

**Term Essential® (20) - Form PLTIC-2008-NE
Premium Information**

This information shows the annualized premiums, including any riders, due each year. Term Essential® (20) offers annual, semi-annual, and quarterly premium payment frequencies along with Monthly-EFT, our electronic funds transfer service that can be used to pay premiums monthly.

Proposed Insured
Male, Age 63
Preferred Non-Tobacco
\$1,000,000 Guaranteed Death Benefit
Annual

Year	Guaranteed Annualized Maximum Premium	Guaranteed Death Benefit
1	9715	1000000
2	9715	1000000
3	9715	1000000
4	9715	1000000
5	9715	1000000
6	9715	1000000
7	9715	1000000
8	9715	1000000
9	9715	1000000
10	9715	1000000

Total	97150	
11	9715	1000000
12	9715	1000000
13	9715	1000000
14	9715	1000000
15	9715	1000000
16	9715	1000000
17	9715	1000000
18	9715	1000000
19	9715	1000000
20	9715	1000000

Total	194300	
21	296285	1000000
22	326215	1000000
23	359355	1000000
24	395555	1000000
25	434395	1000000
26	475405	1000000
27	518045	1000000
28	560025	1000000
29	600835	1000000
30	643245	1000000

Total	4803660	
31	687705	1000000
32	734215	1000000

Total	6225580	

Comparative Values

Comparative Values show how the policy would perform under the indicated assumptions of interest rates and charges.

Proposed Insured, Male, 63
 Preferred Non-Tobacco
 \$1,000,000 PruLife® Universal Protector
 Type A (Fixed) Death Benefit
 Cash Value Accumulation Test
 Initial Annual Premium Outlay \$20,146.00

		Guaranteed Results				Non-Guaranteed Results		
		Based on				Based on		
		Minimum Interest Rate				Illustrated Interest Rate		
		of 1.00%				of 2.35%		
		and Maximum Charges				and Current Charges		
Year	Age	Annual Premium Outlay	Contract Fund	Cash Value	Death Benefit	Contract Fund	Cash Value	Death Benefit
1	63	20,146	0	0	1,000,000 <	7,245	0	1,000,000 <
2	64	20,146	0	0	1,000,000 <	14,398	0	1,000,000 <
3	65	20,146	0	0	1,000,000 <	21,448	6,397	1,000,000 <
4	66	20,146	0	0	1,000,000 <	28,395	14,777	1,000,000 <
5	67	20,146	0	0	1,000,000 <	35,226	23,041	1,000,000 <
6	68	20,146	0	0	1,000,000 <	42,970	32,219	1,000,000 <
7	69	20,146	0	0	1,000,000 <	50,575	40,540	1,000,000 <
8	70	20,146	0	0	1,000,000 <	57,979	48,661	1,000,000 <
9	71	0 &	0	0	1,000,000 <	45,475	36,874	1,000,000 <
10	72	0 &	0	0	1,000,000 <	31,972	24,087	1,000,000 <
Total		161,168						
11	73	0 &	0	0	1,000,000 <	20,926	13,758	1,000,000 <
12	74	0 &	0	0	1,000,000 <	8,810	2,359	1,000,000 <
13	75	0	0	0	1,000,000 <	0	0	1,000,000 <
14	76	0	0	0	1,000,000 <	0	0	1,000,000 <
15	77	0	0	0	1,000,000 <	0	0	1,000,000 <
16	78	0	0	0	1,000,000 <	0	0	1,000,000 <
17	79	0	0	0	1,000,000 <	0	0	1,000,000 <
18	80	0	0	0	1,000,000 <	0	0	1,000,000 <
19	81	0	0	0	1,000,000 <	0	0	1,000,000 <
20	82	0	0	0	1,000,000 <	0	0	1,000,000 <
Total		161,168						
21	83	65,106	0	0	1,000,000 <	0	0	1,000,000 <
22	84	65,106	0	0	1,000,000 <	0	0	1,000,000 <
23	85	65,106	0	0	1,000,000 <	0	0	1,000,000 <
24	86	65,106	0	0	1,000,000 <	0	0	1,000,000 <
25	87	65,106	0	0	1,000,000 <	0	0	1,000,000 <
26	88	65,106	0	0	1,000,000 <	0	0	1,000,000 <
27	89	65,106	0	0	1,000,000 <	0	0	1,000,000 <
28	90	65,106	0	0	1,000,000 <	0	0	1,000,000 <
29	91	65,106	0	0	1,000,000 <	0	0	1,000,000 <
30	92	65,106	0	0	1,000,000 <	0	0	1,000,000 <
Total		812,228						

< Indicates the No-Lapse Guarantee will be in effect for the entire policy year. See the About PruLife® Universal Protector Section for additional information.

&Non-guaranteed policy values are used to pay monthly charges, which continue to be deducted from the Contract Fund. Additional premiums may be necessary if results are less favorable than shown.

‡The policy ends and coverage ceases because the Cash Value is not greater than zero and the No-Lapse Guarantee is not in effect. You will have taxable income under the policy if the policy ends with an outstanding loan in excess of cost basis. Please refer to the Additional Information section starting on page 15.

Results labeled as non-guaranteed are not guaranteed. They are based on assumptions that are not likely to continue unchanged in future years and are subject to change by the insurer. Actual results may be higher or lower.

