

Prudential Structured Settlements

Broker Manual

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■ For the Income Advantage Broker Manual, please [click here](#).

Important Contact Information



Relationship Management		800-521-5774	
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Advanced Underwriting (Document Review, Pre-Sale Case Approvals)			
Joyce Aromando —Director joyce.aromando@prudential.com 973-548-6258 Office	Michael Charles Stephany Rodriguez Theresa Staggers	Ext. 16143 Ext. 04434 Ext. 04792	michael.charles@prudential.com stephany.rodriguez@prudential.com theresa.staggers@prudential.com
Onboarding (Premium Receipt, Commissions, First Payments, Contracts, Rated Ages)			
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General Phone Number		New Business Mail—104(a)(1) or (2) qualified cases only	
Broker Only Number Annuitant Only Number	800-521-5774 877-778-8118	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

Prudential Structured Settlement Quoting Guidelines



Rate Book Rates:	<ul style="list-style-type: none"> Available on quotes \$1,000,000 and lower Valid for 7 days or until the rate expires 	Daily Rates:	<ul style="list-style-type: none"> Offered on cases \$100,000 or greater All cases over \$1,000,000 must be submitted for Prudential approval
Lock-in Fee:	<ul style="list-style-type: none"> None 	Policy Fees:	<ul style="list-style-type: none"> None
Qualified Assignment Fee:	<ul style="list-style-type: none"> \$750 per case 	Non-Qualified Cases:	<ul style="list-style-type: none"> Not available
Minimum Payment Amount:	<ul style="list-style-type: none"> \$100 	Purchase Date:	<ul style="list-style-type: none"> Cannot exceed one year unless approval is given by Prudential
Lump Sums:	<ul style="list-style-type: none"> Unless other benefit modes are included, a minimum of two, reasonably equal, lump sums at least one calendar year apart are required per claimant (Please contact us for approval) Prudential requires approval on any lump sum in excess of \$1,000,000 	Endowment Lump Sums (Life-Contingent Lump Sums):	<ul style="list-style-type: none"> Yes, same restrictions as life-contingent benefits
Payment Duration:	<ul style="list-style-type: none"> Maximum duration is 50 years from funding without Prudential approval. These payments may be combined with a lifetime benefit stream Guaranteed payments cannot exceed 5 years past life expectancy If the claimant has a rated age, the life expectancy must be based on that age 	Life-Contingent Benefits:	<ul style="list-style-type: none"> Proof of Age and a valid Social Security number (SSN) are required. A temporary SSN, work only SSN and ITIN will not be accepted. For Life-Only payments, one of the following should apply: <ul style="list-style-type: none"> Court Approval Workers' Compensation/MSA Signed Disclosure by claimant and defendant Period certain benefits written by another carrier
Payment Modes:	<ul style="list-style-type: none"> Annual, Semi-Annual, Quarterly, or Monthly 	Premium Requirements:	<ul style="list-style-type: none"> Minimum per case is \$20,000 inclusive of fees No maximum case size
Premium Taxes:	<ul style="list-style-type: none"> Based on the resident state of the owner 	Joint & Survivor:	<ul style="list-style-type: none"> Yes, both payees must be a party to the suit
Installment Refunds:	<ul style="list-style-type: none"> Yes, unassigned only 	Cash Refunds:	<ul style="list-style-type: none"> Not available
Payment Start Dates:	<ul style="list-style-type: none"> Should begin no earlier than one month from the purchase date The first payment date on a case must begin within 30 years Payments must begin by age 85 	Paper Checks:	<ul style="list-style-type: none"> Paper checks can be mailed anywhere except for countries on the United States Treasury Department's Office of Foreign Assets Control (OFAC) list
Cost of Living Adjustment (COLA):	<ul style="list-style-type: none"> Maximum is 6% unless approval is given by Prudential 	Commission Paid:	<ul style="list-style-type: none"> 4% of premium (excluding the assignment fee)

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



Prudential will only write 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.

