



## AN IMPORTANT MESSAGE

### Effective July 1, 2013- A repriced PruLife Universal Protector is being enhanced with the BenefitAccess Rider, which provides Chronic and Terminal Illness Benefits!



We are announcing today two key developments in our individual life insurance portfolio:

- First, the introduction of the **BenefitAccess Rider** (BenefitAccess), an optional accelerated death benefit rider which offers chronic and terminal illness benefits, will be added to PruLife Universal (UL Protector) **effective July 1, 2013**.
- Second, based on our practice of continually reviewing our portfolio for consumer needs, profitability, and competitiveness, UL Protector will be repriced, as of the same date.

The combination of UL Protector with BenefitAccess provides your clients with a product that can help them address their life insurance, chronic illness, and terminal illness protection needs-with one policy.

Based upon state approvals, the following changes will take place.

#### What's Changing:

- BenefitAccess:
  - This optional rider is now available in approved states.
  - Provides your clients with Chronic and Terminal Illness Benefits.
  - Is now available on the **repriced** UL Protector.
  - Is **not** available on prior versions of UL Protector.
  - Is **not** currently available on other products
- On the repriced UL Protector:
  - Full-pay scenario premium will increase approximately 2%.
  - Single-pay scenario premium will increase approximately 5%.
  - Guaranteed minimum effective annual crediting rate is being reduced from 2% to 1%.
  - Type B Variable Death Benefit will no longer be available.
  - Premium limitation in each of the first 3 years will be the greater of 7 times the Commissionable Target Premium or \$250,000

Starting on the introduction date within a state, a 28-day transition period will follow for that state.

Please [click here](#) for the Transition Rules.

**Save the date! Join us for one of our special teleconferences on June 25th to learn more about the UL Protector repricing and the introduction of BenefitAccess. Be sure**

**to dial in 10 minutes prior to the start of the call.**

<b>Date:</b>	<b>Tuesday, June 25, 2013</b>
<b>Time:</b>	<b>11- 11:45am ET &amp; 2- 2:45pm ET</b>
<b>Dial-In Information:</b>	<b>(888) 276-0010</b>

**Want more information?**

Log on to [www.pruxpress.com](http://www.pruxpress.com) or contact your Prudential Life Wholesaler.

*At Pru- Your Success Matters!*

Sincerely,



Chuck E. Anderson, Senior Vice President  
Individual Life Insurance

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