

Prudential Income Advantage
Indexed Structured Settlement[®]

Broker Manual



Table of Contents

Important Contact Information	3
Income Advantage Illustration Guidelines.....	4
Licensing and Appointments.....	5
Training Requirements	6
Illustrations.....	7
Purchase Commitment (Lock-in)	9
Suitability.....	10
Case Processing	11
Required Settlement Language	13
Policy Issuance.....	14
Documents.....	15
Types of Cases.....	16
Commutation Language.....	18
Post-Issue Processing.....	19
Broker Website	21
Marketing Support	22

■ For the Structured Settlements Broker Manual, please [click here](#).

Important Contact Information



Relationship Management 800-521-5774

Ryan Jandreau—Vice President
ryan.jandreau@prudential.com
 973-802-3561 Office
 207-653-2907 Cell

Christina Duran—Income Advantage Sales Support
christina.duran@prudential.com
 973-508-7851 Cell

Quoting (Quotes, Lock-ins, Pre-Sale Questions)

Brigid Bauer—Manager
brigid.bauer@prudential.com
 Ext. 04785

Michael Ali	Ext. 04766	michael.ali@prudential.com
David Serrano	Ext. 04602	david.serrano@prudential.com
Justin Shabman	Ext. 16030	justin.shabman@prudential.com
Joseph Lentz	Ext. 04093	joseph.lentz@prudential.com

Advanced Underwriting (Document Review, Pre-Sale Case Approvals)

Joyce Aromando—Director
joyce.aromando@prudential.com
 973-548-6258 Office

Michael Charles	Ext. 16143	michael.charles@prudential.com
Stephany Rodriguez	Ext. 04434	stephany.rodriguez@prudential.com
Theresa Staggers	Ext. 04792	theresa.staggers@prudential.com

Onboarding (Premium Receipt, Commissions, First Payments, Contracts, Rated Ages)

Sue Ann Rusk—Manager
sue_ann.rusk@prudential.com
 973-548-6335 Office

Sharon Lewis	Ext. 16110	sharon.lewis@prudential.com
Anthony Vecchio	Ext. 04737	anthony.vecchio@prudential.com
Alexandra Behre	Ext. 11803	alexandra.behre@prudential.com
Jordan Clarida	Ext. 07446	jordan.clarida@prudential.com
Nicole Surgent	Ext. 07360	nicole.surgent@prudential.com
Gabriela Martinez	Ext. 18533	gabriela.martinez@prudential.com

General Phone Number

Broker Only Number 800-521-5774
Annuitant Only Number 877-778-8118

New Business Mail—104(a)(1) or (2) qualified cases only

Regular Mail Prudential Financial Structured Settlements P.O. Box 8619 Philadelphia, PA 19176	Overnight Mail Prudential Financial Structured Settlements 1600 Malone Street Millville, NJ 08332
--	--

Rated Ages Contact Info

Email—ratedage@prudential.com **Fax**—800-658-5280

Marketing/Client Service Support

Email—ssasales@prudential.com **Website**—prudential.com/structuredsettlements

Post-Issue—Prudential Financial's Periodic Payment Center is responsible for handling all transactions after contract issuance, such as address changes, EFTs, beneficiary changes, death claims, and payment questions on existing 104(a)(1) or (2) qualified structured settlement contracts. Please refer any annuitant/payee questions as noted below.

Contact Information
 Phone: 877-778-8118
 TTY: 877-760-5166
 (for hearing impaired)
ss.operations@prudential.com

Regular Mail
 Prudential Annuity Services
 Structured Settlements
 P.O. Box 70197
 Philadelphia, PA 19176

Overnight Mail
 Prudential Annuity Services
 Structured Settlements
 1600 Malone Street
 Millville, NJ 08332

