

Individual Life Insurance

eCapabilities

Streamlining the New Business Experience,
Supporting You in a Challenging Environment – COVID-19

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Supporting You in a Challenging Environment – COVID-19

CHALLENGE:

The current COVID-19 pandemic highlights the need to:

- ✓ Minimize medical requirements
- ✓ Limit face-to-face meetings

SOLUTION:

- ✓ Prudential's current suite of eCapabilities
- ✓ Additional underwriting and service accommodations

End to End Digital Capabilities

1 Submission:
Submit client information via the PruXpress Worksheet or Drop Ticket.

2 Client Interview and Data:
Online interview to collect client application data (tele available with Drop Tickets). Rx records, Motor Vehicle Records, and identity checks are obtained.



3 Review:
PruFast Track evaluates client data and accelerated cases may be approved within hours, or just a few days without the need for exam, lab, or APS.

4 Delivery:
Clients can consent to electronic delivery of the policy in order to receive, sign and retain the policy in a fully digital end to end buying experience.

Streamlined New Business Experience

Apply

- ✓ PruXpress Worksheet
- ✓ Drop Ticket

Collect Data

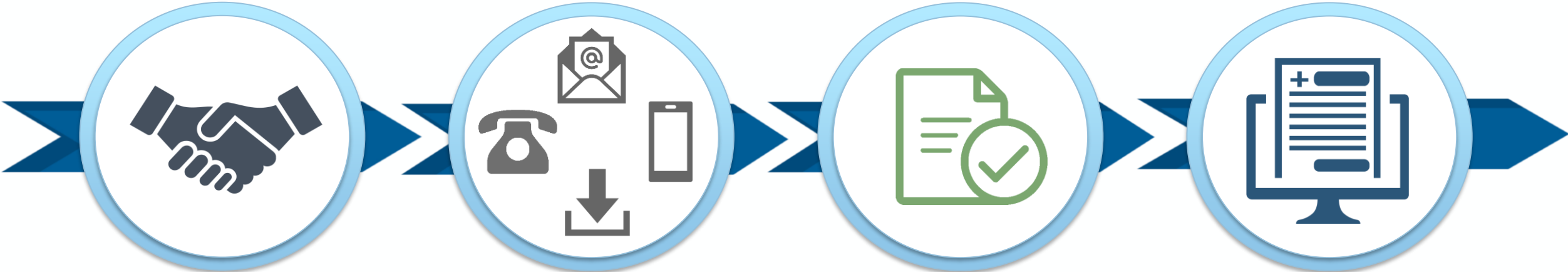
- ✓ eSignatures
- ✓ Client Interview
 - Online or Tele
- ✓ Client Data (MVR, Rx, MIB)
- ✓ Transmit to Prudential

Decide

- ✓ Client Interview & Client Data reviewed by **PruFast Track**
- ✓ Accelerated decision within hours or days*.
- ✓ If necessary, Prudential orders any requirements

Deliver

- ✓ Full electronic policy delivery and signature available for most policies
- ✓ PDF policy available on pruxpress.com for producer delivery



** Qualifying applicants may receive an underwriting decision without the need for exam or lab requirements. Some applicants will be notified of the need for additional underwriting evidence in order to make a decision*

Getting Started

Step 1 – Choose the right submission method



PruXpress Worksheet

- iPipeline iGO, and FormsPipe
- PruXpress.com
- Paperless Solutions Group
- VitalForms
- IXN
- DocuPace
- ✓ Works for all products (except Survivorship)
- ✓ Connects to the Online eInterview!
- ✓ All Requirements handled by Pru



Drop Ticket

- FastApp via iPipeline
- ApplicInt ExpressComplete
- VIVE
- ✓ Available for Term Products only
- ✓ Tele-Interview Only
- ✓ All Requirements handled by Pru

Step 2 – Let Pru Do the Rest





Accessing the Xpress Worksheet on PruXpress.com


1

PLACE NEW BUSINESS GROW MY BUSINESS MANAGE EXISTING

Prudential Stands Ready to Help You

We do not take the trust you place in us lightly. For over 145 years, Prudential has withstood challenging events, and today is no different. As you continue to serve clients, you can feel at ease knowing this. We're here for you.

 Forms  Inforce Policy eSubscribe  Contract Number Filter Tool  XRAE



Accessing the form is as easy as 1, 2, 3!

