



**Issued by: Pruco Life Insurance Company, a Prudential Financial company**, located at 213 Washington Street, Newark, NJ 07102-2992. Prudential, the Prudential logo and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities.

**MyLegacy<sup>SM</sup>  
Life Insurance  
Policy Presentation**

MyLegacy<sup>SM</sup> is a single premium universal life insurance policy that covers the life of one insured. You (the policyowner) pay a single payment that will purchase a specified death benefit amount. The single premium paid for this policy guarantees that the life insurance coverage provided by this policy will remain in force for the lifetime of the insured, without payment of additional premiums, and provided no loans are taken.

We will return all premiums paid, less any withdrawals, if you fully surrender this policy; provided that no loans have previously been made. Any policy loans will terminate your right to a return of all premiums paid if you subsequently fully surrender the policy.

This presentation is not a contract. If there is a discrepancy between this presentation and the policy, the policy shall be considered correct. Life insurance policies contain exclusions, limitations, reductions of benefits and terms for keeping them in force. For complete details, see your financial professional.

Insured	Jane Roe
Sex, Age	Female, Age 70
Underwriting Class	Non-Smoker
For use in	Missouri

	Basic Insurance Amount	Single Premium Payment
MyLegacy <sup>SM</sup>	\$82,561	\$50,000.00
Return of Premium Benefit		\$ 0.00
MyNeeds Benefits <sup>SM</sup>		\$ 0.00

You will find a description of the Benefits in the Additional Information section beginning on page 6.

**Prepared by:** Sharon Williams MO Insurance License 107955  
-  
-  
Statewide Sales, MO 00000

\*Please see page 7 for important producer information.

Not Insured by FDIC, NCUSIF or any Federal Government Agency	Not a Deposit of or Guaranteed by the Bank, Credit Union or any bank or credit union affiliates
--	---

**MyLegacy<sup>SM</sup> - SPUL-2009**

**Premium Information and Values**

This report shows each year's surrender value and death benefit.

Jane Roe, Female, 70  
 Non-Smoker  
 \$82,561 Death Benefit  
 Single Premium Payment \$50,000.00

**As shown, this Policy is a Modified Endowment Contract (MEC) at issue  
 and will remain a MEC for the life of the policy.**

**All Values are Guaranteed**

**Guaranteed Interest Rate is 4.00%**

Year	Age	Premium Outlay	Contract Fund	Surrender Value	Death Benefit
1	70	50000	48893	50000	90000
2	71	0	49807	50000	88000
3	72	0	50750	50300	86783
4	73	0	51691	51366	86324
5	74	0	52629	52379	85786
6	75	0	53566	53391	85171
7	76	0	54489	54364	85002
8	77	0	55414	55289	84229
9	78	0	56326	56326	83926
10	79	0	57225	57225	83549
Total		50000			
11	80	0	58378	58378	83480
12	81	0	59500	59500	83299
13	82	0	60596	60596	83016
14	83	0	61661	61661	83242
15	84	0	62703	62703	82768
16	85	0	63724	63724	82842
17	86	0	64714	64714	82834
18	87	0	65652	65652	82721
19	88	0	66539	66539	82561
20	89	0	67390	67390	82561
Total		50000			
21	90	0	68261	68261	82561
22	91	0	69175	69175	82561
23	92	0	70088	70088	82561
24	93	0	70966	70966	82561
25	94	0	71786	71786	82561
26	95	0	72550	72550	82561
27	96	0	73286	73286	82561
28	97	0	74100	74100	82561
29	98	0	75105	75105	82561
30	99	0	76314	76314	82561
Total		50000			

Not Insured by FDIC, NCUSIF or any Federal Government Agency	Not a Deposit of or Guaranteed by the Bank, Credit Union or any bank or credit union affiliates
---	--

**MyLegacy<sup>SM</sup> - SPUL-2009**

**Premium Information and Values**

**As shown, this Policy is a Modified Endowment Contract (MEC) at issue  
and will remain a MEC for the life of the policy.**

**All Values are Guaranteed**

**Guaranteed Interest Rate is 4.00%**

Year	Age	Premium Outlay	Contract Fund	Surrender Value	Death Benefit
31	100	0	77814	77814	82561
32	101	0	79784	79784	82561
33	102	0	82401	82401	84049
34	103	0	85183	85183	86886
35	104	0	88015	88015	89775
36	105	0	90892	90892	92710
37	106	0	93813	93813	95689
38	107	0	96774	96774	98709
39	108	0	99772	99772	101767
40	109	0	102803	102803	104859
Total		50000			
41	110	0	105865	105865	107982
42	111	0	108957	108957	111136
43	112	0	112079	112079	114320
44	113	0	115226	115226	117531
45	114	0	118381	118381	120749
46	115	0	121542	121542	123973
47	116	0	124703	124703	127197
48	117	0	127852	127852	130409
49	118	0	130993	130993	133612
50	119	0	134115	134115	136797
Total		50000			
51	120	0	137172	137172	139915
Total		50000			