Income Advantage Illustration Guidelines



Illustrations:	<ul style="list-style-type: none">• Available on PEAQ• Valid for 7 days	Suitability:	<ul style="list-style-type: none">• Questionnaire required at lock-in
Daily Rates:	<ul style="list-style-type: none">• Not available	Premium Requirements:	<ul style="list-style-type: none">• Minimum per case is \$20,000 without assignment fee• No maximum case size
Purchase Date:	<ul style="list-style-type: none">• Maximum of 90 days from illustration	Maximum Issue Age:	<ul style="list-style-type: none">• Payments must begin by age 85 and guaranteed payments cannot exceed 5 years beyond life expectancy
Policy Fee:	<ul style="list-style-type: none">• None	Deferral Period:	<ul style="list-style-type: none">• Minimum of 5 years and maximum of 20 years
Lock-In Fee:	<ul style="list-style-type: none">• None	Index:	<ul style="list-style-type: none">• S&P 500®
Assignment Fee:	<ul style="list-style-type: none">• \$750	Index Term:	<ul style="list-style-type: none">• 1-, 2-, and 5-year
Ownership:	<ul style="list-style-type: none">• The Prudential Assigned Settlement Services Corporation (PASSCorp)• Unassigned cases not available	Cap Rate:	<ul style="list-style-type: none">• Based on chosen Index Term
Commissions:	<ul style="list-style-type: none">• 4% of premium (excluding the assignment fee)	Annuity Options:	<ul style="list-style-type: none">• Period certain only (lump sums and life contingent not available)
Premium Tax:	<ul style="list-style-type: none">• None	Payout Period:	<ul style="list-style-type: none">• Minimum of 2 years and maximum of 25 years• Deferral period plus payout period cannot exceed 30 years
Nonqualified Cases:	<ul style="list-style-type: none">• Not available	Payment Modes:	<ul style="list-style-type: none">• Annual, semi-annual, quarterly, or monthly
Rated Ages:	<ul style="list-style-type: none">• Not available	Payment Start Date:	<ul style="list-style-type: none">• 1 month after end of deferral period
Cost Of Living Adjustment (COLA):	<ul style="list-style-type: none">• Not available		

Assignee

The Prudential Assigned Settlement Services Corporation (PASSCorp) is a wholly owned subsidiary of The Prudential Insurance Company of America (PICA) and has its structured settlement obligations as provided for in Section 130(c) of the Internal Revenue Code (IRC) guaranteed by the PICA. PASSCorp is Prudential's only assignee for qualified cases. The State of Domicile for PASSCorp is New Jersey. An Evidence of Guarantee will be released with the certificate copies.

PASSCorp TIN #: 22-3444614

Licensing and Appointments



Prudential will only write Income Advantage structured settlement business with brokerage firms that are state licensed to sell life and health insurance and are appointed to represent us in the sale of structured settlements. This appointment is supported by a fully executed general agent brokerage agreement.

Prior to offering Income Advantage, individual brokers must also be properly licensed and appointed by Prudential.

All appointed brokers are required to maintain the following licenses:

- Resident state
- New Jersey

Compensation will only be paid to brokers who are properly licensed and appointed by Prudential.

Training Requirements



Before offering Income Advantage to clients, structured settlement brokers will need to complete two separate trainings noted below.

Income Advantage Product Training

Income Advantage product training is available on RegEd. For information on how to access this training see the [RegEd Instructions Flyer](#).

NAIC Annuity and Best Interest Training

A list of training providers and state-specific NAIC course requirements is available through the RegEd website. Please note: if you have already completed a state-required NAIC annuity training course, you will not need to retake the training. To ensure that you receive credit for taking this course, please send a copy of your course completion certificate (or other proof that you completed the course) to ssasales@prudential.com (subject: “NAIC training”) for our review.



How to Illustrate Income Advantage

Income Advantage illustrations are generated through PEAQ Web.

Once you log into PEAQ web and select Income Advantage from the Design New Case dropdown, you will be brought to the Illustration Designer screen.

Below are descriptions for the different input fields when you illustrate Income Advantage.

Prudential

Home | Design New Case | View Results from Pru | Export Cases | Broker Profile | More

New Case - Income Advantage

Illustration Designer

First Name * | Middle Name | Last Name * | Suffix | Date of Birth * | Gender * | Claimant is an Attorney

Rate Effective Date * | Expiration Date | Purchase Date * | Purchase Amount * (Excl. assignment fee) | Index | Deferral Period * | Index Term * | Annuity Type | Payment Duration * | Payment Mode *

Include IRR | Include Tax Equivalent Yield

Date of Birth
Payments must begin on or before claimant's 85th birthday.

Include IRR
Select the slider to include the Internal Rate of Return (IRR) on the illustration.

Include Tax Equivalent Yield
Select the slider and enter a tax rate to include the Taxable Equivalent Yield on the illustration.

Purchase Date
The purchase date must be no more than 60 days from the date of the illustration.

