



Pruco Life Insurance Company
213 Washington Street, Newark, NJ 07102
A Prudential Company
[www.prudential.com]
[800-778-2255]

Insured JOHN DOE

XX XXX XXX **Policy Number**
JUN 1, 2017 **Contract Date**

Agency R-NK 1

Individual Term Life Insurance Policy. Provides a level benefit. Life insurance payable upon death within stated term period. Premiums payable during Insured's lifetime for stated premium period. The premiums will increase annually as shown under the Schedule of Premiums on page 3. Premiums are subject to change on a class basis on and after the Guaranteed Premium End Date shown on page 3. Convertible as follows. You must ask for the conversion in a form that meets our needs, while this contract is in force, and on or before the Final Conversion Date shown on page 3. Non-participating.

We will pay the beneficiary the death benefit described in this contract promptly if we receive due proof that the Insured died in the term period. We make this promise subject to all the provisions of this contract. The term period starts on the contract date. The anniversary at the end of the term period is part of the term period.

If there is ever a question about this contract, please see a Pruco Life Insurance Company representative or contact one of our offices.

Right to Cancel Contract

You may return this contract to us on or before the tenth day after the delivery of the contract. (If the purchase of this contract is a replacement under state law, this duration will be extended to a minimum of 30 days or longer as required by law.) All you have to do is take the contract or mail it to one of our offices or to the representative who sold it to you. It will be canceled and we will return your premium.

Signed for Pruco Life Insurance Company,
an Arizona Corporation.

[*Lynne B. Stone*]

Secretary

[*John A. Trickett*]

President

PLEASE READ YOUR POLICY CAREFULLY; it is a legal contract between you and Pruco Life Insurance Company.

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A copy of the application and any riders or endorsements can be found at the end of the contract.

CONTRACT DATA**Insured**

[JOHN DOE] [Male,] [Issue Age 35]

Rating Class

Initial Rating Class	Standard
Renewal/Conversion Class	[Nonsmoker]

Basic Contract Information

Policy Number	[XX XXX XXX]
Contract Date	[June, 2017]
Term Period	[60 years]
Premium Period	[60 years]
Guaranteed Premium	
End Date	[June 1, 2018]
Final Conversion	
Date	[June 1, 2022]
Beneficiary	[Class 1 MARY DOE, wife]
	[Class 2 ROBERT DOE, son]

Insurance Department Contact Information

[State Insurance Department Name]
[Telephone Number: XXX-XXX-XXXX]

Life Insurance on the Insured

Basic Amount	[\$50,000.00]
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[Other Benefit(s) on the Insured (see appropriate form for details)]

[Rider ORD 87241 - Settlement Options to Provide Acceleration of Death Benefits.]

CONTRACT DATA CONTINUED ON NEXT PAGE

CONTRACT DATA CONTINUED

Schedule of Premiums

Total Initial Premium on Contract Date for the following mode.

Annual
[\$102.00]

Contract premiums are due on the contract date and every 12 months after that date. The annual premium is [\$102.00] and changes as shown below. We may charge less than the Guaranteed Maximum Premium.

Premium Change Date(s)	Guaranteed Maximum Premiums
[JUN 1, 2018]	[\$116.00]
[JUN 1, 2019]	[\$141.00]
[JUN 1, 2020]	[\$169.00]
[JUN 1, 2021]	[\$222.00]
[JUN 1, 2022]	[\$267.50]
[JUN 1, 2023]	[\$279.00]
[JUN 1, 2024]	[\$291.50]
[JUN 1, 2025]	[\$304.00]
[JUN 1, 2026]	[\$311.50]
[JUN 1, 2027]	[\$319.00]
[JUN 1, 2028]	[\$327.50]
[JUN 1, 2029]	[\$336.50]
[JUN 1, 2030]	[\$347.50]
[JUN 1, 2031]	[\$360.00]
[JUN 1, 2032]	[\$376.50]
[JUN 1, 2033]	[\$400.00]
[JUN 1, 2034]	[\$430.00]
[JUN 1, 2035]	[\$461.50]
[JUN 1, 2036]	[\$494.00]
[JUN 1, 2037]	[\$525.00]
[JUN 1, 2038]	[\$554.00]
[JUN 1, 2039]	[\$584.00]
[JUN 1, 2040]	[\$616.50]
[JUN 1, 2041]	[\$656.50]
[JUN 1, 2042]	[\$706.50]
[JUN 1, 2043]	[\$772.50]
[JUN 1, 2044]	[\$849.00]
[JUN 1, 2045]	[\$936.50]
[JUN 1, 2046]	[\$1,031.50]
[JUN 1, 2047]	[\$1,134.00]

