

# Prudential Life Insurance

## 2023 Year End Transaction Guidelines

### Key Dates and Deadlines

DATE	DETAILS
Nov. 3, 2023	Submission of informal applications that are intended to place by Year End. This will allow time to communicate the offer and coordinate the submission of the formal application(s).
Nov. 22, 2023	Closing at 2:00 p.m. ET
Nov. 23, 2023 Nov. 24, 2023	Closed
Dec. 13, 2023 4 p.m. ET	All delivery requirements, including premium, must be received “In Good Order” to <b>guarantee</b> policy placement and compensation in 2023.
Dec. 22, 2023	Closing at 2:00 p.m. ET  (Delivery requirements submitted via imaging, emailed to <a href="mailto:lifeattachments@prudential.com">lifeattachments@prudential.com</a> , utilizing an approved encryption method, or faxed to 800-416-5022 will still be reviewed for handling. Forms submitted to personal or team mailboxes will may not be handled until Tuesday, Dec. 26). See “Form Submission Options” on page 2.  Prudential’s Year End Deadline, cases placed and active on administrative systems will generate compensation for 2023  <b>NOTE:</b> <ul style="list-style-type: none"> <li>• COD cases delivered between Dec. 29 – 31 may not place until Jan. 2 due to policy dating rules</li> <li>• Future dated policies will not place until the policy date</li> </ul>
Dec. 25, 2023	Closed
Dec. 29, 2023	Closing at 2:00 p.m. ET
Jan. 1, 2024	Closed

### Key Reminders for a Winning Year End

#### Make the Subject Line of the Email Clear

- Include “YE” or “Year End” along with the policy number and client’s last name.
- Include “New Application” or “Delivery Requirements” to help expedite processing.

#### Underwriting Tips/Best Practices for Year End

- Use a cover letter to communicate important case information to help the Underwriter understand the “full picture” of the case.
- Make sure the Underwriter knows what offer is needed to win the case.
- As deadlines approach, remember that Electronic Health Records (EHR) can be much faster to receive than traditional APS’s. That makes a difference all year, but especially at year end. Encourage client participation in the patient portal process with Human API when applicable.

## Utilize Case Status Tools

- Determine if additional requirements are required for policy issuance or for the case to be placed in force: Check Status: Proactive Case Status Emails, Agency Management System (Brokerage General Agencies), and [www.pruxpress.com](http://www.pruxpress.com)

## Form Submission Options

- Utilize **eCapabilities** (eSubmission/e-Interview/PruFast Track/eDelivery/e-Issue) for faster policy issuance and placement
- Imaging (Brokerage General Agencies). If imaging is not utilized to submit forms, they can be emailed to [LifeAttachments@prudential.com](mailto:LifeAttachments@prudential.com). The emails need to be sent utilizing an approved encryption method
- Fax documents to 800-416-5022
- Two-way communication (via [www.pruxpress.com](http://www.pruxpress.com))
- Overnight Mail Addressing:  
Prudential Financial 1600 Malone Street Suite: DTY Millville, NJ 08332
- Remember to include Policy Number on all documents

## Tips to Avoid Commonly Missed Requirements

### Electronic Policy Delivery

- Policies delivered via eDelivery result in fewer missed requirements
- Contact your New Business team to determine if the policy change will require a reissue and delivery

### Mode/Billed Premium Changes

- Clearly identify mode and billed premium changes in the cover letter

### Form Changes/Alterations

- Make sure any changes or alterations made to a form are initialed by the policyowner
- Contact your New Business team to determine if the policy change will require a reissue and delivery

### Delivery Application

- Submit all pages, including part two and applicable supplements
- Make sure the correct signature and title are on trust or corporate-owned policies

### 10164 Amendment

- Make sure the correct signature and title are on trust or corporate-owned policies

### Policy at a Glance

- Ensure policyowner's signature and title, broker's signature, and date are included

### ePay/Electronic Funds Transfer (EFT) Form

- Verify the bank account number
- Complete section one (ePay) on the ePay/EFT form to draft the initial premium or balance due at delivery on all payment modes
- Complete section two (EFT) for ongoing withdrawal of monthly premiums

### Checks

- Include policy number(s) on checks and clearly indicate if premium is to be split among multiple policies

### Additional Premiums

- Submit any additional premiums based on policy date and modal premium

### Sales Illustrations

- Ensure all pages of the illustration are submitted and signed
- If a revised sales illustration is required at delivery, ensure the illustration is prepared showing "revised"
- Ensure all illustration validation items match how the policy was issued, i.e., rate basis, rating, etc.

## Questions?

Contact Your Dedicated Service Team