



# PruLife<sup>®</sup> 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 **August 16, 2010<sup>1</sup>** release of PruLife<sup>®</sup> Return of Premium Term. **There will be a 28-day transition period. See details below.**

## Application Signed Date:<sup>2</sup>

- Application **must** be dated and signed prior to and no later than 28 days after the state introduction date of the repriced PruLife Return of Premium Term (August 2010) to be eligible for old rates.

## Application Home Office Receipt Dates:

- Applications for old rates **must** be received in the home office within 28 days from state approval. For example, states approving effective August 16th must have applications received no later than September 12th.
- Signed applications received in the home office after 28 days from state approval will be issued with NEW rates, regardless of the application signed date.

## 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.**

<sup>1</sup> Definition 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.

<sup>2</sup> The introduction date may not be the same in all states.

PruLife Return of Premium Term is issued by Pruco Life Insurance Company in all states except New York and New Jersey, 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.