



Term Elite[®] and Term Essential[®] Repricing Rules

LATEST UPDATE:
NEW PRODUCT
INFORMATION

The following rules apply to all New Business and policy changes related to the **November 2, 2009¹** release of Term Elite and Term Essential.

Application Signed Date²:

- Application must be dated and signed prior to the state introduction date of the re-priced Term Elite or Term Essential (November 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 November 2nd must have applications received no later than December 1st with a signed date prior to November 2nd.
- 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.

Policy Changes:

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

Positive Delivery:

- Prudential will continue to apply our current business practices.

There will be no exceptions to any of the transition, backdating or policy changes rules defined above. Transition procedures do not apply to Term Elite 30.

Term Elite and Term Essential are 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.

FOR INTERNAL USE ONLY. NOT FOR USE WITH THE PUBLIC.

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) is signed by the client.

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

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Prudential



PruLife[®] Return of Premium Term Repricing Rules

LATEST UPDATE:
NEW PRODUCT
INFORMATION

The following rules apply to all New Business and policy changes related to the **November 2nd, 2009¹** release of PruLife Return of Premium Term.

IMPORTANT: In states where PruLife ROP new rates have not been approved, no ROP product will be available for sale after 12/1/09 until such time as the new rates are approved. Applications for old rates should not be solicited after 12/1/09. See details below.

Application Signed Date²:

- Application **must** be dated and signed prior to the state introduction date of the re-priced PruLife Return of Premium Term (November 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 November 2nd must have applications received no later than December 1st with a signed date prior to November 2nd.
- No application for old rates will be considered if it has an application date later than December 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.

Key Dates for Policies on Old Rates:

- All policies with old rates **must** be placed 12/28/09 or earlier.
- All policies with old rates **must** have a policy date of 12/28/09 or earlier. Backdating the policy, after 12/28/09, to set the policy date is not allowed.
- In no case can a policy with old rates be placed after 12/28/09.

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.

Policy Changes:

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

Positive Delivery:

- Prudential will continue to apply our current business practices.

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

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