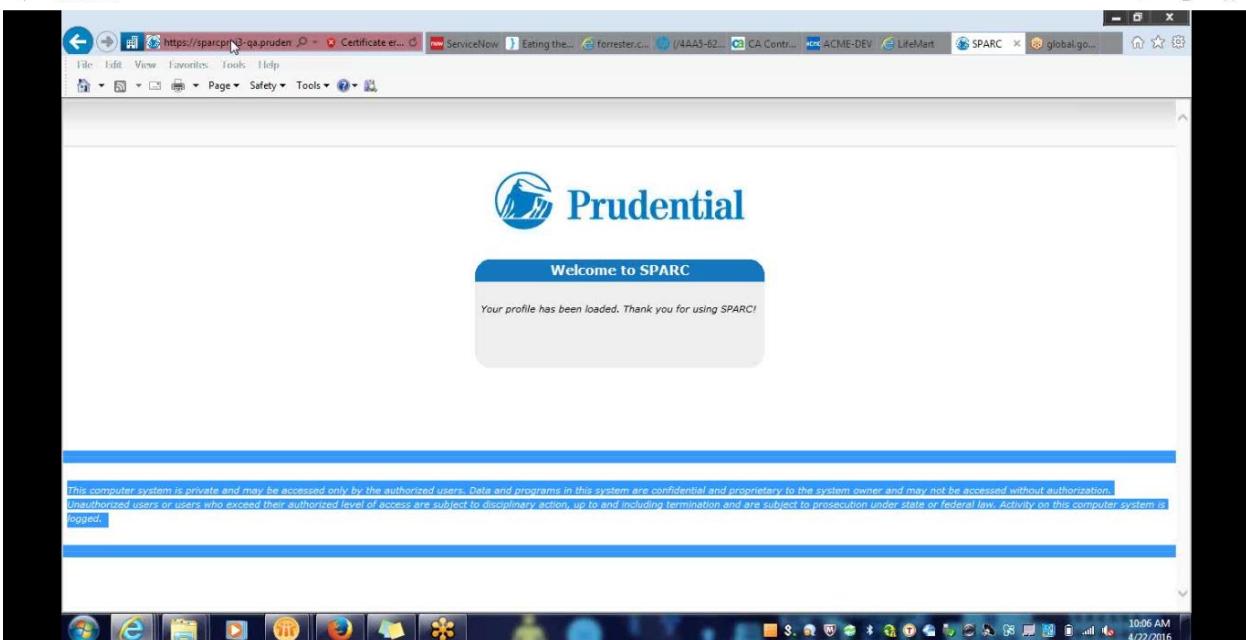
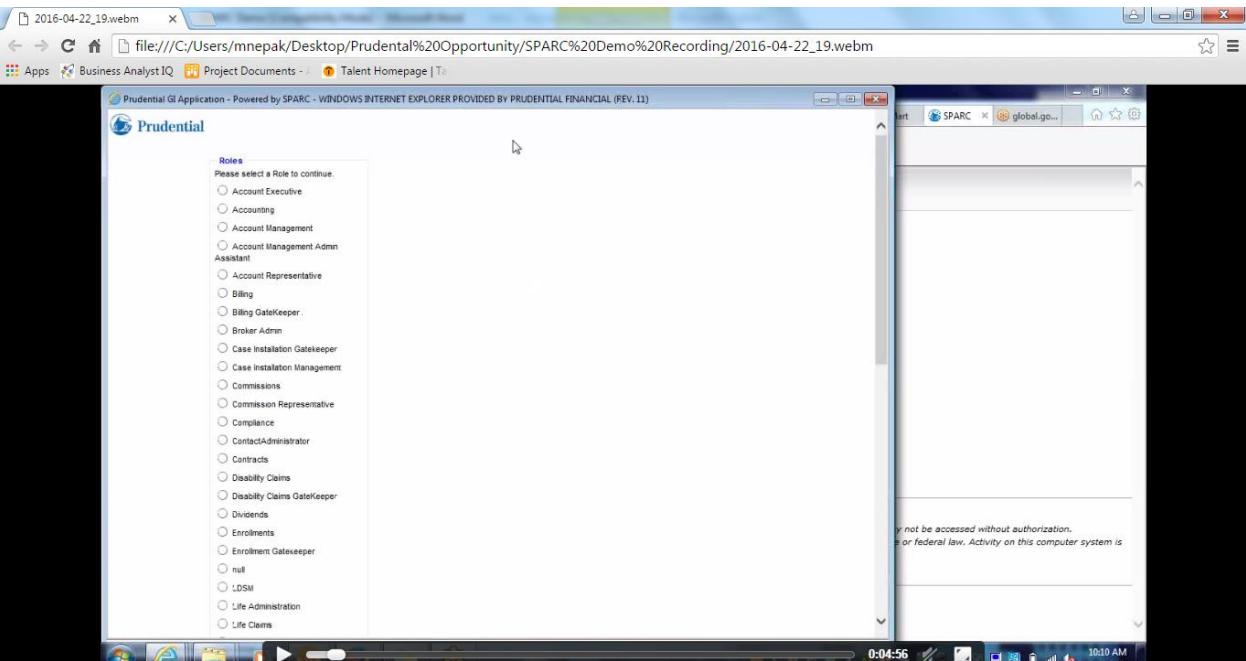
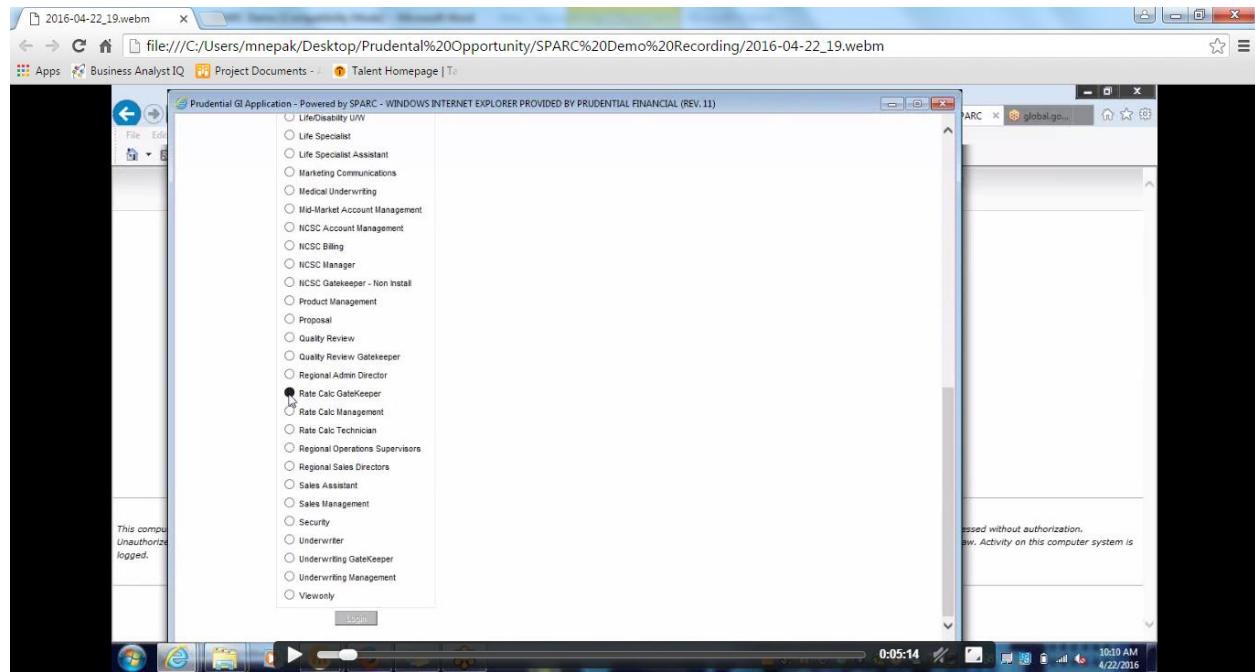


# SPARC Application Demo

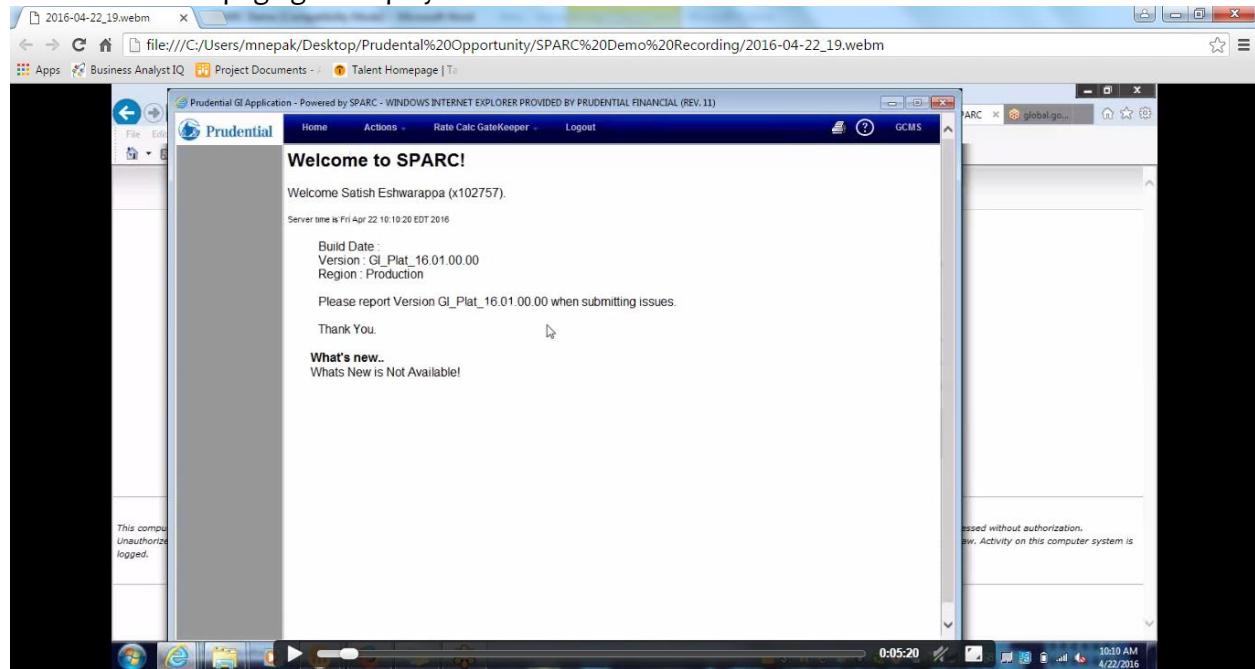
Date: 04/22/2016

Sr#	Description
1	<p><b>SPARC Launch Screen</b></p>  <p>This computer system is private and may be accessed only by the authorized users. Data and programs in this system are confidential and proprietary to the system owner and may not be accessed without authorization. Unauthorized users or users who exceed their authorized level of access are subject to disciplinary action, up to and including termination and are subject to prosecution under state or federal law. Activity on this computer system is logged.</p>
2	<p><b>Select A Role</b></p>  <p>Please select a Role to continue:</p> <ul style="list-style-type: none"> <li><input type="radio"/> Account Executive</li> <li><input type="radio"/> Accounting</li> <li><input type="radio"/> Account Management</li> <li><input type="radio"/> Account Management Admin Assistant</li> <li><input type="radio"/> Account Representative</li> <li><input type="radio"/> Billing</li> <li><input type="radio"/> Billing Gatekeeper</li> <li><input type="radio"/> Broker Admin</li> <li><input type="radio"/> Case Installation Gatekeeper</li> <li><input type="radio"/> Case Installation Management</li> <li><input type="radio"/> Commissions</li> <li><input type="radio"/> Commission Representative</li> <li><input type="radio"/> Compliance</li> <li><input type="radio"/> ContactAdministrator</li> <li><input type="radio"/> Contracts</li> <li><input type="radio"/> Disability Claims</li> <li><input type="radio"/> Disability Claims Gatekeeper</li> <li><input type="radio"/> Dividends</li> <li><input type="radio"/> Enrollments</li> <li><input type="radio"/> Enrollment Gatekeeper</li> <li><input type="radio"/> null</li> <li><input type="radio"/> LDSM</li> <li><input type="radio"/> Life Administration</li> <li><input type="radio"/> Life Claims</li> </ul>

