



### Back Office News!

#### Important Remnder: Proper Use of Marketing Materials

As the year draws to a close, it's a great time to get your marketing materials in shape for the new year. As you do so, please remember:

- **Use the most current version of a piece.** Try to avoid printing out pieces and leaving them lying around; it's too easy to inadvertently use an expired or discontinued piece this way.
- **Check the website ([www.pruexpress.com](http://www.pruexpress.com))** for the most current edition as well as new pieces.
- **Use pieces as they were intended.** This means using them in their original form, in their intended manner and format, and with their stated audience. "For internal use only" pieces cannot be shown to consumers.

**Still in doubt?** Ask your Prudential Wholesaler or check [PruXpress](http://PruXpress).

Every month, we provide this link to our [marketing material use policy](#). Please refer to it often.

#### NEW! Just Ask..We'll deliver!

Order marketing materials online with the click of a button by filling out our new [Online Marketing Request Form](#). This form is also available on the Pruxpress.com home page under the Spotlight section.

#### New Appointment Guidelines for Select Broker Dealers

Prudential has streamlined the Producer Life Appointment process for select Broker Dealers. [Read the complete details.](#)

#### ePay Enhancement

In August, new e-Payment functionality was introduced for Policyholders. Policyholders who are registered for PruOnline are able to make premium and loan payments and reinstate lapsed policies where only money is required. Additionally, policyholders can enroll their policies in recurring monthly EFT, without the need to mail a form. Since the introduction of ePay in August 2011, we have received over 70,000 electronic payments and more than 7,000 owners have registered for EFT.

Beginning in December, we've added additional capability. Policyholders can now schedule premium payments up to 30 days in advance. As you make your clients aware of this new service, please remember:

- Policyholders need to be registered in POL (Pru Online) to be able to access the self service option to Make a Payment online for their Life Policy.
- As an enhancement to the ePayment capability, the policyowner will be provided the ability to input a premium payment request to be applied on a future date.
- The policyowner will be provided the option to make the payment on the current date on input or they can request a scheduled date up to 30 days in advance of the current date, but not beyond the premium due date.
- The policyowner will be provided the ability to view any scheduled pending payments and will be provided the opportunity to delete any pending payments.

#### Universal Life Client Statement Enhancements

Two enhancements will be made to the Client Statement provided to policyowners of non-variable universal life policies. The first change will impact the "Activity Page" presentation shown in annual and on-demand statements with begin dates on or after 12/12/2011. The second change will impact the first page in annual and on-demand statements with begin dates on or after 05/02/11.

The revised presentation of the Activity Page will reflect a monthly summary format that matches focus group findings and is used by many of our competitors. The summarized format will allow clients to easily reconcile changes in contract fund value and also allow clients to recognize when charges are missed as the policy enters default as well as when charges are made up as policies return from default. The same is true of policies that exhaust all contract funds and must rely on a lapse protection guarantee.

The first page will be revised to reflect the total of "outstanding charges", under the "Policy Value Information" heading, for a policy without value that is being supported by a lapse protection guarantee. This change, along with the previously mentioned change to the Activity Page, will make it clearer to these clients that monthly charges have been missed and that any payment that they make will first be used to satisfy those charges.

#### Spotlight on Long Term Care

[Fresh Perspectives on Long Term Care Planning](#)

#### What's New on Pruxpress



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#### MARKETING MATERIAL



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

#### YEAR END 2011



#### CLICK MAP FOR UPDATES



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