Transition Rules for South Carolina Term Essential March 2023

On Monday, March 13, 2023, the repriced Term Essential will be introduced in South Carolina.

IMPORTANT DATES

- March 12, 2023 (Last Day for Old Rates): Last day that an application can be signed with a request for Old Rates. The inventory of cases with a sign date of March 12th or prior will have a price compare performed at policy issue. The policy will be updated to the new rates if lower at the time of underwriting approval.
- March 13, 2023 (Ready to Sell Date): New Rates for the repriced product are in effect. Allapplications signed and dated¹ on or after March 13, 2023 will receive New Rates.
- March 17, 2023 (Home Office Receipt Date): Last day that an application can be received in the Home Office with Old Rates.
- May 12, 2023 (Placement Date): Last day that a pending case can be placed with old rates. Alldelivery requirements must be received in good order by end of business day (4 PM EST).

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 transitionrules.

REQUESTS FOR OLD RATES

Informal/Inquiry Applications

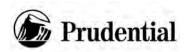
Informal/Inquiry applications will not be eligible for Old Rates unless replaced by a live application by the "LastDay for Old Rates" deadline outlined in the transition rules.

Backdating

- Requests for New Rates are subject to all of the deadlines outlined in the transition rules.
- New application submissions cannot be backdated greater than 6 months prior to the applicationsigned date.
- **Important Note:** No application or request to change to new rates can be backdated greater than 6months prior to their State's Ready to Sell Date.

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¹Definition of "application date":

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