Some states require the firm to have a Responsible Individual (RI) assigned to them in that state. The RI will need to be appointed prior to the firm becoming appointed in that state. These states are AZ, DE, FL, HI, IL, IA, KS, ME, MI, MN, MS, MO, NE, NC, SC, SD, TN, VT, WV, and WI.

Prior to funding an annuity contract, 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
- The state in which the owner is domiciled, if unassigned

Compensation will only be paid to brokers who are properly licensed and appointed 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 quoting 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. Therefore, we ask that you be certain that the purchase date is realistic and cases are funded by the purchase date quoted. If the premium is not received by the purchase date, the lock-in may need to be re-quoted. If an extension is needed, please [contact us](#) before expiration to discuss the circumstances.

Once Prudential makes a purchase commitment, committed rates will NOT be affected by subsequent rate changes. If the cost for the lock-in benefits goes up, the parties to the settlement will not be responsible for the additional cost. Similarly, should the cost drop, the parties to the settlement are not entitled to any additional benefit or cost savings.

By signing 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](#).

All revisions/re-quotes must be run and verified by Prudential. If the insurer/defendant has informed the broker that the annuity will not be purchased, Prudential requires a written request to cancel the commitment.

Review the Prudential Structured Settlement quoting guidelines for more details.



Medical records should be submitted via email to ratedage@prudential.com or faxed to Prudential's secure number, 800-658-5280.

Medical records should be dated within three years of the submission date. Current, comprehensive records will result in the most aggressive rated age.

Rated ages are only provided for conditions that have an impact on life expectancy.

The most helpful documents include recent office visits from treating physicians and discharge summaries from hospitals and rehabilitation centers.

Prudential rated ages are valid for one year. We retain medicals on file for approximately one year.

If you have submitted medical records on a case, we will let you know if records have been submitted by other parties and an updated rated age sheet will be sent to you. Due to security reasons, we cannot provide the broker name or firm name of the party who submits records on the same case.

Please include your contact information in your email or on your cover sheet when submitting medicals. You should expect a response within 24 hours.

Please note: *Rated ages are only provided for cases involving the use of a structured settlement.*

Please [contact us](#) with any rated age questions or concerns.



Premium Submission

Please include the locked-in quote and 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	Assigned Cases	Unassigned Cases
Make Check Payable to:	PASSCorp (Prudential Assigned Settlement Services Corporation)	The Prudential Insurance Company of America
Tax ID Number:	22-3444614	22-1211670
Wire Transfer Account: (Please contact us 24 hours prior to a wire transfer)	PASSCORP DEPOSITORY: Account—304-230731	PRUDENTIAL SS DEPOSITORY: Account—304-230839
Routing Information:	ABA: 021000021 Bank Name: JP Morgan Chase Bank Location: NY, NY	ABA: 021000021 Bank Name: JP Morgan Chase Bank Location: NY, 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.

Cancellations and Partial Refunds

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 respective General Agent Brokerage Agreement.

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

- Annuity quote
- Full premium, including the assignment fee if applicable
- A Data Transmittal form 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). 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.



Release of Benefit Payments

To release the first payment, we require the following:

- The full premium (plus assignment fee, if applicable)
- A fully completed Data Transmittal form
- Proof of age and valid SSN, for life contingent payments (A temporary SSN, work only SSN and ITIN will not be accepted)
- Qualified assignment document and/or court order including a clear direction of payment if the claimant is a minor or incompetent adult
- A copy of the Workers' Compensation Board Approval, if a Workers' Compensation case
- A copy of the CMS Approval, if applicable
- W-9 and Hold Harmless form, if an attorney fee case

Please [contact us](#) if a hold should be placed on the payments.

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 the [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.*



Assigned Cases

Prudential uses a Group Annuity Contract for all structured settlement obligations assigned to PASSCorp, with the exception of attorney's fee cases which are issued on individual contracts. Annuity Certificates are issued for each claimant 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.

Unassigned Cases

Prudential will issue an individual annuity contract based on the domicile of the owner for all unassigned cases.

