Transition Rules

PruLife® Survivorship Index UL Massachusetts – October 2026

On Monday, October 12, 2026, the revised Survivorship Index UL 2025 (Issue Basis 302) will be introduced in Massachusetts.

The following rules apply to any request for New Business or Term Conversion.

IMPORTANT DATES (subject to state approval)[1]

- **October 12, 2026 (Ready to Sell Date):** New 2026 Rates for the revised product are in effect.
- **October 16, 2026 (Application Signed and Received Date)[2]:** All applications for the retired 2019 version of SIUL (Issue Basis 301) must be signed and received by our Home Office on this date by 4 p.m. ET.
- **December 11, 2026 (Issue Date):** Last day that a pending case can be issued for the retired version of SIUL. All issued cases will be subject to placement rules as described in client's policy package.
- **December 11, 2026 (1035 Exchange Date):** Cases involving 1035 exchange must be initiated/started by this date to retain old rates for the retired version of SIUL.

APPLICATIONS WITH PENDING OWNERSHIP ARRANGEMENTS

Updates to applications as part of establishing a trust or finalizing the ownership arrangement can be made after the application deadlines outlined in the Transition Rules. However, these cases must still meet the application deadlines for the original application and comply with all other deadlines outlined in the Transition Rules.

INFORMAL/INQUIRY APPLICATIONS

Informal/Inquiry applications will not be eligible for the old product unless replaced by a signed live application that is received by the Application Signed and Received Date outlined in the transition rules.

REQUESTS FOR NEW RATES

Requests for changes to the New Rates will be permitted consistent with the following current practice for these situations:

- Any pending case or issued policy that is not yet delivered with an application date prior to the Ready to Sell Date can be changed to New Rates, as long as the request for change is made on or after the Ready to Sell Date. If you are planning to backdate to save age, please refer to the Backdating section below for additional restrictions for cases requesting new rates.

BACKDATING

- A policy cannot be backdated more than six months prior to the application date.
- A policy with New Rates can be dated prior to the state introduction date as long as the application meets the requirements in the IMPORTANT DATES above.
- **The policy effective date cannot be beyond six months prior to the Ready to Sell Date.** This applies to all policies.

TERM CONVERSIONS

- Term Conversions are subject to the same dates in the **Important Dates** section above. They must also be conversion eligible at the time of application.

[1] **State Approvals—**The SIUL 2019 version will continue to be available in any States not yet approved until the new version of SIUL 2025 becomes available. For states where the revised product becomes available at a later date, please see the **LATE STATES – IMPORTANT DATES** section for specific timelines.

[2]Definition of "date" for Pru Advisors or Third-Party Full Application case—Date the Part 1 of application (ORD 96200SURV) was signed.

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NR-27159306

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