



PRULIFE[®] SUL PROTECTOR REPRICING RULES

LATEST UPDATE:
NEW PRODUCT
INFORMATION

The following rules apply to all New Business, and policy changes related to the **August 17, 2009¹** release of PruLife SUL Protector.

Application Signed Date²:

- ▶ Application must be dated and signed prior to the state introduction date² of the re-priced PruLife SUL Protector (August 2009) to be eligible for old rates.

Application Home Office Receipt Dates²:

- ▶ Applications for old rates must be received in the home office within 30 days from state approval. For example, states approving effective August 17th must have applications received no later than September 17th with a signed date prior to August 17th.
- ▶ Signed applications received in the home office after 30 days from state approval will be issued with NEW rates, regardless of the application signed date.

Underwriting Deadlines:

- ▶ Applications that have been closed because of outstanding underwriting requirements (FIU) or are in a Not Taken status 90 days after the state approval date will be re-opened with the NEW rates.

Backdating:

Normal backdating rules will apply meaning that the policy date can be up to six months prior to the application date (except in Ohio where it is 3 months). A policy can be dated prior to the introduction date as long as the application date meets the requirements above. Term conversions, however, cannot be dated prior to the introduction date.

Policy Changes:

- ▶ Policy changes will be processed using our current business practices.

Positive Delivery:

- ▶ Prudential will continue to apply our current business practices.
- ▶ A revised illustration may be needed at this point.

There will be no exceptions to any of the transition, backdating or policy changes rules defined above.

¹Definition of "application date:"

- For Pre-paid cases through the Life New Business Process (LNBP), the application date is the date of the check.
- For COD cases through the LNBP, the application date is the date worksheet forms (Authorization, Acknowledgement form) were signed by the client.
- For paper application cases, the application date is the date—Part 1 of the application (ORD 96200); or date 84800S (for contractual term conversions), were signed by the client.

²The introduction date may not be the same in all states.

PruLife SUL Protector is issued by Pruco Life Insurance Company in all states except New York, where it is issued by Pruco Life Insurance Company of New Jersey. Both are Prudential Financial companies located in Newark, NJ. Each is solely responsible for its own financial condition and contractual obligations. All guarantees are based on the claims-paying ability of the issuer.

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