Purchase Amount
The purchase amount excludes the \$750 assignment fee. The assignment fee will be added to this amount and the total cost will be provided on the illustration.

Deferral Period
The deferral period must be between 5 and 20 years. The deferral period plus payment duration may not exceed 30 years.

Index Term
The period of time used to measure the change in the index value. Select a 1-, 2-, or 5-year index term.

Payment Duration
The payment duration must be between 2-25 years. The deferral period plus payment duration may not exceed 30 years.

Submit | Clear Form | View Illustration | Cancel

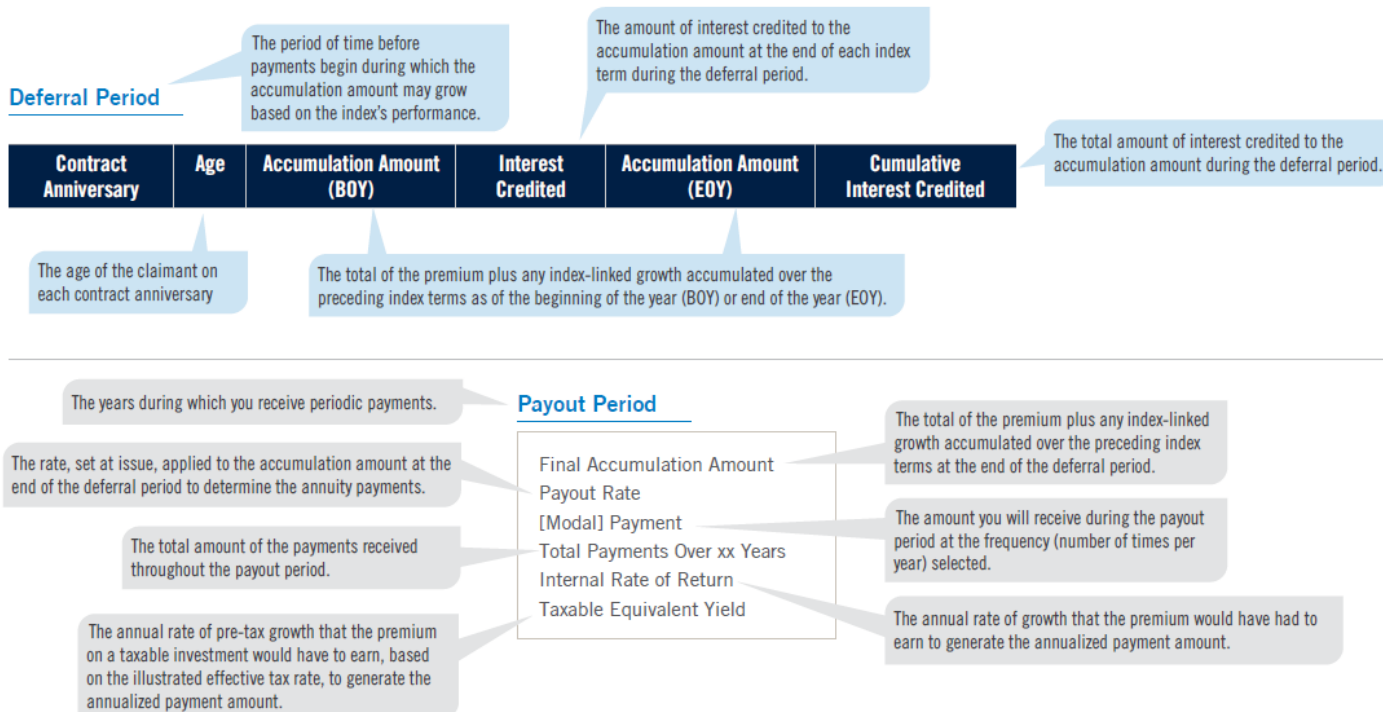
For more detailed illustration instructions, please refer to the [PEAQ User Guide](#).

Illustrations (continued)



How to Read Your Income Advantage Illustration

Here is a guide to help you understand Income Advantage illustrations.



Other Key Terms and Definitions:

Cap rate: The maximum amount of any index-linked growth credited within an index term.

Index term: The period of time used to measure the change in the index value.

First payment date: One month after the contract anniversary in the year payments are scheduled to begin.

Purchase date: Date when the premium must be received by Prudential.