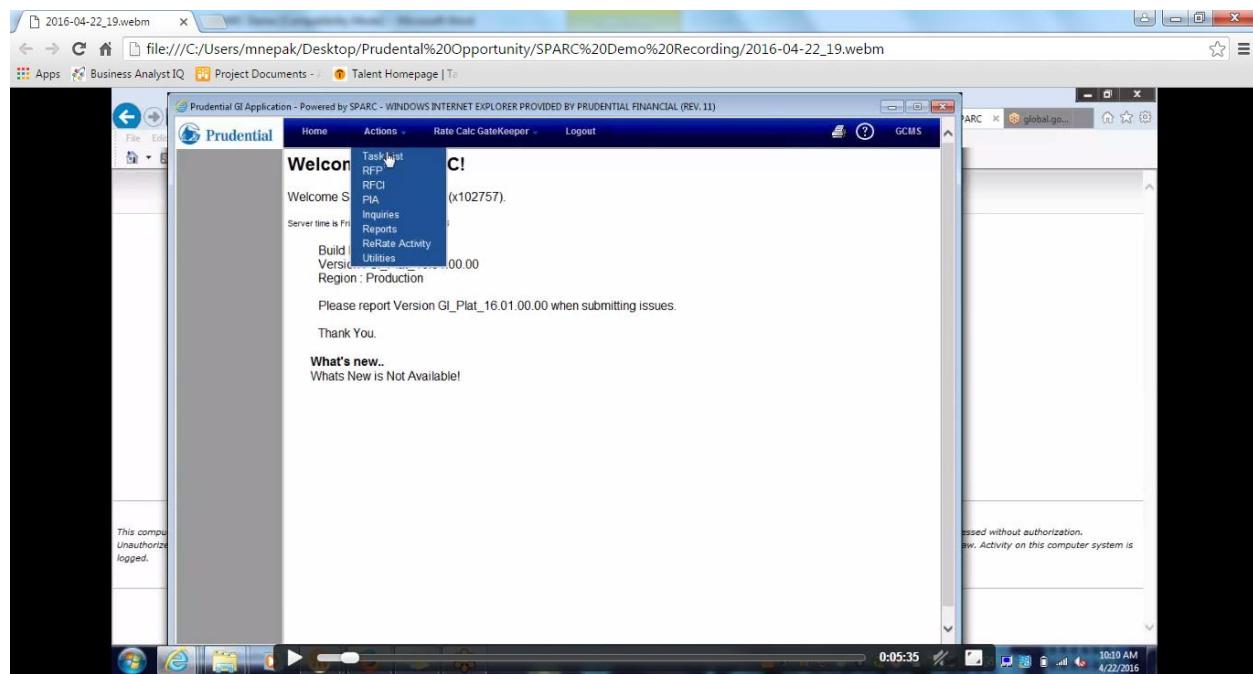
Rate Calc GateKeeper is the role is to be considered in-scope for the PoC.



SPARC Welcome page gets displayed

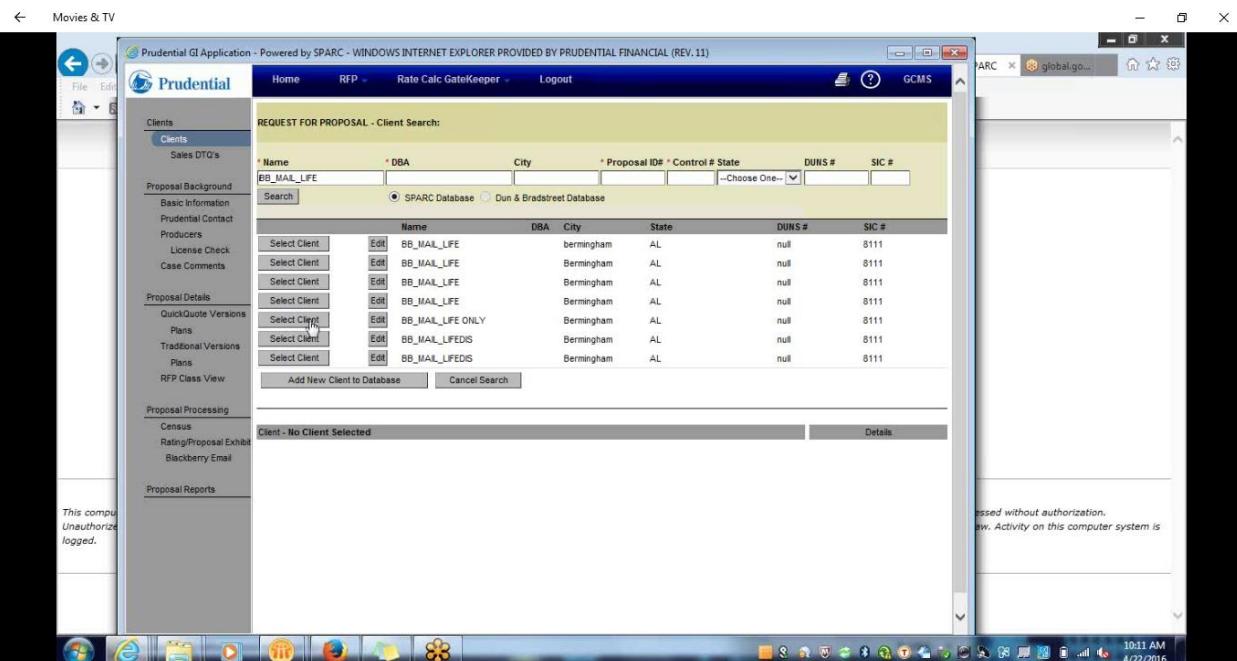


## Select RFP



- 3 Prudential will provide model customer as part of the PoC which will consists of few SIC codes and few states. PoC will demonstrate addition and retrieval of the customer.

## Retrieve Client



## Edit Client

This computer unauthorized logged.

## Create a new Proposal (Small Market, 100-500 Lives)

PoC will demonstrate ability to create a new proposal for the selected client. Creation of a small market proposal to be considered in-scope as part of PoC.

Selecting a client from Client Search screen would bring the below screen.

This computer unauthorized logged.

## 5 Basic Information Screen

Selecting the small market proposal for the client will open Basic Information screen with default values. User should be able to change the default values. Basic information screen will generate proposal id/number which is combination of Julian date and a sequence number.

The screenshot shows the Prudential GI Application interface. The main window title is "Prudential GI Application - Powered by SPARC - WINDOWS INTERNET EXPLORER PROVIDED BY PRUDENTIAL FINANCIAL (REV.11)". The left sidebar has a tree view with nodes like "Clients", "Sales DTO's", "Proposal Background", "Basic Information" (which is selected), "Proposal Details", "Proposal Processing", and "Proposal Reports". The main content area is titled "Basic Information for Proposal 2016113016". It contains fields for "Proposal Description" (New Proposal), "Case Effective Date" (11/30/2016), "Sales Office" (dropdown menu), "Proposal Contract State" (Alabama), "Proposal Status" (OPEN), "Task Owner" (dropdown menu), "Control Number" (dropdown menu), "Market Segment Indicator" (Small), and "Aggregator" (None). Below these are dropdown menus for "Federal Contract Client", "State Contract Client", "Local Contract Client", and "Exchange Quote", each with "Choose One" option. There is also a "Multi National Pooling" checkbox and a "Proposal Comments" text area. At the bottom of the main content area is a "Generate Control Number" button. Below the main content area is a "Deliverable Dates" section with a table:

RFP Items	Received from Client	Date Required	Sent to Client
Proposal to Client		04/22/2016	
Proposal to Broker			

At the bottom right of the application window, there is a message: "Access without authorization. Activity on this computer system is monitored and recorded". The taskbar at the bottom of the screen shows the date and time as 10:17 AM 4/22/2016.

6 The screen will have navigational wizard like functions which will allow user to go the next step, previous step and save to the task list. Next step and save to task list will persist data. Save to task list not required for the PoC.

This computer has been unauthorized and logged.

**Basic Information for Proposal 2016113016**

Proposal Description	New Proposal		
Case Effective Date	01/01/2017		
Sales Office	Atlanta		
Proposal Contract State	Alabama		
Proposal Status	OPEN		
Task Owner	-- N/A --		
Control Number			
Small Business Indicator	Small		
Small Business Aggregator	None		
Federal Contract Client	No		
State Contract Client	No		
Local Contract Client	No		
Exchange Quote	No		
Multi National Pooling	<input type="checkbox"/>		
Proposal Comments			
<b>Deliverable Dates</b>			
Received from Client	Date Required	Sent to Client	
Proposal to Client	04/22/2016	04/22/2016	
Proposal to Broker			
<b>Quality Case Features</b>			
Previous Step		Next Step	Save to Task List

## 7 RFP Contact Point screen

Next step should bring RFP Contact Point screen

This computer has been unauthorized and logged.

**RFP Contact Points**

Name	Office	Phone Number
LDSM	—Choose One—	
LDSM Assistant	—Choose One—	
Life Specialist	—Choose One—	
Life Specialist Assistant	—Choose One—	
Underwriter	—Choose One—	
RateCalc Technician	Eshwarappa, Selish	
Account Manager	—Choose One—	
Mid-Market Account Manager	—Choose One—	
Regional Admin Director	—Choose One—	
Account Executive	—Choose One—	
External Agent		

Internal Contacts: Select the fields above to assign Prudential contacts.