Requirements for Policy Issuance

A certificate (or individual contract, if unassigned) will be issued for each individual receiving payments upon receipt of the following applicable requirements:

- Full premium, including assignment fee (if assigned)
- Completed Data Transmittal form for each claimant
- Proof of age and valid SSN, if life-contingent benefits (A temporary SSN, work only SSN, and ITIN will not be accepted)
- Settlement agreement
- Qualified assignment (if assigned)
- 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
- NY Definition of Replacement (Regulation 60 Form), if the owner state is New York (for unassigned cases only)
- Annuity Contract Owner's Instructions to Prudential form (if unassigned)



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 Data Transmittal form must only be filled out for cases involving a resident of Florida, Massachusetts, or Minnesota.

Proof of Age

Proof of Age is **required** for all cases that contain life payments and **preferred** for all cases that involve a minor. The document should be clear and legible.

The following documents are acceptable for proof of age:

One of the following:	Or two separate forms of the following:
<ul style="list-style-type: none">• Birth certificate• U.S. passport• Non-U.S. passport (non-expired)• Driver's license• Armed service record• Permanent residence card	<ul style="list-style-type: none">• Naturalization record• School-age record• Marriage record• Life insurance policy

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

Please submit complete Trust document if available



Annuity Contract Owner's Instructions to Prudential

On all unassigned cases, the Annuity Contract Owner's Instructions to Prudential form must be completed and signed by the owner.

These Instructions:

- Include a representation by the defendant that the settlement is based on a personal physical injury or physical sickness and qualifies under IRC Sec. 104(a)(1) or (2).
- This form allows Prudential to make the periodic payments as set forth in the annuity contract and gives Prudential the right to make address and beneficiary changes on behalf of the owner.

Note: We do not require Owner's Instructions for Travelers and United States Government cases.

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 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 § 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 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.

Assigned

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.

Unassigned

Prudential will write structured settlement annuities to fund workers' compensation periodic payments as unassigned. The original insurer or workers' compensation facility will own these cases. This requires the Annuity Contract Owner's Instructions to Prudential to be completed.

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
- 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 stand-alone basis.
- Structured settlement annuity pricing will be used to price the attorney's portion of the payments. It must be quoted separately with its own assignment fee. Prudential will issue a separate individual annuity contract for the attorney's payments.
- Rated ages are available for attorneys.
- Joint and Survivor benefit is allowed if both payees are attorneys that worked on the case.
- 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 will NOT write life-contingent annuities on individuals who do not possess a valid SSN.
 - A Temporary SSN, Work-Only SSN, or ITIN will not be accepted
 - In the event it is determined, prior to policy issuance, that a life-contingent annuity was placed containing a temporary SSN, work-only SSN or ITIN, the case must be re-quoted as a period certain or canceled
- Prudential may write guaranteed payment annuities (i.e., period certain, lump sums) on individuals who do not have a 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.



Note: If you are selling an unassigned case and desire the commutation feature, please contact us to determine if our contract will permit commutation for the state of the owner.

Prudential will write structured settlement contracts with a commutation provision. Here are the important things you need to know when writing assigned (PASSCorp) 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 or contract owner).
- There is no additional fee for the commutation provision.
- Commutation is accepted on unassigned and assigned cases.
 - Remarriage of spouse (unassigned only)
 - Elimination of liability of insurer (unassigned only)
 - Any other situation, including death of the annuitant, where the self-insured/insurer retains a reversionary interest (unassigned only)
- Commutation language will differ for **immediate** annuities versus **deferred** annuities. For assigned cases (NJ jurisdiction) the formula for calculating the present value differs if the first payment is within one year (immediate) versus after one year (deferred).

The language shown below must be used in the documents. When including this language on the Qualified Assignment and Release, you may add it to the Payment Schedule Addendum.

Immediate Annuities

(First Payment is within one year of the contract effective date (purchase payment date))

If (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 determined using a discount rate equal to the effective rate of interest used to establish the contract, plus 1%. 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).

Deferred Annuities

(First Payment is one year or more after the contract effective date (purchase payment date))

If (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).

Post-Issue Processing



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 3 – 5 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.
 - If the case is not assigned, requests to change beneficiary designation must be made in writing from the annuitant or his/her appointed guardian or representative. Some owners require that Prudential refer the request to them for approval.



