

# Prudential Life Insurance

## 2022 Year End Transaction Guidelines

### Key Dates and Deadlines

DATE	DETAILS
November 4, 2022	Submission of informal applications that are intended to place by Year End. This will allow time to communicate the offer and coordinate the submission of the formal application(s)
November 23, 2022	Closing at 2:00 p.m. ET
November 24, 2022 November 25, 2022	Closed
December 14, 2022 4 p.m. ET	All delivery requirements including premium must be received "In Good Order" to <b>guarantee</b> policy placement and compensation in 2022
December 23, 2022	Closed (Delivery requirements submitted via imaging, LifeAttachments@Prudential.com utilizing an approved encryption method or faxed to 800-416-5022 will still be reviewed for handling. Forms submitted to personal or team mailboxes will <u>not</u> be handled until Tuesday, December 27th). See "Form Submission Options" on page 2. Prudential's Year End Deadline, cases placed and active on administrative systems will generate compensation for 2022. <b>NOTE:</b> <ul style="list-style-type: none"> <li>• COD cases being delivered Dec 29-31 may not place until Jan 2 due to policy dating rules.</li> <li>• Future dated policies will not place until the policy date.</li> </ul>
December 26, 2022	Closed
December 30, 2022	Closing at 2:00 p.m. ET
January 2, 2023	Closed

### Key Reminders for a Winning Year End

#### Make the Subject Line of the Email Clear

- Include "YE" or "Year End" along with the policy number and client's last name
- Include "New Application" or "Delivery Requirements" to help expedite processing

#### Help the Underwriter Understand the Case

- Use a cover letter to communicate important case information to help the Underwriter understand the "full picture" of the case
- Make sure the Underwriter knows what offer is needed to win the case

#### Utilize Case Status Tools

- Determine if additional requirements are required for policy issuance or for the case to be placed in force: Check Status: Proactive Case Status Emails, Agency Management System (Brokerage General Agencies), and [www.pruxpress.com](http://www.pruxpress.com)

## Form Submission Options

- Utilize **eCapabilities** (eSubmission/eInterview/PruFast Track/eDelivery/elssue) for faster policy issuance and placement
- Imaging (Brokerage General Agencies). If imaging is not utilized to submit forms, they can be emailed to LifeAttachments@prudential.com. The emails would need to be sent utilizing an approved encryption method
- Fax documents to 800-416-5022
- Two-Way communication (via www.pruxpress.com)
- Overnight Mail Addressing:  
Prudential Financial 1600 Malone Street Suite: DTY Millville, NJ 08332
- Remember to include Policy Number on all documents

## Tips to Avoid Commonly Missed Requirements

### Electronic Policy Delivery

- Policies delivered via eDelivery result in fewer missed requirements
- Contact your New Business team to determine if the policy change will require a reissue and delivery

### Mode/Billed Premium Changes

- Clearly identify mode and billed premium changes in the cover letter

### Form Changes/Alterations

- Make sure any changes or alterations made to a form are initialed by the policyowner
- Contact your New Business team to determine if the policy change will require a reissue and delivery

### Delivery Application

- Submit all pages, including part 2 and applicable supplements
- Make sure the correct signature and title are on trust or corporate-owned policies

### 10164 Amendment

- Make sure the correct signature and title are on trust or corporate-owned policies

### Policy at a Glance

- Ensure policyowner's signature and title, broker's signature, and date are included

### E-Pay/Electronic Funds Transfer (EFT) Form

- Verify the bank account number
- Complete Section One (E-Pay) on the E-Pay/EFT form to draft the initial premium or balance due at delivery on all payment modes
- Complete Section Two (EFT) for ongoing withdrawal of monthly premiums

### Checks

- Include policy number(s) on checks and clearly indicate if premium is to be split among multiple policies

### Additional premiums

- Submit any additional premiums based on policy date and modal premium

### Sales Illustrations

- Ensure all pages of the illustration are submitted and signed
- If a revised sales illustration is required at delivery, ensure the illustration is prepared showing "revised"
- Ensure all illustration validation items match how the policy was issued, i.e., rate basis, rating, etc.

## Questions?

Contact Your Dedicated Service Team