Not Insured by FDIC, NCUSIF or any Federal  
Government Agency

Not a Deposit of or Guaranteed by the Bank, Credit Union  
or any bank or credit union affiliates

## Glossary Terms

<b>Age</b>	Age is the current age as of the insured's last birthday at the beginning of the policy year.
<b>Basic Insurance Amount</b>	This is the face amount of your policy. Face increases are not permitted and face decreases are not permitted unless they are the result of a withdrawal.
<b>Cash Value Accumulation Test</b>	This presentation uses the Cash Value Accumulation Test. The Cash Value Accumulation Test is a test to meet the definition of life insurance requirement as defined by the United States Internal Revenue Code Section 7702.
<b>Contract Fund</b>	The value of the policy shown as of the end of each policy year. The Contract Fund may vary and includes any outstanding loan principal plus loan interest credited and does not include any surrender charges.
<b>Cumulative Loan Balance</b>	The amount of any outstanding loan principal and the current year's accrued loan interest due at the end of each policy year.
<b>Death Benefit</b>	The Death Benefit is the amount payable under the policy upon the death of the insured. The Net Death Benefit reflects deductions of any outstanding loan and unpaid Loan Interest. The amount shown in the presentation is as of the end of the policy year. The death benefit may be increased in order to continue to meet the definition of life insurance.
<b>Guaranteed Values</b>	All policy values shown in this presentation are guaranteed, provided that the premium is paid and no distributions are taken. The Guaranteed interest rate is 4.00%
<b>Loan</b>	<p>The amount of any loan assumed to be taken at the beginning of each policy year.</p> <p>Both standard and preferred loans are available on this policy. The standard loan interest rate is an effective annual rate of 6.00%. After 10 years, the policy may be eligible for a preferred loan with an effective annual interest rate of 5.75%. Loan interest charged on standard or preferred loans is payable at the end of each policy year. The portion of the Contract Fund equal to any loan is credited with interest at an effective annual rate of 4.00%.</p> <p>Each loan request must be submitted in writing to the Company.</p>
<b>Loan Interest</b>	The interest charged on a loan that accrues in each policy year. It is due at the beginning of the next policy year or upon surrender of the policy. Unpaid loan interest is added to the loan principal when due and becomes part of the Cumulative Loan Balance.
<b>Loan Interest Paid</b>	The amount of loan interest, which is assumed to be paid in cash at the beginning of each policy year.
<b>Net Annual Outlay</b>	This amount is the Premium Outlay reduced by any withdrawals or loans, and increased by any loan repayments and loan interest payments.
<b>Premium Outlay</b>	The premium amount paid in year 1.
<b>Surrender Charge</b>	The Surrender Charge is the amount deducted if the policy is surrendered. The Surrender Charge will be waived if all the provisions of the MyNeeds Benefit <sup>SM</sup> are

Not Insured by FDIC, NCUSIF or any Federal  
Government Agency

Not a Deposit of or Guaranteed by the Bank, Credit Union  
or any bank or credit union affiliates

met. After your policy has been in force for 8 years from the Contract Date, there is no surrender charge.

A withdrawal may trigger a partial Surrender Charge but you can access up to 10.00% of the gross premium each year without incurring a partial surrender charge.

**Surrender Value**

The Surrender Value is the amount you would receive, based on the assumptions used in this presentation, if you fully surrendered the policy. This amount is equal to the Contract Fund minus any Surrender Charges, minus any outstanding loan and any unpaid Loan Interest plus any benefit from the return of premium value if the Return of Premium Benefit is available on the policy.

The return of premium value is defined as the difference between 1) the premium less any withdrawals and 2) the Contract Fund less any Surrender Charge.

The Surrender Value does not reflect any taxes that may be due upon surrender of the policy. This value shown in the presentation is as of the end of the policy year.

**Withdrawal**

The amount of any withdrawal assumed to be taken at the beginning of each policy year. Any charges for any withdrawals are deducted from the Contract Fund and are reflected in the Surrender Value and Death Benefit.

You are allowed to withdraw funds without surrender charges being imposed. Free withdrawal amount is the greater of the Contract Fund in excess of the gross premium paid, and the annual charge-free withdrawal amount.

Withdrawals in excess of the free withdrawal amount during the Surrender Charge period will incur a partial surrender charge. Withdrawals in excess of the free withdrawal amount will also reduce the face amount.

**Year**

Year is the policy year of the presentation.

Not Insured by FDIC, NCUSIF or any Federal Government Agency	Not a Deposit of or Guaranteed by the Bank, Credit Union or any bank or credit union affiliates
--	---

## Additional Information

### Return of Premium Benefit - Form PLI 521-2009

The Return of Premium Benefit rider is available under this Policy at no additional premium. As defined in the rider, the benefit guarantees that you will receive no less than the premium (less any previous withdrawals) upon surrender of the contract. The Return of Premium Benefit amount is not payable once a loan is taken, even if the loan is repaid in full.