Purchase Commitment (Lock-in)



The purchase commitment (lock-in) is a financial transaction on the part of Prudential. For each locked-in case, Prudential purchases assets to support the future liability. In taking this step, we rely on brokers to fulfill the promise to fund these cases on or before the purchase date.

When illustrating a case to be locked in, the purchase date is the date on which Prudential will receive the premium. Failing to fund a case on time has financial implications. Any delay in funding may result in a change in the payout rate and/or the cap rate. A change in the payout rate will impact the minimum guaranteed payment amount stated in the illustration. Therefore, we ask that you be certain that the purchase date is realistic and cases are funded by the purchase date illustrated. If the premium is not received by the purchase date, a revised illustration will be needed.

Once the illustration is acknowledged and locked-in by Prudential, if the payout rate and or cap rate goes up, the settlement parties will not be responsible for the additional cost. Similarly, should the cost drop, the settlement parties are not entitled to any additional benefit or cost savings.

By submitting Prudential's Purchase Commitment Form, the brokers indicate their understanding and agreement with the terms of that document and their authority to make that commitment. A blank, fillable version of the lock-in form can be found under the "Forms" tab of [Prudential's broker website](#).

Any changes to a locked in illustration must be approved by Prudential. The lock-in may not be cancelled by any of the Settlement Parties. Should a court disapprove this settlement, a written request must be submitted to Prudential for cancellation of the lock-in or refund of the premium (if funding has already taken place).

To lock-in an Income Advantage Illustration, email ssasales@prudential.com with:

- signed Purchase Commitment Form
- valid Illustration
- completed Suitability Questionnaire (highly recommended at time of lock-in)

Important note: Please be sure to include "IA lock-in" in the subject line of the email.



It is the responsibility of the structured settlement broker to ensure the suitability of the policy based on applicable law, Prudential Structured Settlements' policies and procedures, and the claimant's financial and insurance needs.

The structured settlement broker must have reasonable grounds for believing that Income Advantage is suitable for the claimant based on the claimant's individual circumstances. Structured settlement brokers should not submit any transaction to Prudential if the suitability of a sale is in question or if any of the suitability standards are not met.

Suitability Questionnaire

There are two separate Suitability Questionnaires; one for a claimant and one for an attorney fee structure.

The Suitability Questionnaire must be:

- completed and signed by both the (1) structured settlement broker and (2) (a) the claimant (or an appropriate parent, guardian, or legal representative of the claimant) or (b) the attorney for any attorney fee annuity.
- submitted and approved by Prudential prior to premium submission. Premium **will not** be accepted unless the questionnaire has been approved.

Any suitability issues must be resolved prior to premium submission. If Income Advantage is deemed unsuitable for the claimant, the lock-in will be canceled and premium will not be accepted for the case.

Important note: *It is strongly recommended that the Suitability Questionnaire be submitted with the Purchase Commitment Form (Lock-in).*



Premium Submission

Please include the locked-in illustration and Income Advantage Data Transmittal Form (DTF) with the premium check and send by overnight mail to:

Prudential Financial/Structured Settlements
1600 Malone Street
Millville, NJ 08332

Premium Deposit Information—104(a)(1) and (2) Qualified Cases

Action	
Make check payable to:	PASSCorp (Prudential Assigned Settlement Services Corporation)
Tax ID Number:	22-3444614
Wire Transfer Account: (Please contact us 24 hours prior to a wire transfer)	PASSCORP DEPOSITORY: Account—304-230731
Routing Information:	ABA: 021000021 Bank Name: JP Morgan Chase Bank Location: New York, NY

For all wires: To help us apply funds promptly, please have the defendant include the following information with the wire:

- A.** Claimant's name
- B.** Broker name and firm assigned to the case

Note: We require 24 hours advance notice of a pending wire.

Reminder: Premium will not be accepted unless the Suitability Questionnaire has been submitted and approved.

Cancellations

Please [email us](#) the request for a premium refund. All requests must include the reason for the refund.

Refund checks will be made payable to the party who funded the case, and will be routed through the submitting broker's office.

Commissions

Prudential will pay commissions within the terms stated in the general agent brokerage agreement.