CONTRACT DATA CONTINUED ON NEXT PAGE

CONTRACT DATA CONTINUED

Premium Change Date(s)	Guaranteed Maximum Premiums
[JUN 1, 2048]	[\$1,242.50]
[JUN 1, 2049]	[\$1,362.50]
[JUN 1, 2050]	[\$1,496.50]
[JUN 1, 2051]	[\$1,651.50]
[JUN 1, 2052]	[\$1,835.00]
[JUN 1, 2053]	[\$2,052.50]
[JUN 1, 2054]	[\$2,309.00]
[JUN 1, 2055]	[\$2,604.00]
[JUN 1, 2056]	[\$2,937.50]
[JUN 1, 2057]	[\$3,305.00]
[JUN 1, 2058]	[\$3,709.00]
[JUN 1, 2059]	[\$4,155.00]
[JUN 1, 2060]	[\$4,656.50]
[JUN 1, 2061]	[\$5,231.50]
[JUN 1, 2062]	[\$5,899.00]
[JUN 1, 2063]	[\$6,661.50]
[JUN 1, 2064]	[\$7,534.00]
[JUN 1, 2065]	[\$8,545.00]
[JUN 1, 2066]	[\$9,720.00]
[JUN 1, 2067]	[\$11,081.50]
[JUN 1, 2068]	[\$12,650.00]
[JUN 1, 2069]	[\$14,437.50]
[JUN 1, 2070]	[\$16,416.50]
[JUN 1, 2071]	[\$18,544.00]
[JUN 1, 2072]	[\$20,771.50]
[JUN 1, 2073]	[\$23,030.00]
[JUN 1, 2074]	[\$25,277.50]
[JUN 1, 2075]	[\$27,451.50]
[JUN 1, 2076]	[\$29,449.00]

Each contract premium includes an annual policy fee of \$85.00.

END OF CONTRACT DATA

PROCESSING DATE: [XXX XX, XXXX]
POLICY NO. [XX XXX XXX]

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SPECIMEN

DEFINITIONS

We, our, us, the Company and Pruco Life. - Pruco Life Insurance Company.

You and Your. - The owner(s) of the contract.

Insured. - The person named as the Insured on the first page. He or she need not be the owner.

Issue Date. - The contract date shown on the first page.

Anniversary or contract anniversary. - The same day and month as the contract date in each later year.

Contract Year. - A year that starts on the contract date or on an anniversary.

Attained Age. - The Insured's issue age plus the length of time since the contract date. You will find the Insured's issue age near the top of page 3.

Company Representative. - Pruco Life licensed producers and brokers authorized to sell Pruco Life products.

THE CONTRACT

Entire Contract

This policy and any attached copy of a rider, endorsement, and application, including an application requesting a change, form the entire contract. We assume that all statements in an application are made to the best of the knowledge and belief of the person(s) who make them; in the absence of fraud, they are deemed to be representations and not warranties. We rely on those statements when we issue the contract and when we change it. We will not use any statement, unless made in an application, to try to void the contract, to contest a change, or to deny a claim.

Contract Modifications

Only a Pruco Life officer with the rank or title of vice president may agree to modify this contract, and then only in writing.

Incontestability

Except for non-payment of premium, we will not contest this contract after it has been in force during the Insured's lifetime for two years from the issue date. The contract will be contestable for two years from the date of reinstatement during the lifetime of the Insured for information contained in the application for a reinstatement.

