

## SERVICE

# Electronic Interview (eInterview) Process

Cases submitted on the Xpress Worksheet (Quick Form) via iPipeline/iGO, Paperless Solutions Group, and our Paper Xpress Worksheet (Quick Form) accessed through PruXpress are connected exclusively to our electronic interview process.

## eInterview Benefits

- Available: Once the application is submitted in Prudential systems, the applicant receives a link to the online interview questionnaire via email.
- Convenient: Applicants can complete the secure online questionnaire on their own time, 24/7. Plus, they can start the process, save their responses, and come back later to finish. eInterview is compatible with laptops, tablets, and mobile devices.
- Fast: It typically takes an applicant less than 25 minutes to complete the eInterview. However, some applicants may need more or less time, depending on their health history and responses. Nearly half of eInterviews are completed within two days of submission, leading to faster decisions and policy placement.
- Easy: eInterview is intuitive and offers an enhanced client experience. It is easy to navigate with plenty of onscreen instructions and assistance guiding applicants along the way.

## Eligibility

Initially, the eInterview process should NOT be requested for the following:

- Juvenile applications
- Cases where the applicant has been issued a Prudential/Pruco policy within the past 3 months and wishes to use those underwriting requirements
- Underwritten placed changes (post issue changes/rating reductions)

## PruXpress

PruXpress will now include status updates for both the eInterview and tele-interview as shown in the example below.

Requirements	+ View All Requirement Details					
Requirement	Requested	Received	Satisfied	Status	Required of	Insured
<a href="#">Motor Vehicle Report</a>	04-02-2019			Ordered	Home Office	Primary
<a href="#">Rx Check</a>	04-03-2019	02-03-2019		Ordered	Home Office	Primary
<a href="#">Remittance</a>	04-02-2019			Outstanding	Agent	Primary
<a href="#">XID - Express Identification</a>	04-03-2019	04-03-2019		Received / Under Review	Home Office	Primary
<a href="#">MIB Authorization</a>	04-02-2019	04-02-2019	04-02-2019	Satisfied	Agent	Primary
<a href="#">Agent Report</a>	04-02-2019	04-02-2019	04-02-2019	Satisfied	Agent	Primary
<a href="#">Limited Insurance Agreement</a>	04-02-2019	04-02-2019	04-02-2019	Satisfied	Agent	Primary
<a href="#">Additional Data Items required for Issue</a>	04-02-2019	04-03-2019	04-03-2019	Satisfied	Agent	Primary
<a href="#">Electronic Client Interview</a>	04-10-2019	04-03-2019	04-10-2019	Satisfied	Home Office	Primary

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Once the case has been received by the Home Office and submitted into our system, the client will receive an automated email from **prudential.ecommunications@prudential.com** informing them that the eInterview is ready for completion.

Dear JOHN,

Thank you for considering Prudential for your life insurance needs. The next step in the process involves gathering additional information from you.

The button below will launch a secure website where you will be asked to verify some of the information your financial professional provided. You will then be asked questions about your employment and occupation, hobbies, family history, and health. The answers you provide will be used to determine your eligibility and, if a policy is issued, your premium rates. They will appear on your application which will be made part of your policy, so it's important all questions are answered truthfully. Your policy may be cancelled or rescinded, leading to the denial of insurance benefits, if you provide untruthful answers.

The eInterview takes approximately 20 minutes, but it could take longer depending on your responses. You can stop at any time and continue later by clicking the button below, so please save this email.

You must be in the United States to complete your eInterview. If you're not in the United States, please wait until you return to complete it.

Please have the following information available before you begin:

- Social Security Number
- Driver's license number, issuing state and expiration date
- Income and net worth
- Occupation and employer's name, address, and phone number
- Information about any existing life insurance including amount, the name of the company that issued the policy, and if you will be replacing any coverage
- Name and address of your personal physician and any other health care professionals you have seen
- Medical history including diagnosis dates, medications, treatments, surgeries, and hospitalizations
- Driving history including moving violations, DUI, and suspensions
- Drug use and alcohol treatment
- Plans to live in or travel to a foreign country including name, accommodations, and timeframe
- Information about high risk hobbies such as aviation, SCUBA diving, and motor vehicle racing

Click here to begin:

[Start my eInterview](#)

Before applicants can complete their eInterview, they will first be asked to authenticate themselves by providing the last 4 digits of their Social Security number, date of birth, and resident address zip code. This process must be completed within the United States.

Reminder emails will be sent to the applicant 5 and 10 days after application submission if they have not yet completed the eInterview.

If you experience technical issues at any time, please contact your dedicated New Business Case Management team for assistance.

This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any clients or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing a client's retirement savings. Clients seeking information regarding their particular investment needs should contact a financial professional.

Life insurance is issued by The Prudential Insurance Company of America, Newark, NJ, and its affiliates.

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