

Transition Rules

PruLife® SVUL Protector Revision 2025

On Monday, September 28 2026, the revised SVUL Protector (Issue Basis 308) with new optional No-Lapse Guarantee Riders will be introduced in California.

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

IMPORTANT DATES

- **September 28, 2026 (Ready to Sell Date):** The revised 2025 version of SVUL Protector is available for sale in California.
- **October 16, 2026 (Application Signed and Received Date)¹:** All applications for the retired 2024 version of SVUL Protector (Issue Basis 307) must be signed and received by our Home Office on this date by 4 p.m. ET.
- **December 18, 2026 (Issue Date):** Last day that a pending case can be issued for the retired version of SVUL Protector. All issued cases will be subject to placement rules as described in client's policy package.
- **December 18, 2026 (1035 Exchange Date):** Cases involving 1035 exchange must be initiated/started by this date to retain old rates for the retired version of SVUL Protector.

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:

- 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, including all applications and policies with in the 90-day new business change period requesting new rates.

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**Definition of “date”:** Pru Advisors or Third-Party Full Application case—Date the Part 1 of application (ORD 96200SURV) was signed.

PruLife SVUL Protector 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, and distributed through Pruco Securities, LLC (member SIPC). All are Prudential Financial companies located in Newark, NJ.

Clients should consider the features, investment objectives, risks, charges, and expenses of the contract, index strategies, and the underlying portfolios carefully before investing. As you know, this and other important information is contained in the initial summary prospectus for the contract, the prospectus for the index strategies, and the prospectus or summary prospectus for the underlying portfolios (collectively, the “prospectuses”). The initial summary prospectus for the contract and the prospectus for the index strategies must be delivered to clients by their financial professional at or prior to the point of sale. The prospectuses or summary prospectuses for the underlying portfolios are available to clients at prudential.com or can be obtained from their financial professional. The prospectuses should be read carefully.

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NR-26415856

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