OWNERSHIP

Unless a different owner is named in the application, the owner of the contract is the Insured. If a different owner is named, we will show that owner in an endorsement to the contract. This ownership arrangement will remain in effect unless you ask us to change it.

You may change the ownership of the contract by sending us a request in a form that meets our needs. We may ask you to send us the contract to be endorsed. If we receive your request in a form that meets our needs, and the contract if we ask for it, we will file and record the change at our Home Office, and unless a different future effective date is specified by you, it will take effect on the date you signed the request. Any rights created by your request will not apply to any payments we have made or actions we have taken before the request was received and recorded at our Home Office. If you request an effective date after the date we have received and recorded your request, any rights created by your request will not apply to any payments we have made or actions we have taken prior to your chosen effective date. If the owner is a joint owner, all rights under this contract will be equally shared. If there is a contingent owner, all rights under this policy will remain with the primary owner during the primary owner's lifetime.

While the Insured is living, the owner alone is entitled to any contract benefit and value, and to the exercise of any right and privilege granted by the contract or by us.

DEATH BENEFIT PROVISIONS

If the Insured dies in the term period, we will pay a benefit at the Insured's death (except as we state in the Suicide Exclusion) if this contract is in force at the time of death; that is, the initial premium has been paid and no premium is past due beyond the 31-day grace period we describe under Premium Payment.

The benefit payable at the Insured's death will be equal to the Life Insurance on the Insured as described on a contract data page, plus a return of any unearned premium paid by you less any past due premium.

This contract may provide other benefits on the death of the Insured or benefits on the death of other insureds. If it does, each benefit will be listed on a contract data page, and a form describing the benefit and the conditions under which it is payable will be included in this contract. Any such benefit will be payable only if the contract is in force, unless the form that describes the benefit states otherwise.

Unearned Premium

When we pay a death benefit on the Insured, we will return that part of the last premium paid by you for that benefit that covers the period after the date of death.

Interest on Death Benefit

Any death benefit described above will be credited with interest from the date of death at a rate at least equal to the effective annual rate declared by us for funds left on deposit. We will use the rate that is in effect on the date of death.

Interest shall accrue on the death benefit at the rate described above plus additional interest at a rate of 10% annually beginning 31 calendar days from the latest of the following dates:

- (a) the date that we have received due proof of the death of the Insured,
- (b) the date we receive all the information we need to be able to determine the beneficiary(ies) and what we owe them, and
- (c) the date that any legal impediments to the payment of the death benefit have been resolved. Such legal impediments may include, but are not limited to, the establishment of legal guardians, appointment of trustees or executors, or the need for additional information required by state and federal reporting requirements.

We may credit additional interest in accordance with our current guidelines or applicable law at the time of claim. This provision does not apply to proceeds left with us or payments made under optional modes of settlement described in the Settlement Options provision.

Suicide Exclusion

If the Insured, whether sane or insane, dies by suicide within two years from the issue date, this contract will end without any death benefit paid, and we will return the premiums paid. If the Insured, whether sane or insane, dies by suicide within two years from the effective date of this policy's reinstatement, this contract will end without any death benefit paid, and we will return the reinstatement charge and any premiums paid after the reinstatement date.

Method of Payment

You may choose to have any death benefit paid in a single sum or under one of the optional modes of settlement shown in the Settlement Options provision.

BENEFICIARY

You may designate or change a beneficiary by sending us a request in a form that meets our needs. We may ask you to send us the contract to be endorsed. If we receive your request, and the contract if we ask for it, we will file and record the change at our Home Office and, unless a different future effective date is specified by you, it will take effect on the date you signed the request. Any rights created by your request will not apply to any payment(s) we have made or actions we have taken before your request was received and recorded. If you request an effective date after the date we have received and recorded your request, any rights created by your request will not apply to any payments we have made or actions we have taken prior to your chosen effective date. Any beneficiary's interest is subject to the rights of any assignee we know of.

