REPRICING RULES

Term Elite® and Term Essential®

The following rules apply to all new business and policy changes related to the June 11, 2012[1], release of Term Elite and Term Essential. A 28-day transition period is available for this release. During the transition period producers can request, subject to the restrictions below, new or old rates by contacting the Underwriting area.

APPLICATION ASSIGNED DATE[2]:

- The application must be dated and signed prior to and no later than 28 days after the state introduction date of the re-priced Term Elite or Term Essential (June 2012) to be eligible for old rates.
- If the application date is prior to the state introduction date of the re-priced Term Elite or Term Essential (June 2012), the case will be eligible for old rates. New rates may be requested if the request is made on or after the state introduction date.
- If the application date is on or after the state introduction date of the re-priced Term Elite or Term Essential (June 2012), the case will be eligible for new rates. Old rates may be requested if the application date is within 28 days from the state approval date. For example, for states approving on June 11, the application must be dated by July 9th to be eligible for old rates.
- If the application date is after 28 days from the state approval date, the case will be eligible for new rates only.

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 three months). A policy can be dated prior to the introduction date as long as the application date meets the requirements above.

POLICY CHANGES

Prudential will continue to apply its current business practices.

POLICY DELIVERY

Prudential will continue to apply its current business practices.

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

Questions? Contact your Prudential Life Wholesaler.

[1]The introduction date may not be the same in all states.

[2]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 and Acknowledgement forms) 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.

[Term Elite and] Term Essential are issued by Pruco Life Insurance Company in all states except New York, where they are 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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