

Service

PruSign Process for Electronic Policy Delivery

To further enhance our electronic delivery (eDelivery) process, a new user interface called PruSign (used in conjunction with DocuSign) has been created. This interface will provide users with a streamlined process and increase customer usability.

Benefits of Using PruSign:

- ▶ Authentication instructions are specific to each recipient.
- ▶ Important policy information will be presented on top of the PruSign screens, such as product, payment option, face amount, policy date and issue age.
- ▶ Policy Preview is available prior to moving into DocuSign to complete electronic signature.
- ▶ Specific data (e.g., banking information and secondary addressee information) will be collected in PruSign and will automatically be transferred to the appropriate form. The financial professional and policy owner only need to apply their eSignature on required delivery documents.
- ▶ Allows for mode changes and displays the amount due for each payment option available on **term products only. Mode changes are not available on permanent products due to the variables associated with the premium payment structure.**
- ▶ Financial Professionals or Brokerage General Agencies will be able to attach an illustration for eSignature when one is required for delivery.
- ▶ Enhances the payment experience utilizing our EPAY/EFT form:
 - Banking information will feed to PruSign, if provided before issue. The BGA, financial professional and policy owner can view and update the information when an initial payment is due (EPAY) or when the mode is Monthly-Electronic Fund Transfer (EFT).
 - Electronic payment amount will be prefilled on the EPAY form based on the “amount due” displayed in PruSign:
 - **Term products:** Amount due is based on the initial modal premium (including back premiums) minus any prepayment collected. This is a non-changeable field and ensures sufficient payment is submitted to activate the policy and to prevent delays.
 - **Permanent products:** Amount due is based on the billed modal premium minus any prepayment collected. The financial professional will be required to enter the payment due and/or the ongoing monthly withdrawal amount to ensure the policy owner is paying the appropriate amount. The policy owner will not have the option to change the amount(s) when it's their time to eSign the policy. If changes are needed after the financial professional eSigns, the policy owner can decline to sign or an unplaced change request must be submitted to reissue a new policy.
- ▶ The appropriate sections on the EPAY/EFT form in the policy package will automatically populate when the policy owner is ready to sign.
- ▶ If a payment is not due at placement, or mode is not Monthly-EFT, then the EPAY/EFT form is not required.

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Prudential

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Eligibility:

- ▶ New Business
- ▶ Contractual and Non-Contractual Term Conversions (Placed Changes are not allowed)
- ▶ Term and Permanent Products, including Survivorships (Social Security Number required for Primary/Secondary Insured)
- ▶ Consent for Electronic Delivery form required
- ▶ Financial Professional and Brokerage General Agency (BGA) email address required, if applicable
- ▶ Single Individual Policyowner or both proposed insureds for survivorship products (Social Security Number required)

Restrictions:

- ▶ Guam
- ▶ NY Replacements
- ▶ NY policies with a child rider when age of child is over 14 years and 6 months as of the application part one date
- ▶ EPAY must be used to submit premium due at placement – mailing checks are not eligible for electronic delivery
- ▶ Policy Owner on record must be the same as the Bank Account Owner to pay premiums (EPAY/EFT) – a Third Party Pay or is not allowed
- ▶ Policies requiring confidential modification letters/forms
- ▶ Juveniles and Placed Changes
- ▶ Policy Change Supplement form required for delivery (Contractual and Non-Contractual Term Conversions only)
- ▶ PruLife Index Advantage UL® or PruLife Founders Plus UL® with a Premium Deposit Account form required for delivery

PruSign emails:

All emails sent through PruSign will contain the following information:

- ▶ Sender email address: Prudential ecommunications@prudential.com
- ▶ Subject Line (for Financial Professional and BGA): Life Insurance Policy <policy number> / <insured last name>
- ▶ Subject Line (for Insured/Owner): Your Request for Life Insurance Policy <policy number> / <insured/owner last name>

In the event signatures have not been collected, reminder emails will be sent every five days to the appropriate signing party (Financial Professional, BGA, Insured or Policy Owner) depending on where the case is in the signing process.

Note: Please add Prudential ecommunications@prudential.com to your trusted senders list or be sure to check your spam and junk folders when you do not receive the expected email on your eDelivery policies.

PruSign for Electronic Policy Delivery Videos:

Please refer to the video(s) to see more details on the PruSign user interface for term and permanent products.

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