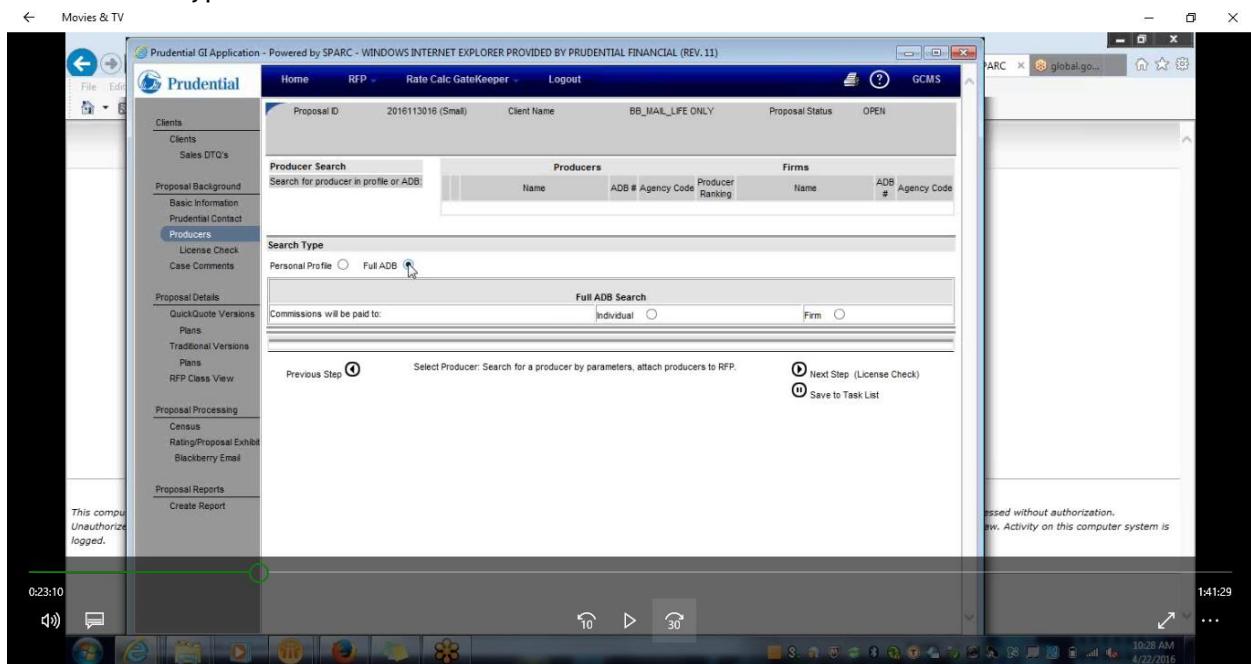
Previous Step Next Step Save to Task List

It is required to implement the must have fields. Required contacts in RFP are :

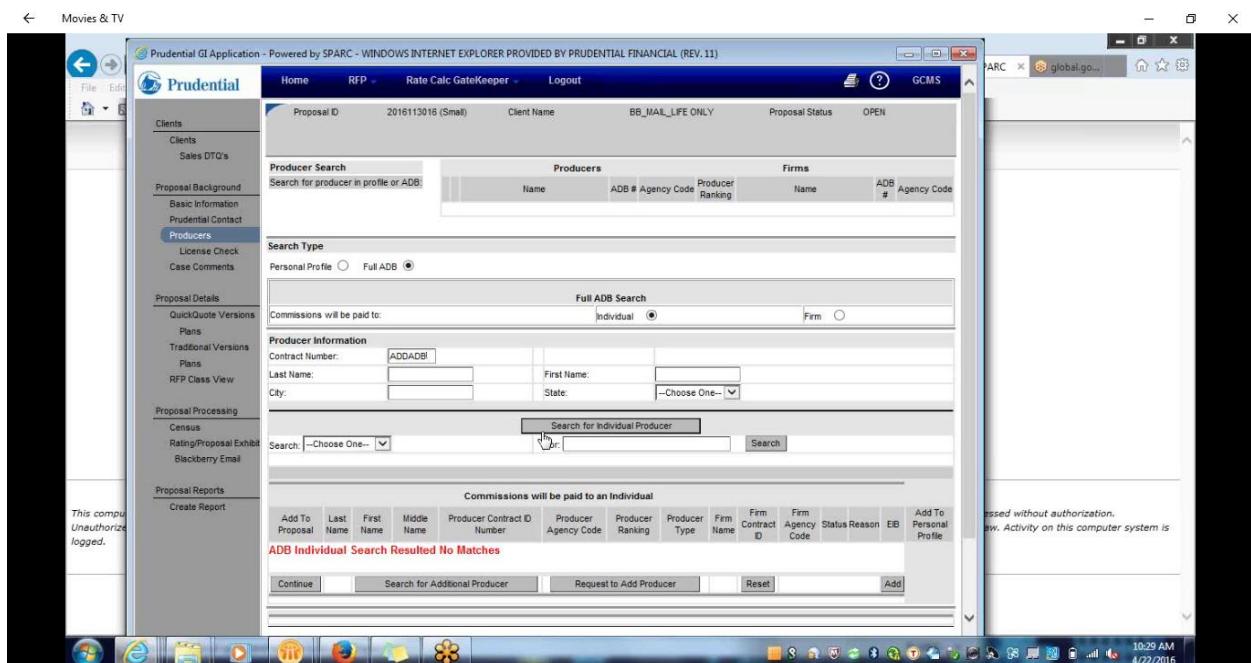
- LDSM
- Underwriter
- Rate Calc Tech
- Account Manager

	Separate admin portal manages all contact and roles. Admin portal not in scope of PoC.
8	<h2>Producer Assignment</h2> <p>Next screen is for producer assignment. If a single producer is associated, then commissions will be paid 100%, if multiple producers, then commission will be split among them. Split calculation among multiple producers not required as part of PoC.</p> <p>For PoC, there will be couple of producers provided to be used. Creation of producers or brokers no required as part of PoC. There are currently two options present; Personal Profile &amp; Full ADB. Expectation is around having to use any one for setting up the screen. Capability to add a new producer to the database is out of scope of PoC.</p>

## Select Search Type as “Full ADB”



Select Commissions will be paid to as “Individual” and perform search using contract number.



## Select Producer

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Producers  
License Check  
Case Comments

Personal Profile  Full ADB

Search Type  
Commissions will be paid to: Individual  Firm

Full ADB Search

Producer Information  
Contract Number: ADDADB  
Last Name:  First Name:   
City:  State:  --Choose One--

Search for Individual Producer  
Search: --Choose One-- For:  Search

Commissions will be paid to an Individual

Add To Proposal	Last Name	First Name	Middle Name	Producer Contract ID	Producer Agency Code	Producer Ranking	Producer Type	Firm Name	Firm Contract ID	Firm Agency Status	Reason	EIB	Add To Personal Profile
<input type="checkbox"/>	ASDAS	ASEDA	ASD	ADDADB	1234	New	Individual	No Firm Affiliation	A	00	No	<input type="checkbox"/>	
<input checked="" type="checkbox"/>	BLOGGS	JOE		ADDADB	CNAX	New	Individual	No Firm Affiliation	A	00	No	<input type="checkbox"/>	
<input type="checkbox"/>	C	C		ADDADB				PSI Financial Advisor	A	00	No	<input type="checkbox"/>	
<input type="checkbox"/>	CHAMBERS	PATRICIA		ADDADB	CMAX	New	Individual	No Firm Affiliation	A	00	No	<input type="checkbox"/>	
<input type="checkbox"/>	CODES2	ACTNEZ		ADDADB	GNAX	Silver	Ordinary Agent	No Firm Affiliation	A	00	No	<input type="checkbox"/>	
<input type="checkbox"/>	CODES4	ACTVE4		ADDADB	CNAX	New	PSI Financial Advisor	No Firm Affiliation	A	00	No	<input type="checkbox"/>	
<input type="checkbox"/>	COSEREANU	ANA MARIA		ADDADB	1020	New	Individual	No Firm Affiliation	A	00	No	<input type="checkbox"/>	
<input type="checkbox"/>	DOC	CA		ADDADB	CADA	New	Individual	No Firm Affiliation	A	00	No	<input type="checkbox"/>	
<input type="checkbox"/>	DOHERTY	ADAM A		ADDADB	CNAX	Gold	District Agent	No Firm Affiliation	A	00	No	<input type="checkbox"/>	
<input type="checkbox"/>	DOHERTY	THERESA		ADDADB	CNAX	Gold	Individual	No Firm Affiliation	A	00	No	<input type="checkbox"/>	

10:30 AM 4/22/2016

Press "Continue" to associate Producer.

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Message from webpage

The following producers have been selected:  
1. BLOGGS JOE ADDADB CNAX

Commissions will be paid to the Individual unless the commission arrangement is Direct or None.

Continue?

OK Cancel

Continue  Search for Additional Producer  Request to Add Producer  Reset  Add

Previous Step  Select Producer: Search for a producer by parameters, attach producers to RFP.  Next Step (License Check)  Save to Task List

10:30 AM 4/22/2016

Producer search showing the selected Producer.

Producers		Firms				
Name	ADB #	Agency Code	Producer Ranking	Name	ADB #	Agency Code
JOE BLOGGS	ADDADB	CNAX	New		N/A	N/A
				Firm not Available for Individual Producer		

Warning: Please re-visit Plan Commission screen and adjust commission split.

- 9 License check screen is not used currently and is out of scope for PoC. We will need to display a placeholder screen as part of PoC.

Choose a producer from the list to see licensing details:

Last Name	First Name	Firm Name	City	State	Contract ID#	Producer License Summary
BLOGGS	JOE		NEW YORK	NY	ADDADB	

Is Producer/Consultant associated with this case, though not receiving commissions via a Prudential System?

Is Producer acting as a General Agent?

Producer License Check Products  
 Life (Basic Life, Optional Life, Dependent Life)    Disability (ADD, STD, LTD, and Cash Sickness)

Producer License Check States  
 License check will be performed for the selected producer in the following states:  
 1. Client Location State: Alabama  
 2. Producer Location State: New York  
 3. Additional Sales Activity State: Select One (Solicitation, Negotiation, Effectuation)  
 4. Additional State (if necessary): Select One

for effective date

Last Name	First Name	City	State	Contract ID#	LDSM License Summary
<b>No LDSM Selected</b>					

10

## QuickQuote screen

Next would bring the QuickQuote screen with Version 1 created with default values. PoC should demonstrate the ability to create multiple versions.

12

## Census

Before proceeding with QuickQuote, census data need to be uploaded. Selecting Census from the left navigation would land to the below screen.

## Details tab

The screenshot shows the Prudential GI Application interface. The main window title is "Prudential GI Application - Powered by SPARC - WINDOWS INTERNET EXPLORER PROVIDED BY PRUDENTIAL FINANCIAL (REV. 11)". The top menu bar includes Home, RFP, Rate Calc Gatekeeper, and Logout. On the left, a sidebar navigation menu lists Clients, Sales DTO's, Proposal Background, Proposal Details, and Proposal Processing. Under Proposal Processing, the Census section is selected. The main content area displays a proposal summary table:

Proposal ID	2016113018 (Small)	Client Name	BB_MAIL_LIFE ONLY	Proposal Status	OPEN
Version Number	1	Version Description	Version 1	Version Status	Pending Rate Calculation

Below the table, a "Census" section is shown with the following details:

ID	Census Name	Census Date	Receipt Date	Notes
1	Census	Thu Jan 28 04:57:42 EST 2016	Thu Jan 28 04:57:42 EST 2016	

Buttons for Edit, New, Copy, Delete, and Export are available. The "Census" tab is selected. The "Classes" tab is also visible. A note at the bottom left says "This computer is unauthorized and logged." The status bar at the bottom right shows the time as 02:51.

