

Product Update**AG49-A Illustration Update****IAUL 2018 Illustration Update for AG49-A**

At Prudential, we are committed to supporting our financial professionals in the event of regulatory changes.

On October 19th, we will update our new business illustrations for the Indexed Advantage UL (IAUL) 2018 product. This update will ensure new business illustrations for this product are compliant with new illustrative limits set by Actuarial Guideline, AG49-A. This guideline limits the illustrative ability to show this product's persistency credit, *Plus 20Bonus*. This product still has a persistency credit and this restriction only applies to the previously mentioned illustrative limits. Note this update will likely affect the output on illustrations, but the actual mechanics of the product remain unchanged.

New business illustrations for IAUL 2018 must be compliant with this regulation if they are placed on or after November 25th. Please be aware this change only applied to our IAUL 2018 product. The Indexed Advantage UL (IAUL) 2020 product version is already illustrated within max limits set by this guideline. The IAUL 2020 revision is also approved in all states except for NY and VA.

Applications submitted with new business illustrations run prior to October 19th will need to be placed before November 25th, 2020. If the policy is not placed by this deadline, a new illustration will be required for any case that may have exceeded AG49-A regulations. Please be aware that placing policies prior to this deadline will help avoid situations where the product can no longer be illustrated as initially sold.

For more information and/or questions on the AG49-A illustration update, please refer to the [FAQs](#).

If you would like to obtain a new business illustration, please contact the national sales desk at 1-800-800-2738 Option 1.

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