



Pruco Life Insurance Company of New Jersey ("Pruco Life")

A subsidiary of The Prudential Insurance Company of America

**PREMIUM PROVISIONS
OF INDETERMINATE
PREMIUM CONTRACTS**

Proposed Insured _____

Date of Birth _____ **Contract Number** _____

I understand that the premium provisions of the Indeterminate Premium contract that I have applied for are essentially as follows:

1. After a period of level premiums, the amount of the premiums will increase on each contract anniversary; in addition to that increase, premiums may change on or after the Guaranteed Premium End Date shown in the contract if Pruco Life is then increasing or decreasing its rate basis for all contracts in the same class as my contract. Scheduled premiums and maximum premiums as of each anniversary will be shown in the contract's Schedule of Premiums.
2. The non-guaranteed premium used in any solicitation or advertising for this contract is subject to change up to the full maximum shown in the contract.
3. Pruco Life reserves the right to charge the maximum premium beginning with any premium due on a contract anniversary.
4. The changed premium, if less than the maximum premium stated in the contract, is not guaranteed beyond the contract year to which it applies.
5. Pruco Life will not exercise its right to change the premium more often than once a year.

X _____
Signature of Applicant Date

ORD 86890-2000 New York



1009