## Classes tab

The screenshot shows the same Prudential GI Application interface, but the "Classes" tab is now selected in the "Census" section. The main content area displays a proposal summary table identical to the one in the Details tab. Below it, the "Census" section is shown with the following details:

ID	Census Name	Census Date	Receipt Date	Notes
1	Census	Thu Jan 28 04:57:42 EST 2016	Thu Jan 28 04:57:42 EST 2016	

Below the table, a "Classes" section is shown with the following details:

Class Description	Collective Bargain	Exempt	Full-Time	Management	Medically Underwritten	Salaried	Smoker Retiree	Grandfathered
All Employees	<input checked="" type="checkbox"/>	<input type="checkbox"/>						

Buttons for Save, Add Class, Update Class, Edit Census Member Details, and Generate Standalone Census are available. The status bar at the bottom right shows the time as 02:56.

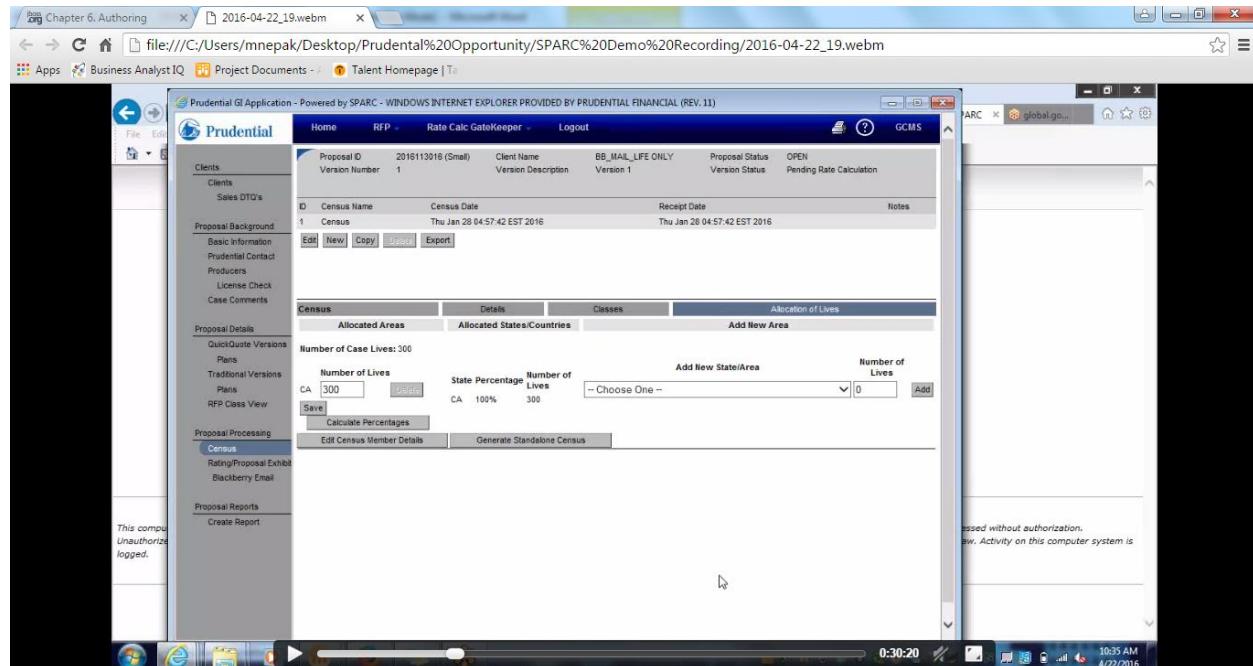
## Edit Census Member Details

The screenshot shows the Prudential GI Application interface. The main menu bar includes Home, RFP, Rate Calc, GateKeeper, and Logout. A sub-menu under 'Census' is open, showing options: Edit Lives, Import Data, and Import Status. The left sidebar contains navigation links such as Clients, Sales DTO's, Proposal Background, Basic Information, Producers, License Check, Case Comments, Proposal Details, QuickQuote Versions, Plans, Traditional Versions, Plans, RFP Class View, Proposal Processing, Census, Rating/Proposal Exhibit, BlackBerry Email, and Proposal Reports, Create Report. A message at the bottom left of the sidebar states: "This computer has been unauthorized and has been logged off." The status bar at the bottom right shows the time as 10:35 AM and the date as 4/22/2016.

## Edit Lives

The screenshot shows the 'Edit Lives' page of the Prudential GI Application. The main menu bar and sidebar are identical to the previous screenshot. The central area displays a table titled 'Viewing Lives 0-10, Total:100' with columns: First Name, Last Name, Age, and Government ID. The table lists 10 rows of data. Below the table, there is a form for editing individual lives, with fields for First Name, Last Name, Government ID, Birth Date, Employee ID, Salary, City, Zip Code, ADD Volume, OGL Volume, DGL Spouse Volume, DGL Child Volume, QADD Volume, Optional STD Participant, Occupation Code, and DEPENDENT-DENTAL-#-OF-CHILD-PARTICIPANTS. The status bar at the bottom right shows the time as 10:35 AM and the date as 4/22/2016.

## Allocation of Lives Tab



Census classes and allocation of lives influence rating. Census data will be provided as part of the PoC. It will contain multiple classes, each census class should map to a plan. The feature of loading census file need not be demonstrated as part of PoC. Census data can be loaded behind the scene. Provided Census data will be all valid data. A second census file will be provided at the end of PoC to confirm the calculations. All possible combinations of classes and allocation of lives need to be taken into consideration while creating proposal.

### 13 QuickQuote screen

Once census is created, you will be able to see it in QuickQuote screen under “Associated Census”. Cloning Entire Version is part of the PoC scope. Cloning of a Product is out of scope.

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Prudential GI Application - Powered by SPARC - WINDOWS INTERNET EXPLORER PROVIDED BY PRUDENTIAL FINANCIAL (REV.11)

Home RFP Rate Calc GateKeeper Logout GCMS

Proposal ID: 2016113016 (Small) Client Name: BB\_MAIL\_LIFE ONLY Proposal Status: OPEN  
 Version Number: 1 Version Description: Version 1 Version Status: Pending Rate Calculation

Version Rated? Creation Date Cloned From Associated Census Description  
 1 Fri, Apr-22-2016 10:32 AM

[Edit](#) [New](#) [Clone Entire Version](#) [Select Products for Cloning](#) [Decline](#) [Suspend Version](#)

**Version - 1**

**Version Details and Applicable Coverages**

Version Number: 1  
 Description: Version 1  
 Associated Census: [Census\\_1](#) [Census\\_1](#)  
 Small Business Standard Case

Basic Life: No LTD: No  
 Contract Document Format: PDF  
 Bill Method: Roster Dental is always Roster billed  
 Bill Delivery Method: Mail

ATP CompPsych Programs  
 ATP Voucher Program: No  
 Version Status: Pending Rate Calculation  
 Comment:

Life Decline/Withdraw Reason Disability Decline/Withdraw Reason Dental Decline/Withdraw Reason  
 --Choose One-- --Choose One-- --Choose One--

RSM Notification Comment:

## Select “Quote Reason”

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Prudential GI Application - Powered by SPARC - WINDOWS INTERNET EXPLORER PROVIDED BY PRUDENTIAL FINANCIAL (REV.11)

Home RFP Rate Calc GateKeeper Logout GCMS

Proposal Details QuickQuote Versions  
 "Jump To" Plans Traditional Versions "Jump To" Plans RFP Class View

Proposal Processing Census Rating/Proposal Exhibit BlackBerry Email

Proposal Reports Create Report

Description: Version 1  
 Associated Census: Census  
 Small Business Standard Case  
 Basic Life: No LTD: No  
 Contract Document Format: PDF  
 Bill Method: Roster Dental is always Roster billed  
 Bill Delivery Method: Mail

ATP CompPsych Programs  
 ATP Voucher Program: No  
 Version Status: Pending Rate Calculation  
 Comment:

Life Decline/Withdraw Reason Disability Decline/Withdraw Reason Dental Decline/Withdraw Reason  
 --Choose One-- --Choose One-- --Choose One--

RSM Notification Comment:

**Quote Reason**

<input type="checkbox"/> Add Product	<input type="checkbox"/> Broker Change
<input type="checkbox"/> Census: New or Change to Existing	<input type="checkbox"/> Class Change
<input type="checkbox"/> Commision Change	<input type="checkbox"/> Error
<input type="checkbox"/> Plan Design Change	<input type="checkbox"/> Plan Design Exception Needed
<input type="checkbox"/> Rate Relife/Rate Change	<input type="checkbox"/> Remove Product
<input type="checkbox"/> STD Experience	<input checked="" type="checkbox"/> Initial Quote
<input type="checkbox"/> Create Sold Version	

**Products**

<input type="checkbox"/> Basic Life	<a href="#">Update</a>	<input type="checkbox"/> Optional Life	<a href="#">Update</a>
<input type="checkbox"/> Dependent Life	<a href="#">Update</a>	<input type="checkbox"/> Basic AD&D	<a href="#">Update</a>
<input type="checkbox"/> Optional AD&D	<a href="#">Update</a>	<input type="checkbox"/> Short Term Disability	<a href="#">Update</a>
<input type="checkbox"/> Long Term Disability	<a href="#">Update</a>	<input type="checkbox"/> Dental	<a href="#">Update</a>

## Associate Product

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Prudential GI Application - Powered by SPARC - WINDOWS INTERNET EXPLORER PROVIDED BY PRUDENTIAL FINANCIAL (REV.11)

Proposal Processing  
Census  
Rating/Proposal Exhibit  
Blackberry Email

Proposal Reports  
Create Report

ATP Voucher Program: 100  
Version Status: Pending Rate Calculation  
Comment:

Life Decline/Withdraw Reason: --Choose One--  
Disability Decline/Withdraw Reason: --Choose One--  
Dental Decline/Withdraw Reason: --Choose One--

RSM Notification Comment:

Quote Reason:  
 Add Product  
 Census: New or Change to Existing  
 Commission Change  
 Plan Design Change  
 Rate RefeRate Change  
 STD Experience  
 Create Sold Version  
 Broker Change  
 Class Change  
 Error  
 Plan Design Exception Needed  
 Remove Product  
 Initial Quote

Products Plan Products Plan  
 Basic Life [Details]  Optional Life [Details]  
 Dependent Life [Details]  Basic AD&D [Details]  
 Optional AD&D [Details]  Short Term Disability [Details]  
 Long Term Disability [Details]  Dental [Details]

Short Term Disability Experience  
Long Term Disability Experience  
Save | Cancel

Commissions  
Performance Guarantees

Previous Step Save to Task List

This computer unauthorized logged.

