

Transition Rules

Index Advantage UL in California

November 2024

IMPORTANT DATES for product retirement of PruLife Index Advantage UL® in California:

- **November 25, 2024 (IAUL Retirement Date¹):** Index Advantage UL will be retired. All Index Advantage UL applications must be signed and dated before November 25, 2024.
- **December 2, 2024 (Home Office Receipt Date¹):** Last day that an Index Advantage UL application can be received in the Home Office.
- **January 31, 2025 (Placement Date¹):** Last day that a pending Index Advantage UL case can be placed. All delivery requirements must be received in good order by end of business day (4 PM EST).
- **January 31, 2025 (1035 Exchange Date¹):** Index Advantage UL cases involving 1035 exchange must be initiated and started by this date. If the 1035 initiation deadline is met, the policy will not be subject to an additional placement deadline.

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 Index Advantage UL unless replaced by a live application signed before November 25, 2024, and received in the Home Office by December 2, 2024.

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.

¹Definition of "date":

- Pru Advisors Prepaid eLife - Date on the form of payment and the Authorization, Acknowledgment and Limited Insurance Agreement form
- Pru Advisors COD eLife - Date the Authorization, Acknowledgment, and Limited Insurance Agreement form and Variable Contract Acknowledgment form (if applicable) were signed by the client
- Pru Advisors or Third-Party Full Application case - Date the Part 1 of application (ORD 96200) was signed Third Party Prepaid Xpress QuickForm case - Date on the form of payment, the Authorization to Release Information form, and the Limited Insurance Agreement form
- Third Party COD Xpress QuickForm case - Date the Authorization to Release Information form and Variable Contract Acknowledgment form (if applicable) were signed by the client

PruLife Index Advantage UL® is issued by Pruco Life Insurance Company, a Prudential Financial company located in Newark, NJ.