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 the [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; view the status of submitted documents and commissions; view completed contracts; and run reports to track the progress of your cases and commission payments. You can also access PEAQ Web and view our current rate series.

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 in two separate emails a user name and a temporary password
6. You can then log in using the user name 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 user name and password from us.

1. Navigate to the 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 the link to access [PEAQ Web](#). This tab also includes our Quoting Guidelines and Broker Manual.

Case Status:

In the Case Status tab, the broker of record for a particular case or anyone who was provided delegate access by the broker may search for cases they are currently working on. Simply search for the case by last name or contract number, and then click on the (+) button next to the broker's name. Click on the primary annuitant's name. A separate dialog box will come up. This dialog box will show the Case Details, such as:

- Contract number
- Annuitant's name
- Contract status
- First payment activation information
- Commission details (if paid or unpaid and the date)
- Document details such as what documents are required and if received and reviewed



Contract Retrieval:

If the policy was issued, the contract packet would be posted on the Case Details pop-up. Once you search the annuitant's name and click the link to his or her name, the contract packet will be posted in PDF format under the "Contract Details" section. The contracts will be accessible on the website for 90 days. If you need a copy of the contract after the 90 days are up, simply contact us.

Reports:

In the Reports tab, you can run three different reports:

- **Funded Cases Report**—This report provides a list of cases placed with Prudential with the time period that you select.
- **Commission Status Report**—This report consists of two parts. The first part lists contracts with pending commissions. The second part shows commissions paid during the time period that you select.
- **Missing/Not In Good Order Documents Report**—This report lists those documents that either have not yet been received and are required to issue the contract, or that have been received but are not in good order.

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.

Email Notifications from Prudential's Website:

Periodically, email notifications from Prudential's website will be sent to the broker of record, case manager, and/or anyone who was provided delegate access as noted above for **premium received**, **first payment activations**, and **policy issuance**.

Please note: Case information will not be available 90 days post policy issuance.



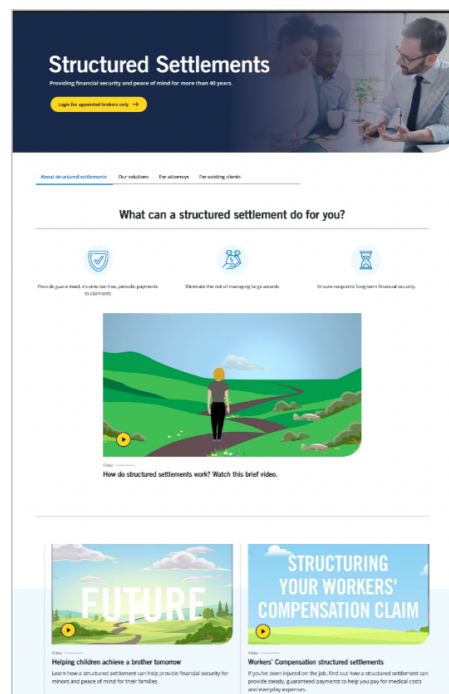
Prudential is committed to partnering with you to promote growth in the structured settlements space. As part of that commitment, we offer marketing support that can help raise the awareness and understanding of structured settlements and their many advantages.

Among the support we offer is the Driving Marketplace Growth program, which provides information, resources, and tools you can share with your clients and industry contacts. Driving Marketplace Growth can be accessed via Prudential's [broker website](#) and includes an array of tools, including:

- Claimant testimonial videos
- Structured Settlements White Paper
- Client brochure available in both English and Spanish
- Claimant research report on Structured Settlements vs. Lump-Sum Payments
- Structuring Your Attorney Fees brochure

These tools reside on microsites, each of which includes an array of collateral material, including sample cover letters that you can use when sharing the tools with claimants, attorneys, insurance carriers, and other industry influencers.

Our public site experience has been designed to provide our Structured Settlements partners with streamlined access to the wealth of tools and resources. As part of this design, the “Broker Log-in” button has been placed on our [public site homepage](#).



For more information, please contact:

Prudential Structured Settlements

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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. PICA is solely responsible for its financial condition and contractual obligations.

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