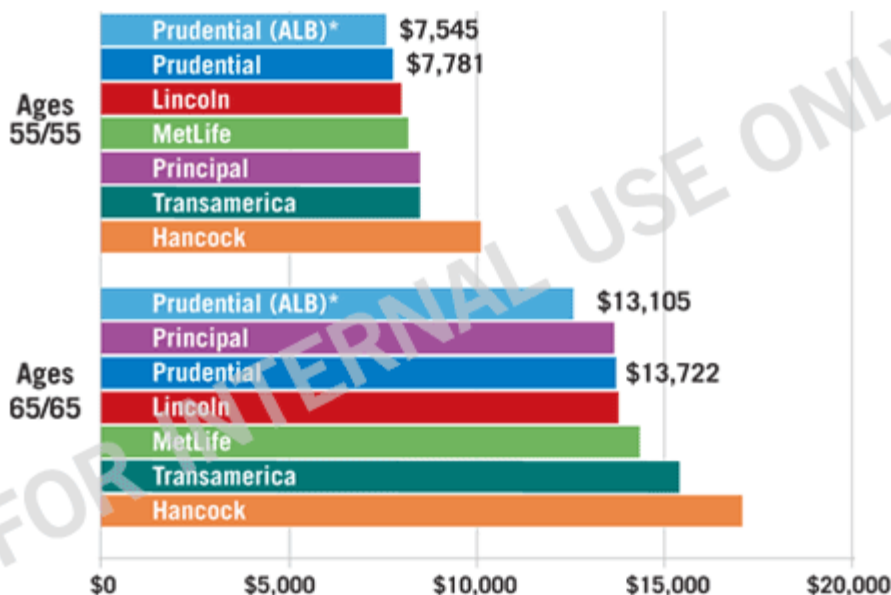


# THE PROTECTION COMPANY YOUR CLIENTS TRUST

PruLife® SUL Protector is competitively priced!

You've heard the buzz and now you can see for yourself how our premiums compare against five key competitors.

SUL Protector Premium Comparison—\$1MM in Coverage, 3rd Best Non-Smoker, Full-Pay, Lifetime NLG



\*ALB refers to Prudential's "Age Last Birthday" Advantage and implies ages are one year younger than shown.

Our 2011 PruLife SUL Protector product is more affordable than many competitors' comparable products at key ages, and we are even more competitive with our Age Last Birthday (ALB) Advantage! ALB allows us to offer your clients a policy based on their **LAST BIRTHDAY**, not their nearest or next birthday. We're one of the few insurance companies that are able to offer this unique feature to our applicants.

**For more information on PruLife SUL Protector, contact your Prudential wholesaler/your local General Agency.**

PruLife SUL Protector is issued by Pruco Life Insurance Company in all states except New York, where, if available, it is issued by Pruco Life Insurance Company of New Jersey. Both are Prudential Financial companies located in Newark, NJ. Each is solely responsible for its own financial condition and contractual obligations. All guarantees are based on the claims-paying ability of the issuer.

When comparing products, price is not always the determining factor. Features and benefits can be equally important. Companies used in these comparisons were identified as our top competitors based on their total premium sales reported to LIMRA and the overall competitiveness of their products. Data shown as of October 4, 2011. This information was compiled by Pruco Life Insurance Company and Pruco Life Insurance Company of New Jersey. We have selected certain scenarios that highlight our competitive position. These scenarios are not indicative of our competitive position in every scenario. We can only confirm the accuracy of the values shown for our products and make no representations regarding the accuracy or comparability of the other values shown. All exhibits in this presentation are intended to provide only a general view of relative illustrated values. Different assumptions regarding issue ages, rating classes, states of issue, non-guaranteed rates of return, charges, face amounts or premium payments will produce different relative results. Pricing structures and administration of charges and fees may also differ and would affect relative results.

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