



## PRUDENTIAL UL AND SUL PROTECTOR PRODUCTS NOW APPROVED IN NY

This is fantastic news and should help you to greatly enhance your earnings in 2012.

Prudential's Highly Competitive UL Protector and SUL Protector are now approved for sale in New York. These two products are in the top shelf of all of our UL and SUL products for both full pay and short pay scenarios

Here are some of the highlights and transition rules as the Products will not Officially be able to be issued until February 27<sup>th</sup>, 2012-

- The UL and SUL can be illustrated by using the states of NJ or CT –
- Rates and Values are identical to those of the same products outside of NY
- The product riders are not yet approved however they anticipate approval shortly ( please do not illustrate with riders )
- The UL has a \$ 30 Million Retention and \$ 65 Million Jumbo Underwriting Limit
- The SUL has a \$ 35 Million Retention and a \$ 65 Million Jumbo Underwriting Limit
- Both products will accept unlimited Dumps and 1035 money and Pru will pay excess commission above target
- Both products participate with the Munich and Swiss Re Super Pool – i.e. there can be available capacity of over \$ 125 Million for one life
- If you do make a sale and take an app – if approved before February 27<sup>th</sup>, Pru will re-issue with new rates in February.