Commissions will be paid to a properly licensed and appointed broker upon receipt of all of the following:

- Annuity Illustration
- Approved Suitability Questionnaire
- Full premium, including the assignment fee
- An Income Advantage DTF with the claimant information and the sales information filled out

Prudential will split commissions upon the receipt of a fully executed Commission Sharing Agreement (CSA) provided the co-broker(s) is properly licensed and has completed the required training. The CSA should be submitted by the purchase date in order to ensure timely processing. The CSA must identify the case name and clearly specify the percentage each broker is to receive.

Note: It is not Prudential's responsibility to resolve any disputes between brokers that may arise in a commission split. Prudential does not accept any liability for a broker's failure to submit a CSA.



Electronic Funds Transfer (EFT)

Prudential will make annuity payments via EFT into a U.S. bank account upon request.

If EFT is the preferred payment method, the annuitant must complete the Prudential Electronic Funds form, which can be found on the [broker website](#) under the “Forms” tab and on [Prudential’s Structured Settlement Website](#). A voided check or bank letter must be attached to the completed Prudential Electronic Funds form.

Please note: *If EFT is being requested for payments being made for the benefit of a minor or incompetent adult, the names of the guardian and the minor or incompetent adult must be on the account.*

Required Settlement Language



Include this required language in the Settlement Agreement, Qualified Assignment Agreement, and Court Order (if applicable) for all Income Advantage cases. Fill in bracketed fields with case specific details from the illustration.

Payments

[Payment Frequency (e.g., monthly) payments for length of payout period years certain beginning length of deferral period years and one month from the date the required single premium is received. The Minimum Guaranteed Payment Amount will be \$____], provided that the required premium is received by Purchase Date. If the required premium is received after Purchase Date, the Minimum Guaranteed Payment Amount will be based on the applicable payout rate in effect as of the date the required premium is received.

During the deferral period, the Minimum Guaranteed Payment Amount will increase at the end of an index term, subject to a cap rate, if there is a positive change in the value of the index from the beginning to the end of that index term. If the index return during an index term is negative or unchanged at the end of an index term, there will be no change to the Minimum Guaranteed Payment Amount for that index term. Following the end of the deferral period, (a) based on the index returns and cap rates for each index term, the final value of the periodic annuity payments will be determined in accordance with the Annuity Certificate and (b) such value will be fixed and not subject to any further adjustment, regardless of subsequent index performance.

Choose the appropriate language for (1) Death During the Deferral Period and (2) Death During the Payout Period below for the case:

(1) Death During the Deferral Period

(A) Default Language

Death during the deferral period:

If [Claimant name] dies during the deferral period, any interest will continue to be credited during the deferral period. Payments will then be made, as they become due, to the designated beneficiary(ies).

OR

(B) Commutation Language *(to be used for all cases that include commutation during the deferral period)*

Death during the deferral period:

If [Claimant name] dies during the deferral period, a lump sum will be payable to the designated beneficiary(ies) in accordance with the Annuity Certificate.

AND

(2) Death During the Payout Period

(A) Default Language

Death during the payout period:

If [Claimant name] dies during the payout period and prior to all guaranteed annuity payments having become due, payments shall continue to be made, as they become due, to the designated beneficiary(ies).

OR

(B) Commutation Language *(to be used for all cases that include commutation during the payout period)*

Death during the payout period:

If [Claimant name] dies on or before the date that all of the guaranteed annuity payments have become due, [%PERCENT] of any remaining and unpaid guaranteed payment will be commuted and paid in a lump sum. The commuted value of such payments will be equal to 90% of the cost of a new annuity contract that would provide the commuted payments. We will compute this cost using our annuity rates in effect on or about the date of the commuted payment for new annuity contracts that are issued for the same or similar type of business. The commuted value will be paid to the last validly designated beneficiary(ies).

[Include if commutation < 100%: Any remaining portion of such guaranteed annuity payments will be paid on their specified due date(s), will not be commuted nor paid in a lump sum, and will be paid to the last validly designated beneficiary(ies).]

FOR STRUCTURED SETTLEMENT PROFESSIONAL USE ONLY.



Prudential uses a group annuity contract for all structured settlement obligations assigned to PASSCorp. Annuity certificates are issued for each claimant or attorney (fee structure) under the group annuity contract between PICA and PASSCorp and reflect the structured settlement payment obligations assumed by PASSCorp for the benefit of that claimant.