When a beneficiary is designated, any relationship shown is to the Insured, unless otherwise stated. To show priority, we may use numbered classes, so that the class with first priority is called class 1, the class with next priority is called class 2, and so on. When we use numbered classes, these statements apply to beneficiaries unless the form states otherwise:

1. One who survives the Insured will have the right to be paid only if no one in a prior class survives the Insured.
2. One who has the right to be paid will be the only one paid if no one else in the same class survives the Insured.
3. Two or more in the same class who have the right to be paid will be paid in equal shares.
4. If none survives the Insured, we will pay in one sum to the Insured's estate.

Before we make a payment, we have the right to decide what proof we need of the identity, age or any other facts about any persons designated as beneficiaries. If beneficiaries are not designated by name and we make payment(s) based on that proof, we will not have to make the payment(s) again.

RENEWAL

This contract can be renewed annually following the Guaranteed Premium End Date until the end of the term period. Satisfactory evidence of insurability will not be required. The contract will be renewed in the same rating class as the Renewal/Conversion Class shown on page 3. This rating class is determined when the contract is issued and cannot be changed.

CONVERSION TO ANOTHER PLAN OF INSURANCE

Right to Convert

You may convert this contract to a new contract of life insurance on the Insured's life. You will not have to prove that the Insured is insurable. The Incontestability and Suicide Exclusion provisions of the new contract will be measured from the issue date of the original policy.

Conditions

You must ask for the conversion in a form that meets our needs, while this contract is in force, and on or before the Final Conversion Date shown on page 3. We may require you to send us the contract.

The new contract will not take effect unless the premium for it is paid while the Insured is living and within thirty-one days after its contract date. If the premium is paid as we state, it will be deemed that the new contract took effect on its contract date and that this contract ended just before that date. We will return that part, if any, of the last premium paid for this contract that is more than was needed to pay premiums to the contract date of the new contract.

Contract Date

You may choose any contract date for the new contract that is (a) not after the date to which premiums are paid for this contract, (b) not after the sixtieth day following the date we receive your request, (c) not after the fifth contract anniversary, and (d) not more than thirty-one days prior to the date we receive your request.

Contract Specifications

The Initial Rating Class is in effect for the first contract year only. Upon conversion, the new contract will be in the same or equivalent rating class as the Renewal/Conversion class on page 3. The Renewal/Conversion Class is determined when the contract is issued and cannot be changed. We will set the issue age and the premiums for the new contract in accordance with our regular rules in use on its contract date.

Except as we state in the next sentence, the new contract may be any life policy we or The Prudential Insurance Company of America regularly issue on its contract date for the same or equivalent rating class, amount, issue age, and sex (if applicable). It may not be: one that insures anyone in addition to the Insured; one that includes or provides for term insurance (other than extended insurance) with either (a) a term period ending before the Insured reaches attained age 121, or (b) a provision allowing a conversion to another plan of insurance; or one with any benefit other than the basic insurance benefit.

The basic amount of the new contract may be any amount you ask for as long as it is at least \$25,000 and not more than the basic amount of this contract. We will always make available at least one policy for conversion with a minimum basic amount of \$25,000. If the basic amount of the new contract is less than \$100,000, the new contract will not be eligible for preferred rates.

PREMIUM PAYMENT

Payment of Premiums

The schedule of premiums shows the amounts of the premiums and when they are due. These premiums are due only while the Insured is living and only during the premium period. The initial premium must be received by us on or before the contract date.

Grace Period

We provide a 31-day grace period for paying each premium except the first one. If the premium has not been paid by its due date, the contract will stay in force during the grace period. If the premium has not been paid to us or postmarked by the end of the grace period, the contract will end and have no value.

Premium Amounts

The Schedule of Premiums in the contract data pages shows the Guaranteed Maximum Premiums for the contract. We may charge less than the Guaranteed Maximum Premiums based on our estimates of future experience for factors that affect the cost of insurance. We have the right to increase or decrease premiums, as we describe below, if we revise our estimates of future experience for such factors. But we will not increase the premium due in any contract year above the amount shown under the heading Guaranteed Maximum Premiums.

Renewal Premiums

You may renew your contract annually after the Guaranteed Premium End Date until the end of the term period. The premiums for each renewal period will not exceed the Guaranteed Maximum Premium shown on page 3.