1. Select the “Forms” from the PruXpress app menu
2. Complete applicable fields and select “Xpress Worksheet”
3. Submit by preference: PDF or iGo

2

Basic Search **Advanced Search** Search By Form iGO e-App

Service Type: New Business

State: Minnesota


Product Type: Term Life

Application Type: Term Elite Xpress Worksheet

3

Paper/iGO e-App: Paper PDF Forms iGO e-App

Search Reset



eInterview Experience

The eInterview offers the ultimate in convenience, speed, and security when applying for life insurance with Prudential. Case Status is provided every step of the way.

Indicate preference in Section C. of the Xpress Worksheet

C. CLIENT INTERVIEW (SEE INSTRUCTIONS FOR SCHEDULING GUIDELINES.) PHONE INTERVIEWS CONDUCTED M-F 9 A.M. TO 9 P.M.

1. Contact phone numbers : Home: _____
Business: _____ Alternate: _____
Preferred contact number: Check one: Home Business Alternate

2. Interview Preference: eInterview Tele-Interview

3. Best time to call (select one): Morning Afternoon Evening

4. If the proposed insured is younger than 18 years old, who will be completing the callback?: Parent Guardian
Name: _____

5. Special needs (hearing impaired, translator needed): _____

6. Do you plan on submitting, or have you recently submitted worksheets that are related to this one? Yes No
If Yes, provide names : _____



eInterview Basics

ELIGIBILITY

Xpress Worksheet Application

Proposed Insured Email Address

eInterview must be completed in the United States and is only available in English language

CURRENT PROCESS RESTRICTIONS

Juvenile Insured

Same Insured Additional Applications

Placed Changes

COVID-19 Plan

To continue providing clients access to the coverage they need during this challenging time, we'll be implementing the following changes:

Underwriting:

- **PruFast Track:** Increased face amount threshold to \$3 million; discontinue exams / labs, where possible for face amounts \$3 million or less, age 60 and below
- **Electronic Health Records:** Insured provides one-time access to medical records
- **Temporarily restrict:** New applications age 80 and up and prepaid cases
- **Postpone consideration:**
 - Age 65 with rating class of Table D or higher
 - Any rated case in which the client presents a chronic respiratory condition
 - Any proposed insured who has tested positive for COVID-19 (30 days with full recovery)

Policy Delivery:

- **eDelivery:** Pre-issue eConsent form OR direction from Producer (need customer email and 2 factor authentication selection)
- **eIssue:** *Includes all cases not eligible for eDelivery.* Email link to the PDF policy on the PruXpress website. Complete delivery via:
 - Print and wet sign
 - BGA DocuSign (pre-approval needed)
 - Smart phone pictures of documents
- **Paper policies:** Available upon request. Alternate mailing address may be requested

Operational Updates:

- **File Closures:** Can extend 30 days for Cash on Delivery (COD) cases only.
- **Placement period extensions:** Can extend 30 days for COD only. Pre-paid cases allowed if delivery can be completed within 5 days (new MIB and Good Health Statement).
- **Not-taken reversals** will be restricted to 30 days (new MIB to be run on all cases and Good Health Statement required).

NOTE: Contact your case manager for details

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Streamlining the New Business Process: COVID-19

Navigate the rapidly changing environment and bring peace of mind to your customers.

Submission Processes & eCapabilities

Product	Submission Method(s)	eSignature for Submission	Order Requirements	Online Interview	PruFast Track	Delivery Preference***		
						eDelivery Producer & Applicant (Eligible applications, Consent Required)	eIssue PDF to Producer	eSignature (eIssue Delivery)
Term	Xpress Worksheet Drop Ticket	1. iGo 2. DocuSign*	No**	Yes (Xpress Worksheet Only)	Yes	Yes	Yes	DocuSign*
Universal	Xpress Worksheet	1. iGo 2. DocuSign*	No**	Yes	Yes	Yes	Yes	DocuSign*
Variable	Xpress Worksheet (PDF via Forms Online)	DocuSign*	No**	Yes	Yes	Yes	Yes	DocuSign*
Survivorship	Long Application	DocuSign*	Preference	N/A	No	No	Yes	DocuSign*

NOTES:

- Informal submissions limited to rated applicants or face amounts above \$3 million.
- Variable products not available in iGo
- Multiple ownership arrangements (Trusts, Entities, Corporations) not available in iGo

*Firm approval required. Contact your case manager for details. Not available for NY Replacements, Term Conversions, or Post Issue.

**Prudential prefers to order medical requirements, if applicable.

***Policies will be issued via eDelivery or eIssue. Paper policies available upon request only.

Disclosures

The availability of coverage and rates will vary based on company underwriting criteria including, but not limited to, age, sex, health history, smoking status, and residency. Underwriting rules are subject to change at our discretion.

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