Requirements for Policy Issuance

A certificate will be issued for each individual receiving payments upon receipt of the following applicable requirements:

- Suitability Questionnaire
- Full premium, including assignment fee
- Completed DTF for each claimant
- Settlement agreement
- Qualified assignment
- Court order for minors and incompetent adults and, if applicable, guardianship papers
- Workers' Compensation Board Approval (or W/C letter confirming obligation), if required
- CMS approval letter, if required
- W-9 (for attorney fee structure)
- Hold Harmless Agreement (for attorney fee structure)



State Disclosure Form

State law requires that a disclosure form must be provided to claimants living in Florida, Massachusetts, and Minnesota during the settlement negotiation process.

The State Disclosure Form section on page two of the DTF must only be filled out for cases involving a resident of Florida, Massachusetts, or Minnesota.

Proof of Age

Proof of age is preferred for all cases that involve a minor. The document should be clear and legible.

Trust Documentation

The trust information Prudential requires for the release of first payment and contract issuance is:

- The full name of the trust
- Whether it is revocable or irrevocable
- The name of the trustee(s)
- The date of the trust inception

Please submit complete trust document if available.

Assignment Agreements *(available on the [broker website](#) under the “Forms” tab)*

Prudential offers four different assignment agreement forms:

1. Qualified Assignment Agreement (QA)
2. Qualified Assignment and Release Agreement (QAR)
3. Qualified Assignment and Release and Pledge Agreement (QARP)
4. Qualified Assignment and Release for Attorneys

Prudential will also accept the National Structured Settlements Trade Association's (NSSTA's) Qualified Assignment Agreements (except for attorney fee cases); these can be found on [NSSTA's website](#). We will not accept the Uniform Qualified Assignment or any other property and casualty assignment agreement document that has not been pre-approved by our office.



Advanced Underwriting

The following claims must be reviewed and approved for qualification under IRC Sec. 104(a)(1) or (2) by the Prudential Home Office prior to a submission of lock-in:

- Sexual assault
- Wrongful imprisonment
- Breach of contract/Legal malpractice
- Qualified Settlement Fund (QSF) created under IRC 468B
- Mass tort

Workers' Compensation Cases

Prudential will write Income Advantage structured settlements on workers' compensation cases. You must submit valid documentation that supports the approval of benefits, such as a copy of the order from the Workers' Compensation Board ("Board"). In addition, if CMS approval was sought, you must submit a copy of the CMS approval letter.

Prudential will accept assignments on workers' compensation claims filed after Aug. 5, 1997, provided the assignment has been approved by the Board. **Note** that if the self-insured/insurer wants a reversionary interest in the annuity contract or if the Board will not approve the assignment, we cannot accept the assignment.

Qualified Settlement Fund (468B) Cases

Prudential approval is required before any quote presentation can be made relating to 468B Qualified Settlement Fund cases.

Single Claimant Qualified Settlement Fund (QSF)

- Prudential does not accept single claimant QSF cases.
- Prudential defines a single claimant QSF as a fund either established for the benefit of a single claimant or for multiple claimants who do not have "competing interests" (e.g., family members). Should you have a case involving multiple family members that you feel have competing interests, we are willing to review them on a case-by-case basis.
- Additionally, Prudential will not accept annuity premiums from a QSF when the QSF has been established over the objections of the defendant or defendant's insurer.

Attorney Fees Paid Out of a QSF

- Prudential will accept attorney's fees that flow through a QSF provided our QSF and Attorney Fee requirements have been met.
- All Attorney Fees that flow from a QSF require Prudential approval prior to lock-in.

Settlement Documentation Required by Prudential on QSF Cases

- Order establishing the QSF.
- Each represented claimant must sign the QSF Release and Qualified Assignment and Release Agreement with Attorney Fee Payment Provisions.
- Settlement Agreement and Release Between Defendant and Plaintiff.
- Settlement Agreement and Release Between QSF (Releasee) and Plaintiffs (Releasers).
- Qualified Assignment and Release (Assignor is the QSF Administrator) signed by the Assignor/QSF Administrator, and the Claimant.
- For Attorney Fees: Qualified Assignment and Release Agreement with Attorney Fee Payment Provisions signed by QSF Administrator, Claimant(s), and Claimant's attorney.



