



WE'RE STREAMLINING FOR A NEW ENVIRONMENT

We recognize the increased need to minimize in-person interactions, and we understand the latest challenges associated with obtaining clients' medical information. Our eCapabilities mitigate those challenges by creating a seamless, digital experience from start to finish. Refer to the chart when submitting new life insurance business.

Product		TERM	UNIVERSAL & VARIABLE	SURVIVORSHIP
Submission Method(s)		Xpress Worksheet Drop Ticket***	Xpress Worksheet	Long Application
eSignature for Submission		1. iPipeline 2. DocuSign*	1. iPipeline 2. DocuSign*	DocuSign*
Exam and Lab Orders	Ages 18 – 60, <i>face amount up to \$3 million</i>	Prudential	Prudential	Preference
	Ages 0 – 17, over 60, <i>or face amount over \$3 million</i>	Preference	Preference	Preference
Medical Records	Ages 18+ and face amounts up to \$3 million	Prudential	Prudential	Prudential
	Ages 0-17 or face amount over \$3M.	Preference	Preference	Preference
Online Interview		Yes (Xpress Worksheet & select Drop Tickets)***	Yes	No
PruFast Track		Yes	Yes	No
Delivery Preference**	eDelivery Producer & Applicant (<i>Eligible applications, consent required</i>)	Yes	Yes	Yes
	elssue PDF to Producer	Yes	Yes	Yes
eSignature (<i>elssue delivery</i>)		DocuSign*	DocuSign*	DocuSign*

* Firm approval required. Contact your case manager for details. Not available for Guam, or Post Issue.
 ** Policies will be issued via eDelivery or elssue. Paper policies available upon request only.
 *** Drop ticket available for customers age 18 and over for Term Essential product. NY Replacement cases not permitted.

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.

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, Pruco Life Insurance Company (except in NY), and Pruco Life Insurance Company of New Jersey (in NY). All are Prudential Financial companies located in Newark, NJ.

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PIVOTING TO DIGITAL IS EASY

1. Submit via the Xpress Worksheet or Drop Ticket
2. Refrain from ordering medical requirements
3. Set expectations with the client for:
 - The online interview
 - Electronic Health Records (Human API)



QUESTIONS

Contact your case manager for additional details.

