



October 1, 2009 - UL Protector Repricing Ready to Sell List (as of September 21, 2009)

LATEST UPDATE:
NEW PRODUCT
INFORMATION

	STATE	UL Protector Ready to Sell
AL	Alabama	10/1/09
AK	Alaska	Not Approved
AZ	Arizona	10/1/09
AR	Arkansas	10/1/09
CA	California	Not Approved
CO	Colorado	10/1/09
CT	Connecticut	Not Approved
DE	Delaware	10/1/09
DC	District of Columbia	10/1/09
FL	Florida*	Not Approved
GA	Georgia	10/1/09
HI	Hawaii	10/1/09
ID	Idaho	10/1/09
IL	Illinois	Not Approved
IN	Indiana	10/1/09
IA	Iowa	10/1/09
KS	Kansas	10/1/09
KY	Kentucky	Not Approved
LA	Louisiana	10/1/09
ME	Maine	10/1/09
MD	Maryland	Not Approved
MA	Massachusetts*	Not Approved
MI	Michigan	10/1/09
MN	Minnesota	Not Approved
MS	Mississippi	Not Approved
MO	Missouri	Not Approved
MT	Montana	Not Approved
NE	Nebraska	Not Approved
NV	Nevada	Not Approved
NH	New Hampshire	10/1/09
NJ	New Jersey	Not Approved
NM	New Mexico	Not Approved
NY	New York	Not Approved
NC	North Carolina	10/1/09
ND	North Dakota	Not Approved
OH	Ohio	Not Approved
OK	Oklahoma	Not Approved
OR	Oregon	Not Approved
PA	Pennsylvania	Not Approved
RI	Rhode Island	10/1/09
SC	South Carolina	Not Approved
SD	South Dakota	10/1/09
TN	Tennessee	10/1/09
TX	Texas	Not Approved
UT	Utah	10/1/09
VT	Vermont	10/1/09
VA	Virginia	Not Approved
WA	Washington*	10/1/09
WV	West Virginia	10/1/09
WI	Wisconsin	10/1/09
WY	Wyoming	10/1/09
GUAM	Guam	Not Approved

Total Approved :

26

NOTE: Old rates will continue to apply until we have received state approval to use the new rates.

*Living Needs Benefit is not available in FL, MA, WA.

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PruLife[®] Universal Protector Repricing Rules

LATEST UPDATE:
NEW PRODUCT
INFORMATION

The following rules apply to all New Business and policy changes related to the **October 1, 2009** release of PruLife Universal Protector.

Application Signed Date:

- Application must be dated and signed prior to the state introduction date of the re-priced PruLife Universal Protector (October 2009) to be eligible for old rates.

Application Home Office Receipt Dates:

- Applications for old rates must be received in the home office within 30 days from state approval. For example, states approving effective October 1st must have applications received no later than November 1st with a signed date prior to October 1st.
- 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) status 90 days after the state approval date will be re-opened with the NEW rates.
- Policies in the Not Taken status that have been requested to be re-opened, where new requirements are needed, the policy 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 unless the convertible period ends prior to the state approval date and the term conversion is requested prior to 31 days after the convertible period ends.

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.

PruLife Universal 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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¹ Definition of "application date:"

o For Pre-paid cases through the Life New Business Process (LNBP), the application date is the date of the check.

o For COD cases through the LNBP, the application date is the date worksheet forms (Authorization, Acknowledgement form) were signed by the client.

o 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.

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

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