Attorney's Fee Cases

- Attorney fee structures are offered to attorneys who have legal fees resulting from the representation of a client in a qualifying action under IRC Sec. 104(a)(1) or (2).
- Attorney fees can be structured on a standalone basis.
- Income Advantage annuity pricing will be used to price the attorney's portion of the payments. It must be illustrated separately with its own assignment fee.
- Commutation is not allowed.
- The attorney may designate a beneficiary; otherwise, the Estate will be designated as the beneficiary.
- The settlement agreement must describe the attorney's fee as payable in future periodic payments and not as a lump sum upon settlement. The following is the language that Prudential will look for in the settlement agreement:

"Plaintiff agrees that the following periodic payments will be paid to their Attorney, (Attorney's name), in satisfaction of the fee owed to (Attorney) by the plaintiff:

...(Payment dates, amounts, etc.)...

The Plaintiff authorizes and instructs payment to be made to their attorney as provided herein. Such amount shall be paid from periodic payments that otherwise would be payable to the Plaintiff pursuant to this agreement. The Plaintiff acknowledges and agrees that these payment instructions are solely for the Plaintiff's convenience and do not provide the Plaintiff's attorney with any ownership interest in any portion of the annuity or the settlement other than the right to receive the fee payments from the Plaintiff in the future as more specifically set forth herein."

- Prudential's "Qualified Assignment and Release Agreement with Attorney Fee Payment Provisions" document must be used for all attorney fee structures.
- Prudential's "Acknowledgment and Hold Harmless Agreement" must be signed by the plaintiff's attorney and submitted to Prudential with the rest of the settlement paperwork.
- Prudential requires an IRS Form W-9. The SSN or EIN number provided indicates the direction of payment for each case.
Note: If an EIN is provided, Prudential would pay the firm, not the individual attorney.
- We will report the payments made to the payee each year on an IRS Form 1099-NEC.

Foreign Nationals

- Prudential may write guaranteed period certain annuities on individuals who do not have an SSN. However, the annuity will not be written if its issuance would violate the sanctions program of the United States Treasury Department's Office of Foreign Assets Control.



Prudential will write Income Advantage contracts with a commutation provision if the claimant dies during the deferral period and/or payout period. Here are the important things you need to know when writing settlements in which this provision is desired:

- Commutation must be elected at the time of settlement, and language must be included in the settlement and assignment agreements, as well as any related court orders.
- Commutation of remaining benefits must be **mandatory** (i.e., not at the option of the beneficiary).
- There is no additional fee for the commutation provision.

Please note: If the Claimant elects to commute their payments in the event of their death, please include the appropriate commutation language in the settlement documents.

Commutation Language:

If the claimant elects to commute their payments in the event they die during the deferral period, please include this commutation language in the settlement documents:

Death during deferral period:

If [Claimant name] dies during the deferral period, a lump sum will be paid to the designated beneficiary(ies) in accordance with the Annuity Certificate.

If the claimant elects to commute their payments in the event they die during the payout period, please include this commutation language in the settlement documents:

Death during payout period:

If [Claimant name] dies on or before the date that all of the guaranteed payments become due, %PERCENT of any remaining and unpaid guaranteed payments will be commuted and paid in a lump sum. The commuted value of such payments will be equal to 90% of the cost of a new annuity contract that would provide the commuted payments. We will compute this cost using our annuity rates in effect on or about the date of the commuted payment for new annuity contracts that are issued for the same or similar type of business. The commuted value will be paid to the last validly designated beneficiary(ies).

Include if commutation < 100%: Any remaining portion of such guaranteed payments will be paid on their specified due date(s), will not be commuted nor paid in a lump sum, and will be paid to the last validly designated beneficiary(ies).



Prudential's Operations Center is responsible for handling address changes, EFT additions or changes, beneficiary changes, death claims, payment questions, etc.

Phone/Fax

Phone: 877-778-8118

Fax: 877-778-2329

TTY: 877-760-5166
(for hearing impaired)

Regular Mail

Prudential Annuity Services
Structured Settlements
P.O. Box 70197
Philadelphia, PA 19176

Overnight Mail

Prudential Annuity Services
Structured Settlements
2101 Welsh Road
Dresher, PA 19025

Ongoing Account Servicing

- Once a contract has been issued, all questions regarding the contract and payments should be directed to Prudential's office in Pennsylvania via the contact information shown.
- Any requests to change information must be in writing and signed by the annuitant, or if the annuitant is a minor, the designated parent or natural guardian and/or guardian/conservator.
- Once an otherwise competent annuitant reaches the age of majority, **Prudential will only accept requests from the annuitant.**

Stop Payments

- A stop payment will be issued upon request for lost checks. Prudential requires waiting until at least three to five days after the due date of the check before this action is initiated.
- Replacement check activity will be initiated on the day the stop payment is confirmed by the bank. It is then a three business-day process followed by the check being sent within 48 hours.