10:45 AM 4/22/2016

## Assign Commissions

PoC Should be able to demonstrate commissions calculations.

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Products Plan Products Plan  
 Basic Life [Details]  Optional Life [Details]  
 Dependent Life [Details]  Basic AD&D [Details]  
 Optional AD&D [Details]  Short Term Disability [Details]  
 Long Term Disability [Details]  Dental [Details]

Short Term Disability Experience  
Long Term Disability Experience  
Save | Cancel

Commissions  
Life Commission Disability Commission Dental Commission

Select Producer:	JOE BLOGGS	Producer	Commission Split	Arrangement
		JOE BLOGGS	100%	Level Scale
		Total Split	0.0 %	

Arrangement: Level Scale  
Flat Amount:   
Flat Percent:  %

Commissions Paid To: Individual  
Commissions Advanced: Yes  
Advanced commission occurs: First Year  
Advanced commission: 0 %

ASC List:  
 Design of policy holder's benefit administration system. 3.0%  
 Participation in programs of communication and education for control. 2.0%  
 Consultation in connection with rate change or alternate plans of insurance. 2.0%  
 Review of contractual provisions 3.0%  
 Assistance in enrollment meeting (not related to trade association or multiple employer groups) or site visits to managed medical operations. 2.0%  
 Assembly and analysis of claim experience 2.0%  
 Assistance in the development and preparation of plan announcement material, employee benefit booklets or other plan documents. 2.0%  
 Customer Satisfaction Monitors 2.0%  
 Maintain Premium and Statistic Records 3.0%  
 Supervising General Agent 3.0%  
 Collective Bargaining Consultation 2.0%

This computer unauthorized logged.

10:45 AM 4/22/2016

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Prudential GI Application - Powered by SPARC - WINDOWS INTERNET EXPLORER PROVIDED BY PRUDENTIAL FINANCIAL (REV.11)

**Commissions**

Life Commission		Disability Commission		Dental Commission	
Select Producer:	JOE BLOGGS	Producer	Commission Split	Arrangement	
		JOE BLOGGS	100%	%	Level Scale
		<b>Total Split</b> 0.0 %			
Arrangement	Level Scale	Flat Amount			
Commissions Paid To:	Individual	Flat Percent			
Commissions Advanced	<input type="checkbox"/> Yes	Advanced commission occurs	First Year		
		Advanced commission	0	%	

**ASC List**

<input type="checkbox"/> Design of policy holder's benefit administration system.	3.0%
<input type="checkbox"/> Participation in programs of communication and education for control.	2.0%
<input type="checkbox"/> Consultation in connection with rate change or alternate plans of insurance.	2.0%
<input type="checkbox"/> Review of contractual provisions.	3.0%
<input type="checkbox"/> Assistance in enrollment meeting (not related to trade association or multiple employer groups) or site visits to managed medical operations.	2.0%
<input type="checkbox"/> Assembly and analysis of claim experience.	2.0%
<input type="checkbox"/> Assistance in the development and preparation of plan announcement material, employee benefit booklets or other plan documents.	2.0%
<input type="checkbox"/> Customer Satisfaction Monitors	2.0%
<input type="checkbox"/> Maintain Premium and Statistic Records	3.0%
<input type="checkbox"/> Supervising General Agent	3.0%
<input type="checkbox"/> Collective Bargaining Consultation	2.0%

Total ASC % 0 %

**Performance Guarantees**

Save | Cancel | Previous Step | Save to Task List | 10:45 AM 4/22/2016

This computer was accessed without authorization. Activity on this computer system is monitored. Unauthorized access is prohibited.

## Define Performance Guarantees

Performance guarantee values are hard coded or static for PoC. Experience fields are not in scope.

Movies & TV

Prudential GI Application - Powered by SPARC - WINDOWS INTERNET EXPLORER PROVIDED BY PRUDENTIAL FINANCIAL (REV.11)

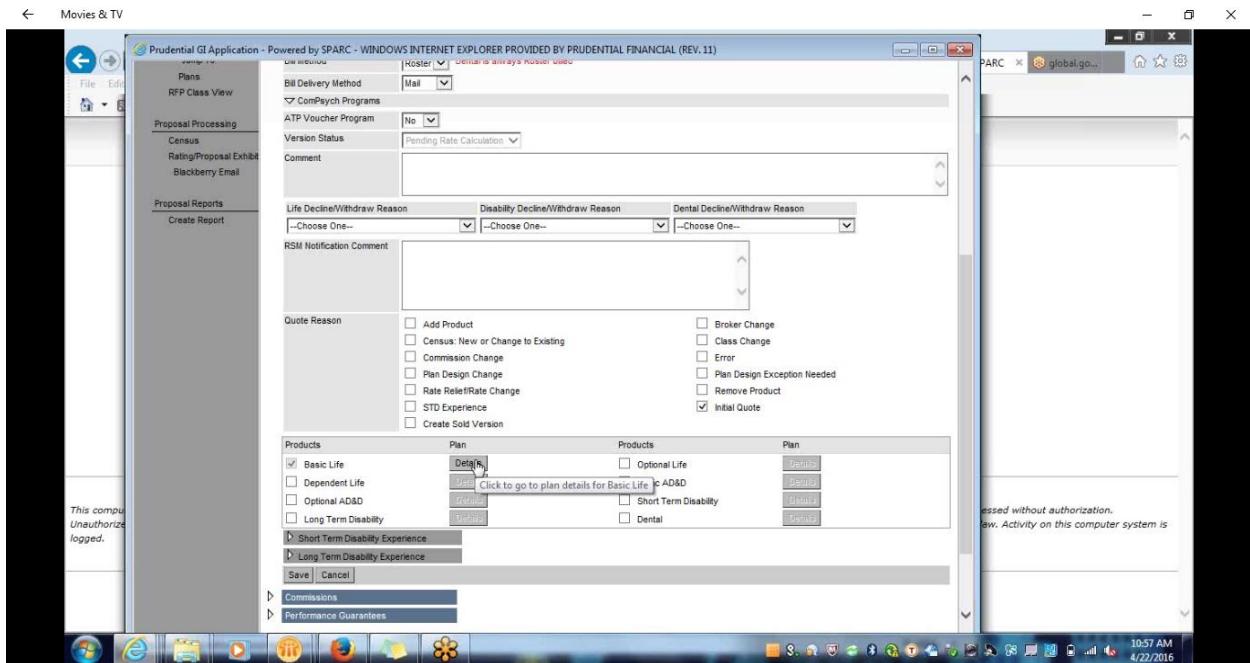
**Performance Guarantees**

<input type="checkbox"/> Optional AD&D	Update	<input type="checkbox"/> Short Term Disability	Update
<input type="checkbox"/> Long Term Disability	Update	<input type="checkbox"/> Dental	Update
<b>Short Term Disability Experience</b>			
<b>Long Term Disability Experience</b>			
<b>Save   Cancel  </b>			
<b>Performance Guarantees</b>			
<b>Life Performance Guarantees</b>			
<input type="checkbox"/> Claim Processing	95 % of all complete life claims paid within 5 working days.	Flat Amount	0
<input type="checkbox"/> Claim Processing	95 % of all complete life claims are processed within [5] business days of the date of receipt.	Penalty	0
<input type="checkbox"/> Transactional Quality	98 % transactional accuracy in a random sample of claims processed.	Flat Amount	0
<input type="checkbox"/> Financial Accuracy	99 % financial accuracy in a random sample of total processed claim dollars released no more than [ ] days after the end of [ ] (month quarter year).	Penalty	0
<input type="checkbox"/> Management Reports	Released no more than [ ] days after the end of [ ] (month quarter year). Timely delivery of renewals.	Flat Amount	0
<input type="checkbox"/> Renewals	Approve/Reject or Request additional information on [ ] % of all applications within [ ] Business days of our receipt.	Penalty	0
<input type="checkbox"/> Medical Underwriting	Approve/Reject or Request additional information on [ ] % of all applications within [ ] Business days of our receipt. First Action: Approve/Reject or Request additional information on [95] % of all applications within [15] calendar days of our receipt.	Flat Amount	0
<input type="checkbox"/> Medical Underwriting	Final Action: Approve or Reject [95] % of all applications which required additional information within [15] calendar days of receipt of all required information. 100% of checks issued under this option are delivered within 24 hours.	Penalty	0
<input type="checkbox"/> Immediate Payment Option	Draft documents out within [ ] days of the effective date of the case and finalized documents within [ ] days.	Flat Amount	0
<input type="checkbox"/> Contracts	The following performance guarantees are available upon request to the impacted area.	Penalty	0
<input type="checkbox"/> Call Center	[80] % of all calls answered within [20] seconds Abandonment rate less than [5] %.	Flat Amount	0

This computer was accessed without authorization. Activity on this computer system is monitored. Unauthorized access is prohibited.

10:54 AM 4/22/2016

## Plan Details for Basic Life



Plan Detail Screen

For small market, the plan screen will have default values which are canned or pre-configured. It can be edited. For a contract state and effective date, the default values are rule based. There are multiple validations occurs here. The screen is created using a rule engine which defines all the rules, product config and it matches with all fields. All plan benefit features has a forward rule or backward rule. It is a dynamic screen. The configuration model will be provided by Prudential. The model will constitutes of all the data attributes and rules around it. It's a XML based model.

