age and rating class, and the Basic Insurance Amount.
8	Schedule of Maximum Surrender Charges	The Schedule of Maximum Surrender Charges for the specimen policy is for a male age 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.
9	Table of Maximum Monthly Insurance Rates per \$1,000 of Net Amount at Risk	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.
10	Table of Attained Age Factors	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.
11	Table of Minimum Contract Fund Factors	The Table of Minimum Contract Fund Factors for the specimen policy is for a male age 35 Nonsmoker rating class. For other policies, the Table of Minimum Contract Fund Factors can vary based on the Insured's sex, attained age and rating class.

Insured JOHN DOE

XX XXX XXX **Policy Number**
APR 1, 2009 **Contract Date**

Single 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 of the death benefit may be fixed or variable, depending on any interest credited to the contract fund, and the charges made.

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

10-Day Right to Cancel Contract

If you notify us of your request to cancel this contract no later than 10 days after you receive it, we will return your premium promptly. The contract will be canceled from the start.

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.

GUIDE TO CONTENTS

	Page
Contract Data	3
Insured's Information; Rating Class; Basic Contract Information; Life Insurance on the Insured; Single Premium Amount; Contract Limitations; Adjustments to Premium Payment; Adjustments to the Contract Fund; Schedule of Maximum Surrender Charges	
Tables	4
Table of Maximum Monthly Insurance Rates per \$1000 of Net Amount At Risk; Table of Attained Age Factors; Table of Minimum Contract Fund Factors	
Definitions	5
The Contract	5
Entire Contract; Contract Modifications; Incontestability	
Ownership	5
Death Benefit Provisions	6
Death Benefit; Additional Death Benefits; Method of Payment; Suicide Exclusion; Interest on Death Benefit	
Cost of Insurance	7
Beneficiary	7
Premium Payment	7
Payment of Premiums; Invested Premium Amount; Crediting the Single Premium Payment	
Contract Fund	8
Cash Value; Net Cash Value; Net Amount at Risk	
Surrender	8

	Page
Withdrawals	9
Effect on Contract Fund; Partial Surrender Charge; Effect on Basic Insurance Amount	
Loans	10
Loan Value; Contract Debt; Loan Requirements; Interest Charge; Preferred Loans; Maximum Preferred Loan Amount; Effect on Contract Fund; Excess Contract Debt	
General Provisions	11
Annual Report; Payment of Death Claim; Currency; Misstatement of Age or Sex; Assignment; Factors Subject To Change; Non-Participating; Applicable Tax Law; Age 121	
Basis of Computation	13
Mortality Basis and Interest Rate; Minimum Legal Values	
Settlement Options	14
Options Described; Interest Rate	
Settlement Options Tables	15

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	[April 1, 2009]
Beneficiary	See Application

Loan Interest Rate	6.00%
Preferred Loan Interest Rate	5.75%

Life Insurance on the Insured

Basic Insurance Amount	[\$50,000.00]
------------------------	---------------

Single Premium Amount

The single premium amount due on the Contract Date is [\$10,918.93].

Contract Limitations

The minimum amount you may withdraw is \$250.00.
The minimum allowable contract fund after a withdrawal is \$5,000.00.

CONTRACT DATA CONTINUED ON NEXT PAGE

CONTRACT DATA CONTINUED

Adjustments to the Premium Payment

From the single premium paid we will:

subtract a premium-based administrative charge of 3.75% of the premium paid.

subtract a charge for sales expenses at a rate of 0.25% 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 guaranteed interest at an effective annual rate of 4% (0.01074598% 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.)

subtracting any withdrawals.

subtracting any surrender charge that may result from a surrender, or a partial surrender charge resulting from a withdrawal.

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

subtracting a monthly charge for administrative expenses of up to:
[\$0.02] per \$1,000 of the basic insurance amount;
changing on [APR 1, 2014] to [\$0.00] per \$1,000 of the basic insurance amount thereafter.

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

CONTRACT DATA CONTINUED ON NEXT PAGE

CONTRACT DATA CONTINUED

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.

For a Surrender Occurring During Contract Year	The Maximum Surrender Charge is:
[1]	[\$545.95]
[2]	[\$382.16]
[3]	[\$327.57]
[4]	[\$272.97]
[5]	[\$218.38]
[6]	[\$163.78]
[7]	[\$109.19]
[8]	[\$54.59]
[9 and later]	[\$0.00]

We may also deduct a surrender charge when you make a withdrawal. (See Withdrawals.)