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Comparative Values

Year	Age	Annual Premium Outlay	Guaranteed Results Based on Minimum Interest Rate of 1.00% and Maximum Charges			Non-Guaranteed Results Based on Illustrated Interest Rate of 2.35% and Current Charges		
			Contract Fund	Cash Value	Death Benefit	Contract Fund	Cash Value	Death Benefit
31	93	65,106	0	0	1,000,000 <	0	0	1,000,000 <
32	94	65,106	0	0	1,000,000 <	0	0	1,000,000 <
33	95	65,106	0	0	1,000,000 <	0	0	1,000,000 <
34	96	65,106	0	0	1,000,000 <	0	0	1,000,000 <
35	97	65,106	0	0	1,000,000 <	0	0	1,000,000 <
36	98	65,106	0	0	1,000,000 <	0	0	1,000,000 <
37	99	65,106	0	0	1,000,000 <	0	0	1,000,000 <
38	100	65,106	0	END‡	END‡	0	END‡	END‡
39	101							
Total		1,333,076						

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‡ The policy ends and coverage ceases because the Cash Value is not greater than zero and the No-Lapse Guarantee is not in effect. You will have taxable income under the policy if the policy ends with an outstanding loan in excess of cost basis. Please refer to the Additional Information section starting on page 15.

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Comparative Values

Comparative Values show how the policy would perform under the indicated assumptions of interest rates and charges.

Proposed Insured, Male, 63
 Preferred Non-Tobacco
 \$1,000,000 PruLife® Universal Protector
 Type A (Fixed) Death Benefit
 Cash Value Accumulation Test
 Initial Annual Premium Outlay \$14,410.00

Year	Age	Annual Premium Outlay	Guaranteed Results Based on Minimum Interest Rate of 1.00% and Maximum Charges			Non-Guaranteed Results Based on Illustrated Interest Rate of 2.35% and Current Charges		
			Contract Fund	Cash Value	Death Benefit	Contract Fund	Cash Value	Death Benefit
1	63	14,410	0	0	1,000,000 <	1,973	0	1,000,000 <
2	64	14,410	0	0	1,000,000 <	3,705	0	1,000,000 <
3	65	14,410	0	0	1,000,000 <	5,181	0	1,000,000 <
4	66	14,410	0	0	1,000,000 <	6,388	0	1,000,000 <
5	67	14,410	0	0	1,000,000 <	7,307	0	1,000,000 <
6	68	14,410	0	0	1,000,000 <	8,660	0	1,000,000 <
7	69	14,410	0	0	1,000,000 <	9,670	0	1,000,000 <
8	70	14,410	0	0	1,000,000 <	10,266	948	1,000,000 <
9	71	14,410	0	0	1,000,000 <	10,339	1,737	1,000,000 <
10	72	14,410	0	0	1,000,000 <	9,781	1,897	1,000,000 <
Total		144,100						
11	73	14,410	0	0	1,000,000 <	12,079	4,912	1,000,000 <
12	74	14,410	0	0	1,000,000 <	13,737	7,286	1,000,000 <
13	75	0	0	0	1,000,000 <	599	0	1,000,000 <
14	76	0	0	0	1,000,000 <	0	0	1,000,000 <
15	77	0	0	0	1,000,000 <	0	0	1,000,000 <
16	78	0	0	0	1,000,000 <	0	0	1,000,000 <
17	79	0	0	0	1,000,000 <	0	0	1,000,000 <
18	80	0	0	0	1,000,000 <	0	0	1,000,000 <
19	81	0	0	0	1,000,000 <	0	0	1,000,000 <
20	82	0	0	0	1,000,000 <	0	0	1,000,000 <
Total		172,920						
21	83	64,610	0	0	1,000,000 <	0	0	1,000,000 <
22	84	64,610	0	0	1,000,000 <	0	0	1,000,000 <
23	85	64,610	0	0	1,000,000 <	0	0	1,000,000 <
24	86	64,610	0	0	1,000,000 <	0	0	1,000,000 <
25	87	64,610	0	0	1,000,000 <	0	0	1,000,000 <
26	88	64,610	0	0	1,000,000 <	0	0	1,000,000 <
27	89	64,610	0	0	1,000,000 <	0	0	1,000,000 <
28	90	64,610	0	0	1,000,000 <	0	0	1,000,000 <
29	91	64,610	0	0	1,000,000 <	0	0	1,000,000 <
30	92	64,610	0	0	1,000,000 <	0	0	1,000,000 <
Total		819,020						

< Indicates the No-Lapse Guarantee will be in effect for the entire policy year. See the About PruLife® Universal Protector Section for additional information.

‡The policy ends and coverage ceases because the Cash Value is not greater than zero and the No-Lapse Guarantee is not in effect. You will have taxable income under the policy if the policy ends with an outstanding loan in excess of cost basis. Please refer to the Additional Information section starting on page 15.

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Comparative Values

			Guaranteed Results Based on Minimum Interest Rate of 1.00% and Maximum Charges			Non-Guaranteed Results Based on Illustrated Interest Rate of 2.35% and Current Charges		
Year	Age	Annual Premium Outlay	Contract Fund	Cash Value	Death Benefit	Contract Fund	Cash Value	Death Benefit
31	93	64,610	0	0	1,000,000 <	0	0	1,000,000 <
32	94	64,610	0	0	1,000,000 <	0	0	1,000,000 <
33	95	64,610	0	0	1,000,000 <	0	0	1,000,000 <
34	96	64,610	0	0	1,000,000 <	0	0	1,000,000 <
35	97	64,610	0	0	1,000,000 <	0	0	1,000,000 <
36	98	64,610	0	0	1,000,000 <	0	0	1,000,000 <
37	99	64,610	0	0	1,000,000 <	0	0	1,000,000 <
38	100	64,610	0	END‡	END‡	0	END‡	END‡
39	101							
Total		1,335,900						

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