



Prudential

Pruco Life Insurance Company
a Prudential Financial company

Your "Policy at a Glance"

Important Information:

- The primary benefit of your life insurance is the valuable protection it provides to the beneficiary. You have told us that you also want to provide for survivor income.
- The minimum initial premium amount required to issue the policy is \$596.20. You have requested that we bill you \$3,489.00 on a semi-annual basis.
- This policy is a flexible premium policy that allows the option of varying the amount and timing of premium payments. The payment amount needed depends on such things as actual policy charges, and any withdrawals or loans you make. This means that it is possible the payment amount may need to increase at some future date to keep the policy in effect.
- We understand that this new policy is intended to replace an existing life insurance policy(ies) or annuity contract(s) issued by a Prudential Financial company or another company.
- Unless you notify us otherwise, we understand you plan to make out-of-pocket premium payments and do not plan to use policy values, such as policy loans, withdrawals, and/or cash surrenders, from this new policy and/or any other life insurance policy(ies) or annuity contract(s) to make current or future premium payments on this new policy.
- If you are currently, or later become, a non-resident of the United States, you should be aware that certain non-contractual rights provided by law in the United States may not be available to you. For example, you may not have the protections offered to policyowners by State Guaranty Funds. These funds provide protection against losses that might otherwise occur if an insurer becomes impaired or insolvent. Some contractual rights may be available only if they are exercised in the United States. The law that applies to your policy may not be the same as the law that applies to your current tax position, or to your tax position in the event that a death or disability claim is filed. There may be tax liabilities to consider. Please consult with your legal or tax adviser about your policy, as neither Prudential Financial nor its representatives can offer legal or tax advice.

Policy Type

PruLife UL Protector
Level Death Benefit

Policy Number

V2576052

Insured

John V Chvatal

Beneficiary Arrangement

See Policy For Details

Basic Insurance Amount

\$250,000

Supplemental Benefit

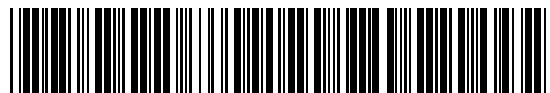
Lapse Protection Rider

Premium Amount

See Important Information

Premium Pay Schedule

Semi-annual



- If the policy features described above do not adequately meet your life insurance or investment needs, please discuss this with your representative.

Customer Service Office
(800) 782-5356
www.prudential.com

Acknowledgment of Life Insurance Policy Delivery

- Check here if policy was delivered by mail and reviewed with you by telephone.
Please return a signed copy of this form in the enclosed reply envelope.

I confirm that this policy number V2576052 has been delivered to me.

I have read this document and the information presented is correct.

Signature of Insured/Policyowner

Date

Signature of Broker

Date

Issued by: Pruco Life Insurance Company, located at 213 Washington Street, Newark, NJ 07102-2992, a Prudential Financial, Inc. company solely responsible for its own financial condition and contractual obligations.

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