END OF CONTRACT DATA

TABLE(S)

Table of Maximum Monthly Insurance Rates per \$1,000 of Net Amount at Risk
Rating Class: [NONSMOKER]

Insured's Attained Age	Maximum Monthly Rate	Insured's Attained Age	Maximum Monthly Rate
[35]	[0.09333]	[65]	[1.35250]
[36]	[0.09750]	[66]	[1.48167]
[37]	[0.10333]	[67]	[1.61667]
[38]	[0.11083]	[68]	[1.75917]
[39]	[0.11750]	[69]	[1.91917]
[40]	[0.12667]	[70]	[2.10583]
[41]	[0.13750]	[71]	[2.33250]
[42]	[0.15083]	[72]	[2.59750]
[43]	[0.16667]	[73]	[2.87667]
[44]	[0.18417]	[74]	[3.17667]
[45]	[0.20333]	[75]	[3.50333]
[46]	[0.22250]	[76]	[3.87167]
[47]	[0.23833]	[77]	[4.30000]
[48]	[0.25083]	[78]	[4.79750]
[49]	[0.26667]	[79]	[5.35500]
[50]	[0.28750]	[80]	[5.97667]
[51]	[0.31417]	[81]	[6.65250]
[52]	[0.34667]	[82]	[7.36833]
[53]	[0.38417]	[83]	[8.15000]
[54]	[0.43167]	[84]	[9.01917]
[55]	[0.48500]	[85]	[9.98583]
[56]	[0.54000]	[86]	[11.04917]
[57]	[0.59333]	[87]	[12.19833]
[58]	[0.64667]	[88]	[13.42000]
[59]	[0.70917]	[89]	[14.70167]
[60]	[0.78500]	[90]	[15.97833]
[61]	[0.87750]	[91]	[17.23500]
[62]	[0.98500]	[92]	[18.55167]
[63]	[1.10250]	[93]	[19.94000]
[64]	[1.22500]	[94]	[21.40250]

TABLE(S) CONTINUED ON NEXT PAGE

TABLE(S) CONTINUED

Insured's Attained Age	Maximum Monthly Rate	Insured's Attained Age	Maximum Monthly Rate
[95]	[22.85083]	[108]	[45.11917]
[96]	[24.26500]	[109]	[47.43500]
[97]	[25.77167]	[110]	[49.88750]
[98]	[27.37833]	[111]	[52.48583]
[99]	[29.09250]	[112]	[55.23583]
[100]	[30.73000]	[113]	[58.14583]
[101]	[32.18250]	[114]	[61.22083]
[102]	[33.72750]	[115]	[64.46917]
[103]	[35.37000]	[116]	[67.89667]
[104]	[37.10583]	[117]	[71.51083]
[105]	[38.93417]	[118]	[75.31667]
[106]	[40.87500]	[119]	[79.30583]
[107]	[42.93417]	[120]	[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.

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.

Contract Year	Factors	Contract Year	Factors
[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

Contract Year	Factors	Contract Year	Factors
[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]

TABLE(S) CONTINUED ON NEXT PAGE

TABLE(S) CONTINUED

Table of Minimum Contract Fund Factors

Following a withdrawal, these factors are used to determine the minimum allowable contract fund allowed with no reduction in the basic insurance amount (see Effect on Basic Insurance Amount under Withdrawals).

The factors on contract anniversaries are shown below. On a date that falls between two anniversaries, the factor will fall between the factors for those anniversaries considering the time that has passed since the last anniversary.

Contract Anniversary	Factors	Contract Anniversary	Factors
[Contract Date]	[0.2096436]	[28]	[0.5208333]
[1]	[0.2173913]	[29]	[0.5347594]
[2]	[0.2247191]	[30]	[0.5494505]
[3]	[0.2331002]	[31]	[0.5649718]
[4]	[0.2415459]	[32]	[0.5780347]
[5]	[0.2500000]	[33]	[0.5952381]
[6]	[0.2590674]	[34]	[0.6060606]
[7]	[0.2680965]	[35]	[0.6211180]
[8]	[0.2777778]	[36]	[0.6369427]
[9]	[0.2873563]	[37]	[0.6451613]
[10]	[0.2976190]	[38]	[0.6622517]
[11]	[0.3076923]	[39]	[0.6756757]
[12]	[0.3184713]	[40]	[0.6896552]
[13]	[0.3289474]	[41]	[0.7042254]
[14]	[0.3401361]	[42]	[0.7194245]
[15]	[0.3521127]	[43]	[0.7352941]
[16]	[0.3636364]	[44]	[0.7462687]
[17]	[0.3759398]	[45]	[0.7575758]
[18]	[0.3875969]	[46]	[0.7751938]
[19]	[0.4016064]	[47]	[0.7874016]
[20]	[0.4149378]	[48]	[0.8000000]
[21]	[0.4291845]	[49]	[0.8130081]
[22]	[0.4405286]	[50]	[0.8196721]
[23]	[0.4545455]	[51]	[0.8333334]
[24]	[0.4672897]	[52]	[0.8403362]
[25]	[0.4807692]	[53]	[0.8547010]
[26]	[0.4950495]	[54]	[0.8620691]
[27]	[0.5076142]	[55]	[0.8695653]

