

Service Update

Enhanced Customer Service Tools Now Available for Universal Life Policies

Good news! You spoke and we listened. You expressed the need for more customer service tools regarding the management of your customers' policies, so, starting in December 2020, we instituted a few steps to help you and your customers along this journey.

Customer Communication upon attaining lifetime guarantee projection only for Guaranteed Universal Life Policies (does not include variable or index products)

When a policy projects to maturity based on guaranteed assumptions, under the policy's Rider to Provide Lapse Protection, we will be sending a new communication to both you and your client regarding this achievement and to contact their producer or contact our customer service center. The benefits of this new notice include:

- Recognizing customers for meeting this major milestone
- Providing both customers and you with a reminder to review and manage their policy
- Reminding customers of the flexibility they have with the premium payments for their policy
- Providing a positive reason for you to reach out to your customers

Enhanced Payment Notices for all Universal Life Policies

Language better explains premium flexibility, guarantees against lapse and requested premium amount in order to:

- Give direction to help customers better manage their premium payments
- Provide direction on who to contact with questions
- Remind customers of the flexibility they have over their premium payments

Additional future payment notice enhancements will be coming in 2021 to continue to improve the customer experience.

Life insurance policies are issued by Pruco Life Insurance Company in all states except New York, where they are issued by Pruco Life Insurance Company of New Jersey. VUL policies are offered through Pruco Securities, LLC (member SIPC). All are Prudential Financial companies located in Newark, NJ.

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