Name Change

When the annuitant legally changes their name, Prudential will require one of the following legal documents for verification:

- Marriage certificate
- Divorce decree
- Adoption papers
- Legal document (showing name before and after), or driver's license

Beneficiary Change

The annuitant should use the Prudential Beneficiary Change form, which can be found on the [broker website](#) under the "Forms" tab and on the [Prudential's Structured Settlement website](#).

- Minors or incompetents:
 - Beneficiary designations for minors or incompetents must be the Estate unless the beneficiary is approved by the court. No change will be permitted during minority, except by a court order.
- All others:
 - Any requests to change beneficiary designation must be signed by the annuitant and are subject to the approval of Prudential. Designations that are ambiguous or complicated can delay the change.



Address Change

The annuitant should use Prudential's designated Address Change form, which can be found on the [broker website](#) under the "Forms" tab and on [Prudential's Structured Settlement website](#).

In the event that an address change form is not readily available for the annuitant and/or broker, Prudential will accept a written request signed by the annuitant. We will not accept any changes over the phone.

Please allow at least 15 days to process the address change.

Address Change Involving Minors/Incompetent Adults

- If the payments are being made before the minor reaches the age of majority, Prudential will only accept address change requests from the guardian or the appointed legal representative of the minor.

Death Claims

When Prudential is notified of the death of a claimant, all payments will be suspended. Claim forms will be sent to the appropriate person for completion. The payee will be changed upon receipt of a certified copy of the death certificate and confirmation of all required documents. Prudential will pay guaranteed benefits according to the beneficiary designation on record as of the date of the claimant's death.



This website was designed specifically for you. It enables you to readily access forms and link to PEAQ web.

How to Register for the Broker Website:

1. Type in: prudential.com/structuredsettlements
2. Click on “Appointed Broker Log-In”
3. Then click on “Register as a New User”
4. Complete the form and click “I Accept”
5. Once your access is approved by Prudential, you will then receive a username and a temporary password in two separate emails
6. You can then log in using the username and password provided in the emails

Delegating Access:

Please note that you can grant access to another staff member within your office to view your cases. The person you are granting access to must also be registered and have already received a username and password from us.

1. Navigate to “My Profile” by clicking on your name in the top right-hand corner of the screen
2. Click on “Delegate Case Access” on the right-hand side
3. This will bring you to a screen where the staff members within your office will be listed
4. Click on the name and drag the name from “No Access” to “Delegate Access” to grant access and click “save”
5. You can reverse the process to remove access

Navigating Through the Website

Forms Tab

In the Forms tab, brokers can access pertinent forms needed to complete a case and other helpful information, such as Prudential’s Financial Strength flyer.

PEAQ Tab

The PEAQ tab will provide you with a link to [PEAQ Web](#). You can also access links to our PEAQ Web User Guide, Illustration Guidelines, and Income Advantage Broker Manual.

My Profile

Your personal information as well as business contact information can be accessed by clicking on your name at the top right-hand corner of the page. This is the information we currently have on file for you. Please contact us if any of your information is incorrect or has been recently updated.



Prudential is committed to partnering with you to promote growth in the structured settlements space. As part of that commitment, we offer marketing support designed to raise the awareness and understanding of structured settlements and their many advantages.

Our [public site experience](#) provides our structured settlement partners with streamlined access to an array of tools for Income Advantage, including:

- Client brochure
- Introductory video
- Structured settlement white paper

Put these marketing vehicles to work for you.



For more information, please contact:

Prudential Structured Settlements

655 Broad St., Newark, NJ 07102

Phone: 800-521-5774

Email: ssasales@prudential.com

Website: prudential.com/structuredsettlements



Structured settlement products are insurance contracts issued by The Prudential Insurance Company of America (PICA), Newark, NJ. PICA is a Prudential Financial business.

© 2025 Prudential Financial, Inc. and its related entities. Prudential, the Prudential logo, and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.

1073940-00006-00 Ed. 05/2025

SS_FL_RE60_01