TABLE(S) CONTINUED ON NEXT PAGE

TABLE(S) CONTINUED

Contract Anniversary	Factors	Contract Anniversary	Factors
[56]	[0.8771931]	[72]	[0.9804003]
[57]	[0.8849559]	[73]	[0.9804013]
[58]	[0.8928572]	[74]	[0.9804023]
[59]	[0.9009010]	[75]	[0.9804033]
[60]	[0.9090910]	[76]	[0.9804043]
[61]	[0.9174313]	[77]	[0.9804053]
[62]	[0.9345795]	[78]	[0.9804063]
[63]	[0.9523811]	[79]	[0.9804073]
[64]	[0.9803923]	[80]	[0.9804083]
[65]	[0.9803933]	[81]	[0.9804093]
[66]	[0.9803943]	[82]	[0.9804103]
[67]	[0.9803953]	[83]	[0.9804113]
[68]	[0.9803963]	[84]	[0.9804123]
[69]	[0.9803973]	[85]	[0.9804133]
[70]	[0.9803983]	[86]	[0.9804133]
[71]	[0.9803993]		

END OF TABLE(S)

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.

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

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

On the contract date, the Insured is the owner of the contract. You may change the ownership of the contract by sending us a request in a form that meets our needs. If we receive your request in a form that meets our needs, 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 or expired without value as the result of an excess loan.

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).

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.

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 has not been surrendered or expired without value as the result of an excess loan.

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 single premium amount paid less any contract debt and less any withdrawal amounts.

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.

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 multiply the maximum monthly rate shown under the Table of Maximum Monthly Insurance Rates per \$1,000 of Net Amount at Risk by the net amount at risk (the death benefit minus the contract fund) divided by \$1000.

BENEFICIARY

The designated beneficiary on the contract date is shown in the application attached to this contract. You may designate or change a beneficiary by sending us a request in a form that meets our needs. If we receive your request, 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 single premium amount shown in the contract data pages is due on the contract date. There is no insurance under this contract until that premium is paid. Additional premiums are not permitted.

Invested Premium Amount

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

Crediting the Single Premium Payment

We will credit the invested premium amount to the contract fund on the contract date.

If we receive the single 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 single 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 is 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.

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.

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 any partial surrender charge associated with the withdrawal.
3. You may not withdraw less than the minimum amount shown under Contract Limitations.
4. The remaining contract fund amount must be at least equal to the minimum allowable contract fund after a withdrawal shown under Contract Limitations.

Any amount withdrawn may not be repaid.

Effect on Contract Fund

We will reduce your contract fund on the date we approve your request by the withdrawal amount and any partial surrender charge described below.

Partial Surrender Charge

If you request a withdrawal during a contract year we show a surrender charge in the Schedule of Maximum Surrender Charges in the contract data pages, we may charge a partial surrender charge on the withdrawal amount. If you request a withdrawal outside this period, there is no partial surrender charge.

To determine the amount of any partial surrender charge associated with a withdrawal, we first compute (a) 10% of the single premium amount less any withdrawal amounts previously deducted from the contract fund during the same contract year and (b) the current contract fund amount less the single premium amount. If the withdrawal amount is equal to or less than the greater of (a) and (b), there is no partial surrender charge. If the withdrawal amount is more than the greater of (a) and (b) and the withdrawal is requested within the surrender charge period, we will charge a partial surrender charge.

To determine the partial surrender charge:

(1) We first deduct the greater of (a) and (b) from the withdrawal amount.

(2) We then divide (i) by (ii) where:

(i) is the surrender charge shown under the Schedule of Maximum Surrender Charges as of the withdrawal date times the item (1) amount; and

(ii) is the cash value just before the withdrawal, less the greater of (a) and (b).