### MyNeeds Benefit<sup>SM</sup> - Form PLI 519-2009

The MyNeeds Benefit<sup>SM</sup> is available under this Policy at no additional premium. As described in the rider, if the insured is either confined to a Nursing Home or is receiving Hospice Care and requests a full or partial surrender from his/her policy, this benefit will waive any applicable surrender charge.

### Modified Endowment Contract (MEC)

The Internal Revenue Code limits the amount of money that can be paid in life insurance premiums and still receive favorable income tax treatment with respect to policy distributions (i.e., loans, withdrawals, pledges and assignments). This policy is a MEC at issue.

Distributions from a MEC are taxed less favorably than distributions from a policy that is not a MEC. If a policy is a MEC, any distribution will be taxed on an income-first basis. This means that any amount distributed will be considered taxable earnings to the extent there is a gain in the policy. The gain in the policy is equal to the amount by which the Surrender Value exceeds the Cost Basis of the policy. In general, Cost Basis equals premiums paid minus previous distributions (but not loans or assignments treated as distributions in the case of a MEC) plus prior reported taxable gain.

If a corporation or trust owns the policy, the penalty tax applies for any year in which a distribution is made.

Although a policy is a MEC, it does not lose the benefit of income tax deferral for policy values which are not distributed, and does not lose the benefit of a generally income tax free death benefit upon the death of the insured.

We have presented this information based on our understanding of tax law. You may wish to consult with your legal and tax adviser if you have any questions since neither we, nor our representatives, can provide legal or tax advice.

### Time Value of Money

Other than the Interest Adjusted Cost Indices shown below, policy values shown in this presentation, unless otherwise indicated, do not take into consideration that because of interest, a dollar paid today is more valuable than a dollar paid in the future.

### 5% Interest Adjusted Cost Indices

**Interest Adjusted Cost Indices** are designed in such a way that the average insurance buyer can make valid comparisons of life insurance policy costs among similar policies that have significantly different premium payments and cash values. The more similar policies are in kind, length of payment, face amount, and issue age, the more reliable cost index comparisons will be.

The indices per \$1000 of life insurance face amount, assuming 5 percent interest, are:

Interest Adjusted Net Payment Index  
10 years: 72.48  
20 years: 45.42

Interest Adjusted Surrender Cost Index  
10 years: 21.55  
20 years: 22.35

Not Insured by FDIC, NCUSIF or any Federal Government Agency	Not a Deposit of or Guaranteed by the Bank, Credit Union or any bank or credit union affiliates
--	---

Lower index numbers are preferable to higher index numbers and, in general, indicate a better life insurance value. The Interest Adjusted Cost Indices calculations include charges for basic policy and policy fees. These indices may be important considerations in the life insurance buying decision, but are only one method by which costs might be measured. Ask your financial professional for a copy of the "Buyer's Guide" for more information about the Cost Indices.

### Distributions

You are able to take loans and withdrawals from your policy. Any loans and withdrawals that you take from the policy will affect your policy values. A withdrawal will reduce your surrender value and it may trigger a reduction in your face amount. A loan will reduce the amount of your surrender value and death benefit.

If the policy has a loan, and the policy value is insufficient to pay the monthly deductions, you have the choice of repaying the loan to keep the policy in force.

Prior to requesting these transactions, contact your financial professional to determine the impact, if any, these transactions will have on the policy.

### IRS Circular 230 Disclosure

Any information contained in this document cannot be used by any taxpayer for purposes of avoiding penalties that may be imposed by the Internal Revenue Code.

All guarantees, if any, are based on the claims-paying ability of the issuer.

\* Sharon Williams, your financial professional, may be an agent operating under his or her own firm, an independent broker or a financial professional with a Prudential Financial company. Non-Prudential financial representatives are authorized to sell and service certain insurance products of Prudential Financial companies in addition to products of companies not affiliated with Prudential Financial. The firms of non-Prudential financial representatives are not affiliated with Prudential Financial.

### Presentation Version Information

The following provides the specific system version information used to create this presentation:  
*(This information can provide an accurate record of the exact system components used to produce this presentation.)*

CalcServer: <2015.08.06>  
PDFPREPROCESSOR.EXE: <2015.07.14> Server ID: PA0320  
PRUBASIC.INTSEN: <2015.07.0014>  
PRUBASIC.INTSENANDCLASSIC: <2015.07.0014>  
PRUOEIOR.OCX: <2015.07.14>  
INSENR.DLL: <2015.07.14>  
ISP Life Passkey Version 53.00 - DOTUTZVLYUKVKZGFGZFSVRAWXUYSSS  
RATE BASIS: Feb 2012 (202)

CTP:50000.00 ST:0.00 LMT:0.00 LFT:50000.00  
GSP:0.00 GLP:0.00 7PP:7789.63

Not Insured by FDIC, NCUSIF or any Federal Government Agency	Not a Deposit of or Guaranteed by the Bank, Credit Union or any bank or credit union affiliates
--	---