Values on the screen have various validation such as:

Max

Min

Range

Define your default

Also define dependent upon

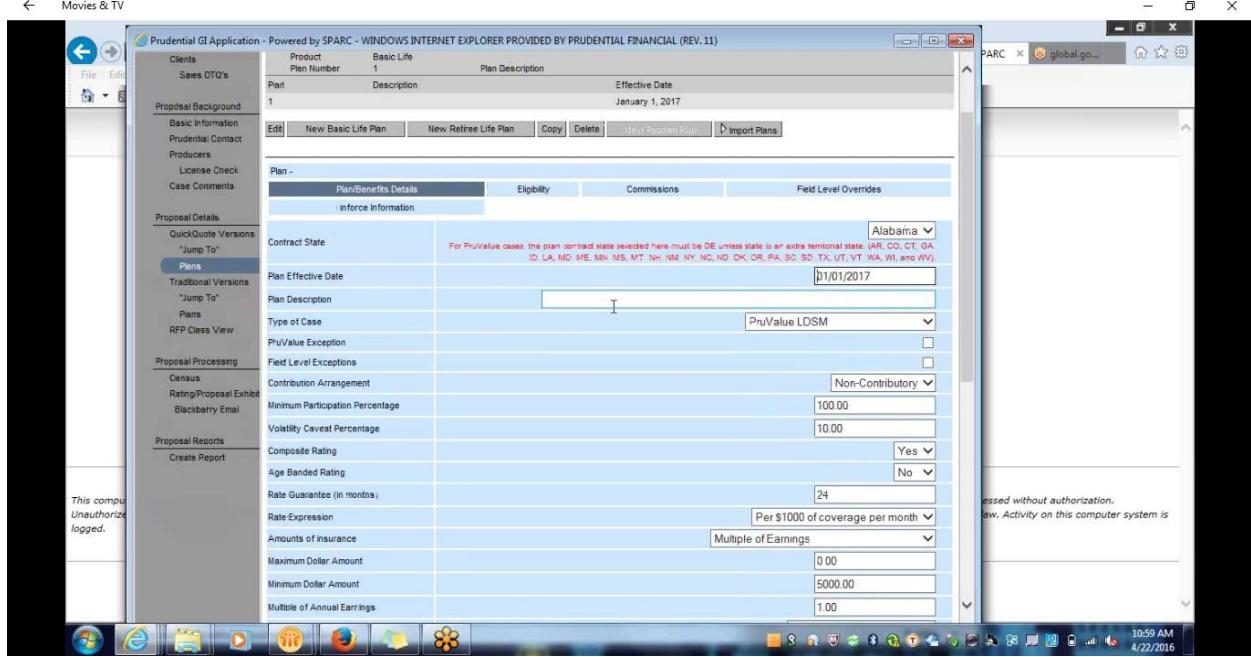
Also can define when it is effective from

Versata Components:

Plan Configuration: tying product features to product

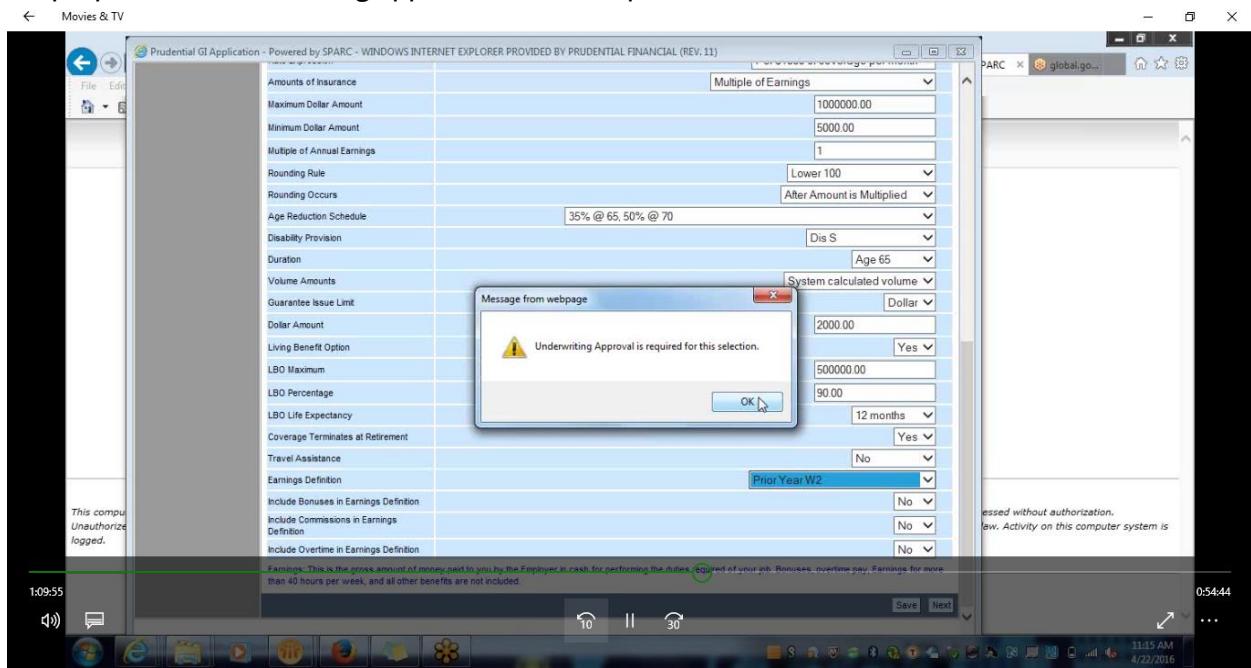
Rating engine

Deduction Calculation



## Exception for Underwriting Approval

Validation/checks requiring underwriting approval need to be in place, but the associated workflow to route the proposal for underwriting approval is not in scope.



## Selecting Field Level Exception

The screenshot shows the Prudential GI Application interface. A modal dialog box titled "Message from webpage" is displayed, containing the message: "Warning! Clicking yes will make this plan a Field Level Exception plan, and it will not be able to be changed back. Continue?" with "OK" and "Cancel" buttons. The main application window shows a proposal details page for a plan named "Test BL". The "Field Level Overrides" tab is selected. A dropdown menu for "Contract State" is open, showing "Alabama" as the selected state. Other states listed include AR, CO, CT, GA, ID, LA, MD, ME, MN, MS, MT, NH, NM, NY, NC, ND, OK, OR, PA, SC, SD, TX, UT, VT, WA, WI, and WV. The "Plan Effective Date" field contains "1/2017". The "Type of Case" dropdown is set to "PruValue LDSM". Other fields visible include "Contribution Arrangement" (Non-Contributory), "Minimum Participation Percentage" (100.00), "Volatility Caveat Percentage" (10.00), "Rate Guarantee (in months)" (24), "Rate Expression" (Per \$1000 of coverage per month), "Amounts of Insurance" (Multiple of Earnings), "Maximum Dollar Amount" (1000000.00), and "Minimum Dollar Amount" (5000.00). The status bar at the bottom right shows "11:37 AM 4/22/2016".

## Defining Field Level Overrides

The screenshot shows the Prudential GI Application interface. The "Field Level Overrides" tab is selected in the "Plan - Test BL" section. The "Contract State" dropdown is set to "Alabama". A note below it states: "For PruValue cases, the plan contract state selected here must be DE unless state is an extra territorial state: (AR, CO, CT, GA, ID, LA, MD, ME, MN, MS, MT, NH, NM, NY, NC, ND, OK, OR, PA, SC, SD, TX, UT, VT, WA, WI, and WV)." The "Plan Effective Date" is set to "01/01/2017". The "Type of Case" is "PruValue LDSM". Other settings include "Contribution Arrangement" (Non-Contributory), "Minimum Participation Percentage" (100.00), "Volatility Caveat Percentage" (10.00), "Rate Guarantee (in months)" (24), "Rate Expression" (Per \$1000 of coverage per month), and "Amounts of Insurance" (Multiple of Earnings). The status bar at the bottom right shows "11:37 AM 4/22/2016".

## Field Level Overrides Screen

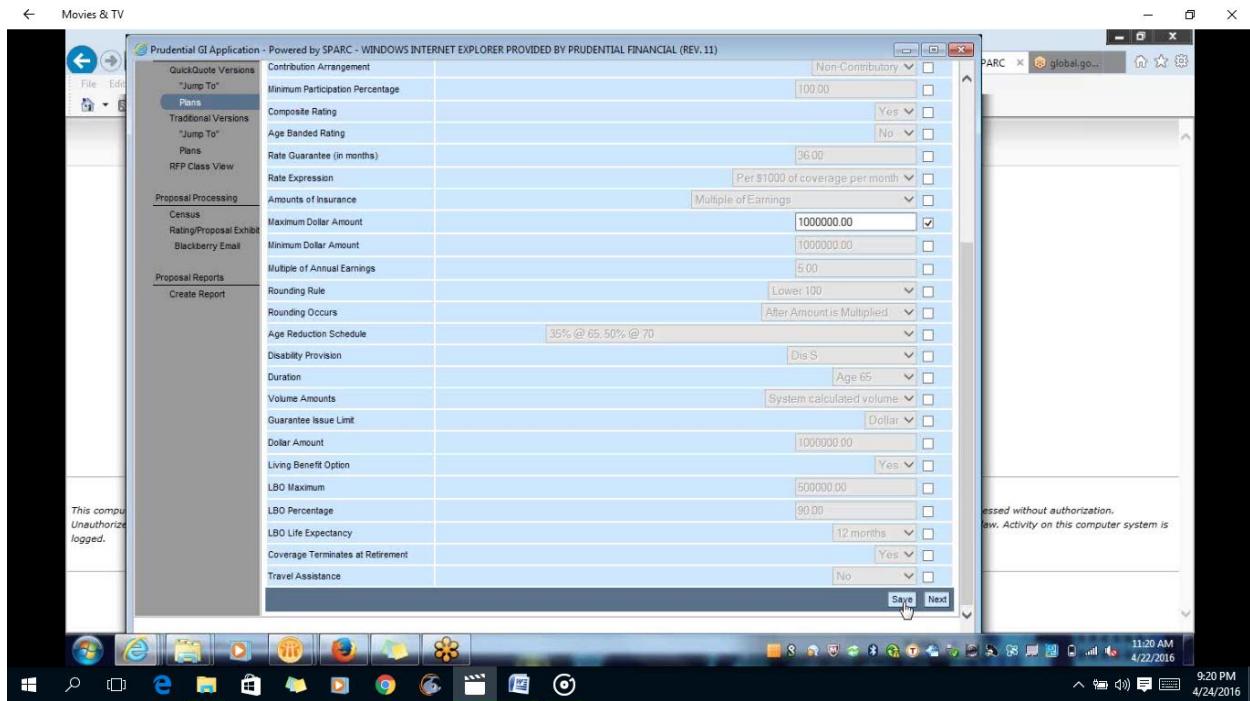
Field level overrides are stored in a table which gets plugged into the model. The model will have definition of which all fields can have exceptions. For all such fields, value will reside outside the model.

This screenshot shows the Prudential GI Application interface. The main window title is "Prudential GI Application - Powered by SPARC - WINDOWS INTERNET EXPLORER PROVIDED BY PRUDENTIAL FINANCIAL (REV. 11)". The left sidebar contains navigation links like Home, RFP, Rate Calc, GateKeeper, Logout, Clients, Sales DTO's, Proposal Background, Basic Information, Prudential Contact, Producers, License Check, Case Comments, Proposal Details, QuickQuote Versions, "Jump To", Plans, Traditional Versions, "Jump To", Plans, RFP Class View, Proposal Processing, Census, Rating/Proposal Exhibit, BlackBerry Email, and Proposal Reports. A tooltip on the left sidebar says "This computer unauthorized logged.". The main content area displays a proposal for "Test BL" with fields for Plan ID (2016113016 (Small)), Client Name (BB\_MAIL\_LIFE ONLY), Version Number (1), Version Description (Version 1), Product (Basic Life), Plan Number (1), Plan Description (Test BL), Effective Date (January 1, 2017), and Proposal Status (OPEN). Below this, there are tabs for Plan/Benefits Details, Eligibility, Commissions, and Field Level Overrides. Under Field Level Overrides, there are several dropdowns and input fields: Contribution Arrangement (Non-Contributory), Minimum Participation Percentage (100.00), Composite Rating (Yes), Age Banded Rating (No), Rate Guarantee (in months) (36.00), Rate Expression (Per \$1000 of coverage per month), Amounts of Insurance (Multiple of Earnings), Maximum Dollar Amount (1000000.00), Minimum Dollar Amount (1000000.00), Multiple of Annual Earnings (5.00), Rounding Rule (Lower 100), Rounding Occur (After Amount is Multiplied), Age Reduction Schedule (35% @ 65, 50% @ 70), Disability Provision (Dis S), and Duration (Age 65). A status bar at the bottom right shows "11:17 AM 4/22/2016".