The result of item (2) is the partial surrender charge associated with the withdrawal.

We will reduce the maximum surrender charge for the current contract year by the amount of the partial surrender charge and in any subsequent contract year in the same proportion.

Effect on Basic Insurance Amount

If the contract fund after the withdrawal is equal to or greater than the minimum contract fund amount on the withdrawal date, the basic insurance amount will not change. The minimum contract fund amount is the basic insurance amount times the minimum contract fund factor shown in the data pages.

If the contract fund after the withdrawal is less than the minimum contract fund amount, we will reduce your basic insurance amount. The reduced basic insurance amount is (a) divided by (b) where (a) is the basic insurance amount just before the withdrawal times the contract fund just after the withdrawal and (b) is the minimum contract fund amount just before the withdrawal.

If the withdrawal results in a partial surrender charge and/or a reduction in the basic insurance amount, we will send you new contract data pages showing recomputed maximum surrender charges and/or the reduced basic insurance amount described above.

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 does not have excess contract debt, the loan value at any time is equal to the cash value less an amount that we estimate will be sufficient to cover the contract fund deductions for three monthly dates following the date of the loan.

If the contract has excess contract debt 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 single premium 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 4% a year.

Excess Contract Debt

On the monthly date if contract debt ever grows to be equal to or more than the loan value, the contract will have excess contract debt. We will mail you a notice stating a loan repayment amount we estimate will keep the contract in force for a twelve-month period from that date. We grant a 61-day grace period from the date we mail the notice to pay this amount. If the amount is not paid to us by the end of the 61-day grace period, the contract will end and have no value. Unless the contract has excess contract debt, or is surrendered for its net cash value, it will remain in force while the insured is living.

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; the single premium 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 \$25.00 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. But we have the right to postpone paying it for up to six months.

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.

Factors Subject To Change

Charges deducted from 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. We also have the right to change this contract, or to make distributions from this contract to the extent necessary to continue to qualify this contract as life insurance.

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 no monthly charges will be deducted from the contract fund. Loans, loan repayments, and withdrawals can continue to be made after age 121.

BASIS OF COMPUTATION

Mortality Basis and Interest Rate

We compute maximum monthly insurance rates using:

1. the Commissioners 2001 Standard Ordinary Smoker and Nonsmoker Mortality Tables without Select Factors;
2. the issue age, sex, smoker and non-smoker 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 4% 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.

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.

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
		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	8.98	8.88
					and over		

Multiply the monthly amount
By 2.996 for quarterly,
5.981 for semi-annual or
11.919 for annual.

Single 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.

Actuarial Memorandum

Single Premium Universal Life Insurance Policy Form # SPUL-2009

Subject: SPUL-2009 Reserve Valuation

The base policy statutory reserve for this single 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 4% 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
DN: cn=Joseph E.
Brennan, c=US,
o=Prudential Financial,
ou=Individual Insurance,
email=joseph.e.
brennan@prudential.com
Date: 2011.12.21
13:58:27 -05'00'