Changes in Premium Rates

The initial schedule of premium rates is shown beginning on page 3A. Subject to the Guaranteed Maximum Premiums, we have the right to change premium rates due on and after the Guaranteed Premium End Date shown on page 3. But we will not exercise this right more than once each contract year. Any changes to the schedule of premium rates will consider one or more factors such as, but not limited to, mortality, persistency, expenses, taxes, and investment earnings and profit. Any changes will be based on our future expectations with respect to any one or more of the factors we use to determine such changes. Any changes in premium rates will be on a class basis as we determine. All changes will be determined only prospectively. Any premium change will be made on a contract anniversary, and you will be notified of it in advance of that anniversary.

REINSTATEMENT

You may reinstate this contract after the grace period of a past due premium if:

1. The term period has not ended;
2. The premium payment is not past due more than five years; and
3. You pay us all premiums in arrears.

We may require that you prove to us that the Insured is insurable for the contract. If we require this proof, the charge to reinstate this contract will be no more than one month's premium due for the grace period and a pro-rata premium for the period from the reinstatement date to the next premium due date.

We may also charge compound interest on the overdue premium at a rate of up to 6% per year.

The date of reinstatement will be the date we approve your request.

GENERAL PROVISIONS

Conformity with Interstate Insurance Product Regulation Commission Standards

The provisions of this contract were approved and issued under the authority of the Interstate Insurance Product Regulation Commission. Any provision of the policy that on the provision's effective date is in conflict with the applicable Interstate Insurance Product Regulation Commission standards for this product type in effect as of the provision's effective date of Commission policy approval will hereby be amended to conform to the applicable Interstate Insurance Product Regulation Commission standards in effect as of the provision's effective date of Commission policy approval.

Currency

Any money we pay, or that is paid to us, must be in United States currency. Any amount we owe will be payable at our Corporate Office.

Misstatement of Age

If the Insured's stated age is not correct, we will change each benefit and any amount to be paid to what the premium would have bought for the correct age.

The Schedule of Premiums may show that premiums change or stop on a certain date. We may have used that date because the Insured would attain a certain age on that date. If we find that the issue age was wrong, we will correct that date.

Cancellation

If you ask us in a form that meets our needs and while no premium is past due, we will cancel this contract on the date we receive your request. On that date, the contract will end and have no value. We will return that part of the last premium paid by you that covers the period after the cancellation date.

Assignment

You may request an assignment of your contract by sending us a request in a form that meets our needs. We may ask you to send us the contract to be endorsed. We will not be deemed to know of an assignment unless we receive it, or a copy of it, at our Home Office. If we receive your request in a form that meets our needs, and the contract if we ask for it, we will file and record the assignment at our Home Office and, unless otherwise specified by you, it will take effect on the date you signed the request. We are not obliged to see that an assignment is valid or sufficient. Any rights created by your request will not apply to any payments we have made or actions we have taken before the assignment was received and recorded at our Home Office. If you request an effective date after the date we have received and recorded your request, any rights created by your request will not apply to any payments we have made or actions we have taken prior to your chosen effective date. This contract may not be assigned if such assignment would violate any federal, state, or local law or regulation prohibiting sex distinct rates for insurance (if applicable).

Non-participating

This contract will not share in our profits or surplus earnings. We will pay no dividends on it.

SETTLEMENT OPTIONS

Options Described

You may choose to have any death benefit paid in a single sum or under one of the optional modes of settlement described below.

If the person who is to receive the proceeds of this contract wishes to take advantage of one of these optional modes, we will furnish, on request, details of the options we describe below or any others we may have available at the time the proceeds become payable.

Any annuity benefits, at the time they commence, will not be less than those that would be provided by the application of the proceeds to purchase a single consideration immediate annuity contract at purchase rates offered by the Company at the time to the same class of annuitants, whether the annuity benefits are payable in fixed or variable amounts or both, if the Company offers a single consideration annuity contract at the time to the same class of annuitants.

Option 1 (Installments for a Fixed Period)

We will make equal payments for up to 25 years. The Option 1 Table shows the minimum amounts we will pay.