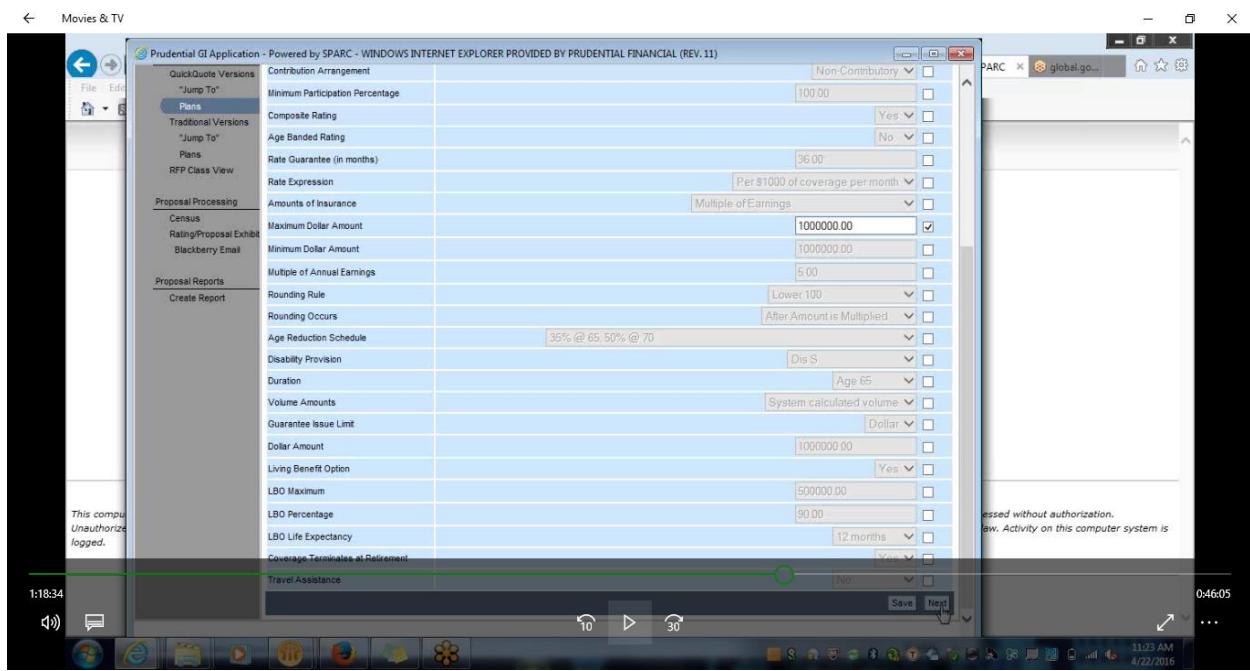
## Defining Field Level Override for “Minimum Dollar Amount”

This screenshot shows the Prudential GI Application interface, similar to the previous one but with a different timestamp. The main window title is "Prudential GI Application - Powered by SPARC - WINDOWS INTERNET EXPLORER PROVIDED BY PRUDENTIAL FINANCIAL (REV. 11)". The left sidebar contains navigation links like Home, RFP, Rate Calc, GateKeeper, Logout, Clients, Sales DTO's, Proposal Background, Basic Information, Prudential Contact, Producers, License Check, Case Comments, Proposal Details, QuickQuote Versions, "Jump To", Plans, Traditional Versions, "Jump To", Plans, RFP Class View, Proposal Processing, Census, Rating/Proposal Exhibit, BlackBerry Email, and Proposal Reports. A tooltip on the left sidebar says "This computer unauthorized logged.". The main content area displays a proposal for "Test BL" with fields for Plan ID (2016113016 (Small)), Client Name (BB\_MAIL\_LIFE ONLY), Version Number (1), Version Description (Version 1), Product (Basic Life), Plan Number (1), Plan Description (Test BL), Effective Date (January 1, 2017), and Proposal Status (OPEN). Below this, there are tabs for Plan/Benefits Details, Eligibility, Commissions, and Field Level Overrides. Under Field Level Overrides, there are several dropdowns and input fields: Contribution Arrangement (Non-Contributory), Minimum Participation Percentage (100.00), Composite Rating (Yes), Age Banded Rating (No), Rate Guarantee (in months) (36.00), Rate Expression (Per \$1000 of coverage per month), Amounts of Insurance (Multiple of Earnings), Maximum Dollar Amount (1000000.00), Minimum Dollar Amount (1000000.00), Multiple of Annual Earnings (5.00), Rounding Rule (Lower 100), Rounding Occur (After Amount is Multiplied), Age Reduction Schedule (35% @ 65, 50% @ 70), Disability Provision (Dis S), and Duration (Age 65). A status bar at the bottom right shows "11:18 AM 4/22/2016".

## Save Field Level Override



Next.



## Plan Screen

This screenshot shows the Prudential GI Application interface. The main window displays a proposal summary: Proposal ID 2016113016 (Small), Client Name BB\_MAIL\_LIFE ONLY, Version Number 1, Product Basic Life, Plan Number 1, Plan Description Test BL, Effective Date January 1, 2017. The status is OPEN and the version status is Pending Rate Calculation. Below this, a table lists a single plan entry: Plan 1, Description Test BL, Effective Date January 1, 2017. The interface includes tabs for Home, RFP, Rate Calc, Gatekeeper, and Logout, along with buttons for Edit, New Basic Life Plan, New Retiree Life Plan, Copy, Delete, Import Plans, and Import Rates. A sidebar on the left provides navigation links for Clients, Sales DTO's, Proposal Background, Basic Information, Prudential Contact, Producers, License Check, Case Comments, Proposal Details, QuickQuote Versions, "Jump To", Plans, Traditional Versions, "Jump To", Plans, RFP Class View, Proposal Processing, Census, Rating/Proposal Exhibit, BlackBerry Email, and Proposal Reports. A message at the bottom left states: "This computer is unauthorized and has been logged off." The system status bar at the bottom shows the date and time: 11:23 AM 4/20/2016.

## Plan Benefits Details screen

This screenshot shows the Prudential GI Application interface on the Plan Benefits Details screen. It displays the same proposal summary as the previous screen. The main content area is titled "Plan - Test BL" and contains several tabs: Plan/Benefits Details, Eligibility, Commissions, and Field Level Overrides. Under "Plan/Benefits Details", there are fields for Contract State (Alabama), Plan Effective Date (01/01/2017), Plan Description (Test BL), Type of Case (PruValue LDSM), and PruValue Exception (checkbox checked). Other fields include Field Level Exceptions (dropdown), Contribution Arrangement (Non-Contributory), Minimum Participation Percentage (100.00), Volatility Caveat Percentage (10.00), Composite Rating (Yes), Age Banded Rating (No), and Kalia Guarantee (in months) (24). The interface includes tabs for Home, RFP, Rate Calc, Gatekeeper, and Logout, along with buttons for Edit, New Basic Life Plan, New Retiree Life Plan, Copy, Delete, Import Plans, and Import Rates. A sidebar on the left provides navigation links for Clients, Sales DTO's, Proposal Background, Basic Information, Prudential Contact, Producers, License Check, Case Comments, Proposal Details, QuickQuote Versions, "Jump To", Plans, Traditional Versions, "Jump To", Plans, RFP Class View, Proposal Processing, Census, Rating/Proposal Exhibit, BlackBerry Email, and Proposal Reports. A message at the bottom left states: "This computer is unauthorized and has been logged off." The system status bar at the bottom shows the date and time: 11:24 AM 4/20/2016.

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Proposal Details  
QuickQuote Versions  
"Jump To"  
**Plans**  
Traditional Versions  
"Jump To"  
Plans  
RFP Class View

Proposal Processing  
Census  
Rating/Proposal Exhibit  
Blackberry Email

Proposal Reports  
Create Report

Contract State: Alabama  
Plan Effective Date: 01/01/2017  
Plan Description: Test BL  
Type of Case: PruValue LDSM  
PruValue Exception:   
Field Level Exceptions: Non-Contributory  
Contribution Arrangement: Minimum Participation Percentage: 100.00  
Volatility Caveat Percentage: 10.00  
Composite Rating: Yes  
Age Banded Rating: No  
Rate Guarantee (in months): 24  
Rate Expression: Per \$1000 of coverage per month  
Amounts of Insurance: Multiple of Earnings  
Maximum Dollar Amount: 1000000.00  
Minimum Dollar Amount: 5000.00  
Multiple of Annual Earnings: 5.00  
Rounding Rule: Lower 100  
Rounding Occurs: After Amount is Multiplied  
Age Reduction Schedule: 35% @ 65, 50% @ 70  
Disability Provision: Dis S  
Duration: Age 65  
Volume Amounts: System calculated volume  
Guarantee Issue Limit: Dollar

This computer has been unauthorized and logged.

1:19:18 045:21 11:24 AM 4/20/2016

## Eligibility Screen

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Home RFP Rate Calc GateKeeper Logout GCMS

Clients  
Clients  
Sales DFO's

Proposal Background  
Basic Information  
Prudential Contact  
Producers  
License Check  
Case Comments

Proposal Details  
QuickQuote Versions  
"Jump To"  
**Plans**  
Traditional Versions  
"Jump To"  
Plans  
RFP Class View

Proposal Processing  
Census  
Rating/Proposal Exhibit  
Blackberry Email

Proposal Reports  
Create Report

Proposal ID: 2016113016 (Small)  
Version Number: 1  
Product: Basic Life  
Plan Number: 1  
Client Name: BB\_MAIL\_LIFE ONLY  
Version Description: Version 1  
Plan Description: Test BL  
Proposal Status: OPEN  
Version Status: Pending Rate Calculation

Plan: Test BL  
Description: Test BL  
Effective Date: January 1, 2017

Edit New Basic Life Plan New Retiree Life Plan Copy Delete Import Plans

Plan - Test BL  
Plan/Benefits Details Eligibility Commissions Field Level Overrides  
Info Force Information  
Eligible Classes: All Employees  
Estimated Lives: 300  
Select All  
Minimum Hours Required: 30.0  
Save Next

This computer has been unauthorized and logged.