Joseph E. Brennan, FSA, MAAA
Director & Actuary

December 21, 2011

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

	Male NonSmk	Male Smoker	Female NonSmk	Female Smoker
18	0.076670	0.095000	0.035830	0.042500
19	0.078330	0.102500	0.037500	0.046670
20	0.079170	0.108330	0.037500	0.049170
21	0.079170	0.113330	0.039170	0.052500
22	0.079170	0.119170	0.040000	0.055000
23	0.080000	0.125000	0.040000	0.057500
24	0.080830	0.131670	0.041670	0.060830
25	0.083330	0.139170	0.042500	0.065830
26	0.086670	0.146670	0.045830	0.070000
27	0.088330	0.150830	0.047500	0.074170
28	0.086670	0.151670	0.050000	0.079170
29	0.085830	0.150830	0.052500	0.084170
30	0.085000	0.150000	0.055000	0.089170
31	0.084170	0.150830	0.058330	0.095830
32	0.085000	0.153330	0.061670	0.102500
33	0.087500	0.158330	0.065830	0.110830
34	0.089170	0.164170	0.070830	0.121670
35	0.093330	0.170830	0.076670	0.132500
36	0.097500	0.180830	0.082500	0.143330
37	0.103330	0.192500	0.087500	0.152500
38	0.110830	0.206670	0.091670	0.161670
39	0.117500	0.222500	0.096670	0.171670
40	0.126670	0.241670	0.102500	0.182500
41	0.137500	0.265000	0.109170	0.195000
42	0.150830	0.292500	0.116670	0.210830
43	0.166670	0.325000	0.125830	0.228330
44	0.184170	0.361670	0.136670	0.249170
45	0.203330	0.398330	0.149170	0.273330
46	0.222500	0.435000	0.164170	0.301670
47	0.238330	0.465830	0.181670	0.336670
48	0.250830	0.489170	0.200830	0.378330
49	0.266670	0.519170	0.222500	0.425000
50	0.287500	0.558330	0.246670	0.475000
51	0.314170	0.609170	0.274170	0.530000
52	0.346670	0.670830	0.305000	0.589170
53	0.384170	0.745000	0.337500	0.653330
54	0.431670	0.833330	0.371670	0.721670
55	0.485000	0.927500	0.410830	0.794170
56	0.540000	1.025000	0.453330	0.871670
57	0.593330	1.115000	0.498330	0.950000
58	0.648670	1.208330	0.545000	1.031670
59	0.709170	1.301670	0.592500	1.118170
60	0.785000	1.425830	0.642500	1.210000
61	0.877500	1.577500	0.697500	1.308330
62	0.985000	1.751670	0.755830	1.412500
63	1.102500	1.938330	0.817500	1.519170
64	1.225000	2.125000	0.885000	1.634170
65	1.352500	2.307500	0.960000	1.758330
66	1.481670	2.484170	1.041670	1.893330
67	1.616670	2.662500	1.132500	2.043330
68	1.759170	2.845000	1.233330	2.207500
69	1.919170	3.045830	1.343330	2.388330
70	2.105830	3.275830	1.467500	2.592500
71	2.332500	3.558330	1.609170	2.820830
72	2.597500	3.886670	1.764170	3.069170
73	2.876670	4.217500	1.933330	3.340000
74	3.176670	4.575830	2.120830	3.623330
75	3.503330	4.974170	2.326670	3.920830
76	3.871670	5.415830	2.552500	4.242500
77	4.300000	5.926670	2.802500	4.589170
78	4.797500	6.512500	3.075000	4.963330
79	5.355000	7.157500	3.374170	5.365830
80	5.976670	7.862500	3.745830	5.867500
81	6.652500	8.611670	4.202500	6.480830
82	7.368330	9.382500	4.685830	7.112500
83	8.150000	10.204170	5.193330	7.757500
84	9.019170	11.133330	5.759170	8.429170
85	9.985830	12.186670	6.332500	9.050000
86	11.049170	13.329170	7.010000	9.767500
87	12.198330	14.543330	7.846670	10.657500
88	13.420000	15.809170	8.729170	11.548330
89	14.701670	17.110830	9.607500	12.363330
90	15.978330	18.368330	10.254170	12.826670
91	17.235000	19.565000	10.872500	13.206670
92	18.551670	20.793330	11.897500	14.027500
93	19.940000	22.063330	13.286670	15.189170
94	21.402500	23.418330	15.016670	16.808330
95	22.850830	24.782500	16.899170	18.718330
96	24.265000	26.077500	18.753330	20.537500
97	25.771670	27.442500	19.956670	21.616670
98	27.378330	28.883330	20.610000	22.049170
99	29.092500	30.404170	21.965830	23.214170
100	30.730000	31.826670	23.728330	24.790000
101	32.182500	33.042500	25.643330	26.493330
102	33.727500	34.320830	27.753330	28.344170
103	35.370000	35.663330	30.058330	30.336670
104	37.105830	37.194170	32.570830	32.635830
105	38.934170	39.016670	35.225830	35.286670
106	40.875000	40.951670	37.943330	37.999170
107	42.934170	43.005830	40.705830	40.758330
108	45.119170	45.184170	43.515830	43.564170
109	47.435000	47.495000	46.419170	46.463330
110	49.887500	49.941670	49.329170	49.369170
111	52.485830	52.534170	52.134170	52.170830
112	55.235830	55.279170	54.813330	54.845830
113	58.145830	58.182500	57.565000	57.593330
114	61.220830	61.252500	61.004170	61.028330
115	64.469170	64.495830	64.278330	64.299170
116	67.896670	67.918330	67.695830	67.711670
117	71.510830	71.526670	71.325000	71.336670
118	75.316670	75.326670	74.715000	74.723330
119	79.305830	79.311670	78.255000	78.259170
120	83.333330	83.333330	83.333330	83.333330