

Transition Rules

SUL Protector Retirement



SUL Protector will be closed for new applications as of **Friday, September 12, 2025**, and will no longer be available for new sales after this date.

The following rules apply to any request to obtain a SUL Protector policy including New Business, Term Conversion, or OPAI (Option to Purchase Additional Insurance) Conversion.

IMPORTANT DATES

- **September 12, 2025 (Application Signed and Received Date):** All applications for SUL Protector must be signed and received by our Home Office no later than 4 p.m. ET. For Pru Advisors or Third-Party Full Application cases, the “date” refers to the date Part 1 of the application (ORD 96200) was signed.
- **November 7, 2025 (Issue Date):** Last day that a pending case can be issued. All issued cases will be subject to additional placement rules as described below.
- **December 5, 2025 (Placement Deadline):** All requirements to place a policy must be met, including a minimum initial premium, as the policy must be funded regardless of the funding source.
 - **If 1035 exchange funds are the only planned premiums in the first year and they are not received by this date,** the client will need to provide the minimum initial premium to ensure the policy is placed. Additional ongoing premium payments may be required until the 1035 exchange funds are received.

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. However, these cases must still meet the application deadlines for the original application and comply with all other deadlines.

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.

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.

Prudential SUL Protector® Life 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.

© 2025 Prudential Financial, Inc. and its related entities. Prudential, the Prudential logo, and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.

NR-26181106

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR CONSUMER USE.

