



## Back Office News!

### Prudential's Policies for Multijurisdictional Transactions

As a reminder on how to handle these types of transactions view the [Multijurisdictional Transactions Polices](#) flyer.

### Life Insurance Buyer's Guide

The Life Insurance Buyer's Guide provides basic product information to consumers and is required in most states for use with non-variable life insurance sales. In most states, the Buyer's Guide can be provided at the time of policy delivery.

Effective Monday, May 2, 2011, the Buyer's Guide will be automatically included in the policy delivery package. Stocks of Buyer's Guides will no longer need to be maintained in field, private or other offices.

There are five states that will have exceptions to this process and it will be the producer's responsibility to ensure that their consumers receive the Buyer's Guide at the appropriate time:

- In **Maine and New York**, the Buyer's Guide is required to be provided with a preliminary statement of policy cost for applicable policies at the time of application.
- In **Illinois, Washington and Wisconsin**, the Buyer's Guide is required to be provided at the time of application or prior to acceptance of the initial premium.

The Buyer's Guide can be downloaded at [www.pruxpress.com](http://www.pruxpress.com).

### Updated Living Needs Benefit Brochure for Ohio:

An updated version of the [Living Needs Benefit Brochure for use in Ohio](#) is now available on PruXpress. The control number associated with this document is 0173390-0004-00.

### Updated Living Needs Benefit Brochure for Kansas:

An updated version of the [Living Needs Benefit Brochure for use in Kansas](#) is now available on PruXpress. The control number associated with this document is 0177244-0003-00.

### New Consumer Material Available For TOPS Funds!

Attached below is approved consumer material that provides information about the TOPS Funds recently added to Custom Premier II and VUL Protector. Please note that the respective product overview must accompany this material. If you have questions, please contact your Prudential Wholesaler.

[TOPS Protected ETF Portfolios - Consumer Fact Sheet - VUL Protector](#)

[TOPS ETF Portfolio Consumer Brochure - PruLife Custom Premier II](#)

[TOPS ETF Protected Portfolio - Consumer Brochure - VUL Protector](#)

### New Appointment Process for Select Broker Dealers

[New Appointment Guidelines](#)

### New California Regulation

Effective January 1, 2012, California is enacting a new regulation that establishes certain requirements that an insurer must follow when offering a retained asset account (e.g., the Alliance Account). The requirements include written disclosures that must be provided at the time of claim, including a disclosure that states the current Alliance crediting rate that is applicable for the policy(ies) involved in the claim.

In order to be in compliance with the regulations enacted in California, effective for death claims initiated on or after January 1, 2012, death claim form COMB 38B CA ed. 1/2012 must be used for beneficiaries residing in California. COMB 38B CA ed. 1/2012 can only be obtained by initiating a death claim through the Customer Service Office since the form must disclose the interest rate specific to the policy(ies) involved in the claim.

Telephone numbers for the Customer Service Office are (866) 438-7788 (for Financial Professionals) and (800) 496-1035 (for Claimants).

Currently, beneficiaries residing in California receive COMB 38B CA 9/2011. This form cannot be utilized for death claims initiated on or after January 1, 2012 for beneficiaries residing in California. It is important that the correct claim form be utilized or claim processing may be delayed.

What's New on Pruxpress



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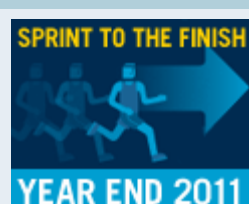
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### MARKETING MATERIAL



[Click here](#) for important information on expired materials.

### YEAR END 2011



### CLICK MAP FOR UPDATES



**Securities and Insurance Products: Not Insured by FDIC or Any Federal Government Agency. May Lose Value. Not a Deposit of or Guaranteed by Any Bank or Bank Affiliate.**

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