Option 2 (Life Income)

We will make equal monthly payments for as long as the person on whose life the settlement is based lives, with payments certain for 120 months. The Option 2 Table shows the minimum amounts we will pay. But, we must have proof of the date of birth of the person on whose life the settlement is based.

Option 3 (Interest Payment)

We will hold an amount at interest. We will pay the interest annually, semi-annually, quarterly, or monthly.

Option 4 (Installments of a Fixed Amount)

We will make equal annual, semi-annual, quarterly, or monthly payments for as long as the available proceeds provide.

Option 5 (Non-Participating Income)

We will make payments like those of any annuity we then regularly issue that: (1) is based on United States currency; (2) is bought by a single sum; (3) does not provide for dividends; and (4) does not normally provide for deferral of the first payment. Each payment will be at least equal to what we would pay under that kind of annuity with its first payment due on its contract date. If a life income is chosen, we must have proof of the date of birth of any person on whose life the option is based. Option 5 cannot be chosen more than 30 days before the due date of the first payment.

Interest Rate

Payments under Options 1 and 4 will be calculated assuming an effective interest rate of at least 0.75% a year for periods less than 10 years, and 1.5% for periods between 10 and 25 years. Payments under Option 3 will be calculated assuming an effective interest rate of at least 0.5% a year.

For Option 2, we use the Annuity 2000 Mortality Table at 3% interest. The mortality rates used from this table are the ones for an age that is two years younger than the age of the person who is to receive the proceeds of this contract.

We may include more interest.

SETTLEMENT OPTIONS TABLES

OPTION 1 TABLE

MINIMUM AMOUNT OF MONTHLY PAYMENT FOR EACH \$1,000, THE FIRST PAYABLE IMMEDIATELY	
Number of Years	Monthly Payment
1	\$83.62
2	41.97
3	28.08
4	21.14
5	16.97
6	14.20
7	12.22
8	10.73
9	9.57
10	8.96
11	8.21
12	7.58
13	7.05
14	6.59
15	6.20
16	5.85
17	5.55
18	5.27
19	5.03
20	4.81
21	4.62
22	4.44
23	4.28
24	4.13
25	3.99
For years 1 through 9, multiply the monthly amount by 2.998 for quarterly, 5.991 for semi-annual or 11.959 for annual.	
For Years 10 through 25, multiply the monthly amount by 2.996 for quarterly, 5.981 for semi-annual or 11.919 for annual.	

OPTION 2 TABLE

MINIMUM AMOUNT OF MONTHLY PAYMENT FOR EACH \$1,000, THE FIRST PAYABLE IMMEDIATELY			
AGE LAST BIRTHDAY	Monthly Payment	AGE LAST BIRTHDAY	Monthly Payment
5 and under	\$2.69	48	\$3.56
6	2.70	49	3.60
7	2.70	50	3.65
8	2.71	51	3.70
9	2.72	52	3.76
10	2.73	53	3.81
11	2.74	54	3.87
12	2.75	55	3.94
13	2.76	56	4.00
14	2.77	57	4.07
15	2.78	58	4.14
16	2.79	59	4.22
17	2.80	60	4.30
18	2.81	61	4.39
19	2.83	62	4.48
20	2.84	63	4.58
21	2.85	64	4.68
22	2.87	65	4.79
23	2.88	66	4.90
24	2.90	67	5.02
25	2.91	68	5.15
26	2.93	69	5.28
27	2.95	70	5.42
28	2.96	71	5.57
29	2.98	72	5.73
30	3.00	73	5.89
31	3.02	74	6.06
32	3.04	75	6.24
33	3.07	76	6.42
34	3.09	77	6.61
35	3.11	78	6.80
36	3.14	79	7.00
37	3.16	80	7.20
38	3.19	81	7.40
39	3.22	82	7.60
40	3.25	83	7.79
41	3.28	84	7.98
42	3.32	85	8.16
43	3.35	86	8.33
44	3.39	87	8.49
45	3.43	88	8.64
46	3.47	89	8.78
47	3.51	90	8.90
		and over	

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SPECIMEN

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