12:03:7 044:02 11:25 AM 4/20/2016

## Commissions Screen

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Plan - Test BL		
Plan/Benefits Details		Eligibility
Commissions		Field Level Overrides
Inforce Information		
Producer Commission (Structure/Splits)		
Select Producer:	JOE BLOGGS	Producer JOE BLOGGS 100 % Level Scale
Total Split	100.0 %	
Arrangement	Level Scale	Flat Amount Flat Percent
Commissions Paid To:	Individual	
Commissions Advanced	Yes	Advanced commission occurs First Year Advanced commission 0 %
ASC List		
<input type="checkbox"/>	Design of policy holder's benefit administration system.	3.0%
<input type="checkbox"/>	Participation in programs of communication and education for control.	2.0%
<input type="checkbox"/>	Consultation in connection with rate change or alternative plans of insurance.	2.0%
<input type="checkbox"/>	Review of plan documents.	3.0%
<input type="checkbox"/>	Assistance in enrollment meeting (not related to trade association or multiple employer group) or site visits to managed medical operations.	2.0%
<input type="checkbox"/>	Assembly and analysis of claim experience.	2.0%
<input type="checkbox"/>	Assistance in the development and preparation of plan announcement material, employee benefit booklets or other plan documents.	2.0%
<input type="checkbox"/>	Customer Satisfaction Monitors	2.0%
<input type="checkbox"/>	Maintain Premium and Statistic Records	3.0%
<input type="checkbox"/>	Supervising General Agent	3.0%

11:26 AM  
4/22/2016

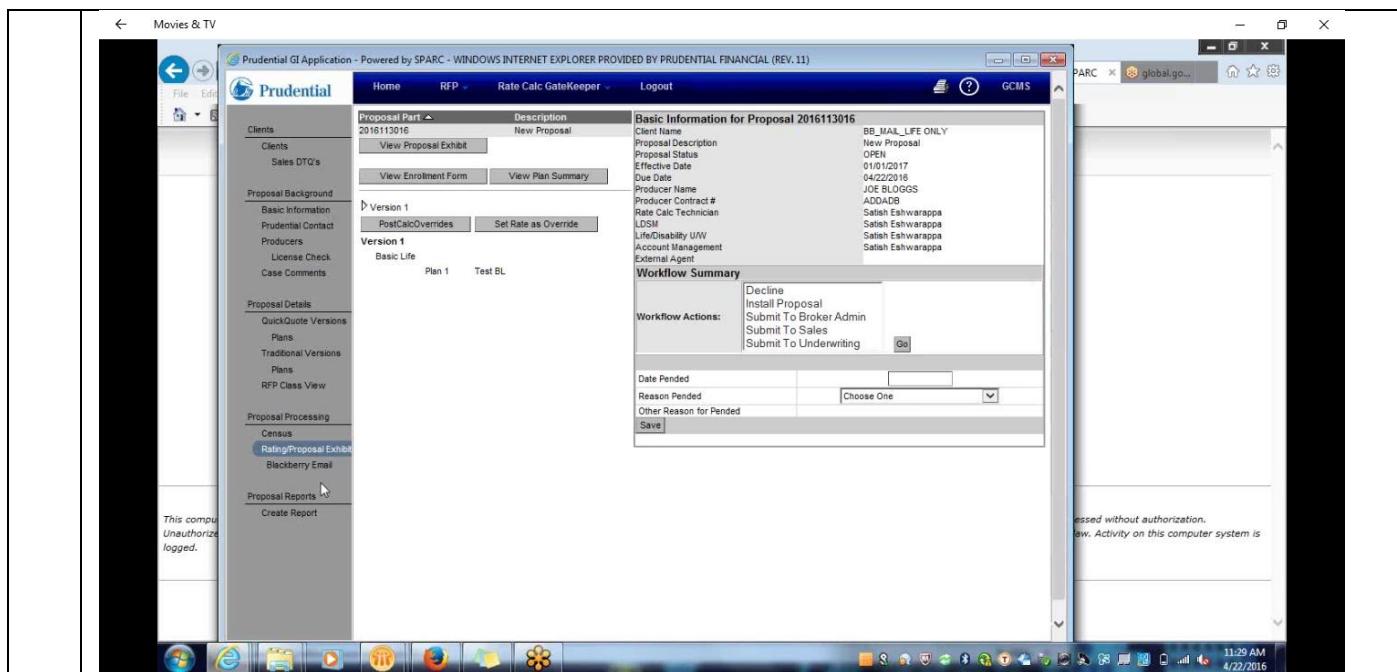
## Rating / Proposal Exhibit

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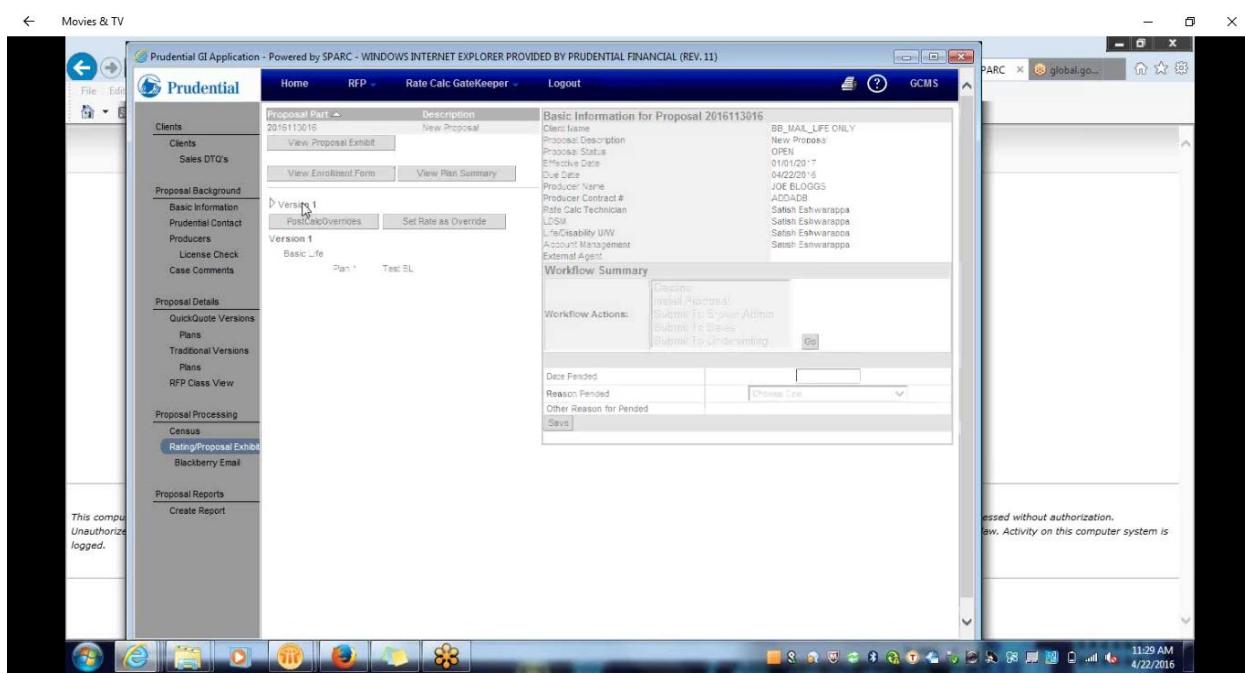
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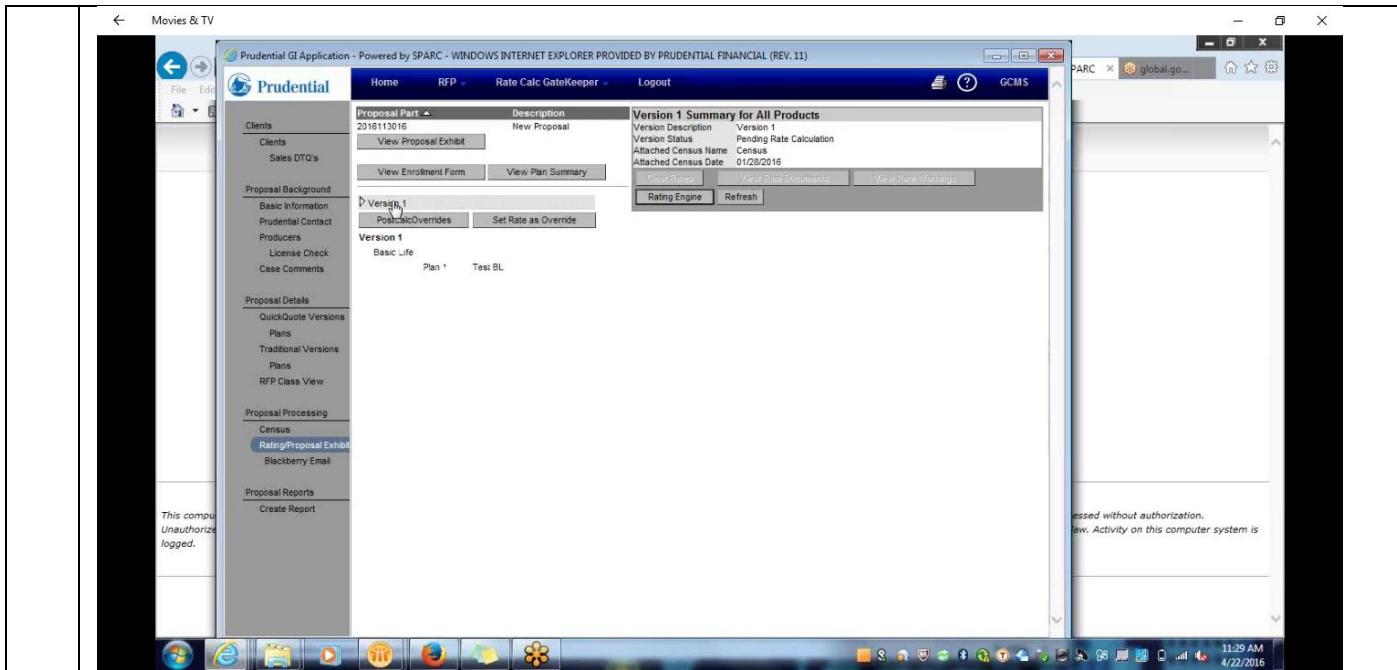
Home RFP Rate Calc GateKeeper Logout		
Proposal ID: 2016113016 (Small)	Client Name: BB_MAIL_LIFE ONLY	Proposal Status: OPEN
Version Number: 1	Version Description: Version 1	Version Status: Pending Rate Calculation
Product: Basic Life	Plan Number: 1	Plan Description: Test BL
Plan - Test BL		
Plan/Benefits Details		Eligibility
Commissions		Field Level Overrides
Inforce Information		
Contract State:	Alabama	
For PruValue cases, the plan contract state selected here must be DE unless state is an extra territorial state (AR, CO, CT, GA, ID, LA, MD, ME, MN, MS, MT, NH, NM, NY, NC, ND, OK, OR, PA, SC, SD, TX, UT, VT, WA, WI, and WV).		
Plan Effective Date:	01/01/2017	
Plan Description:	Test BL	
Type of Case:	PruValue LDSM	
PruValue Exception:	<input type="checkbox"/>	
Field Level Exceptions:	<input checked="" type="checkbox"/>	
Contribution Arrangement:	Non-Contributory	
Minimum Participation Percentage:	100.00	
Volatility Caveat Percentage:	10.00	
Composite Rating:	Yes	
Age Banded Rating:	No	
Rate Guarantee (in months):	24	
Rate Expression:	Per \$1000 of coverage per month	
Amounts of Insurance:	Multiple of Earnings	

11:29 AM  
4/22/2016

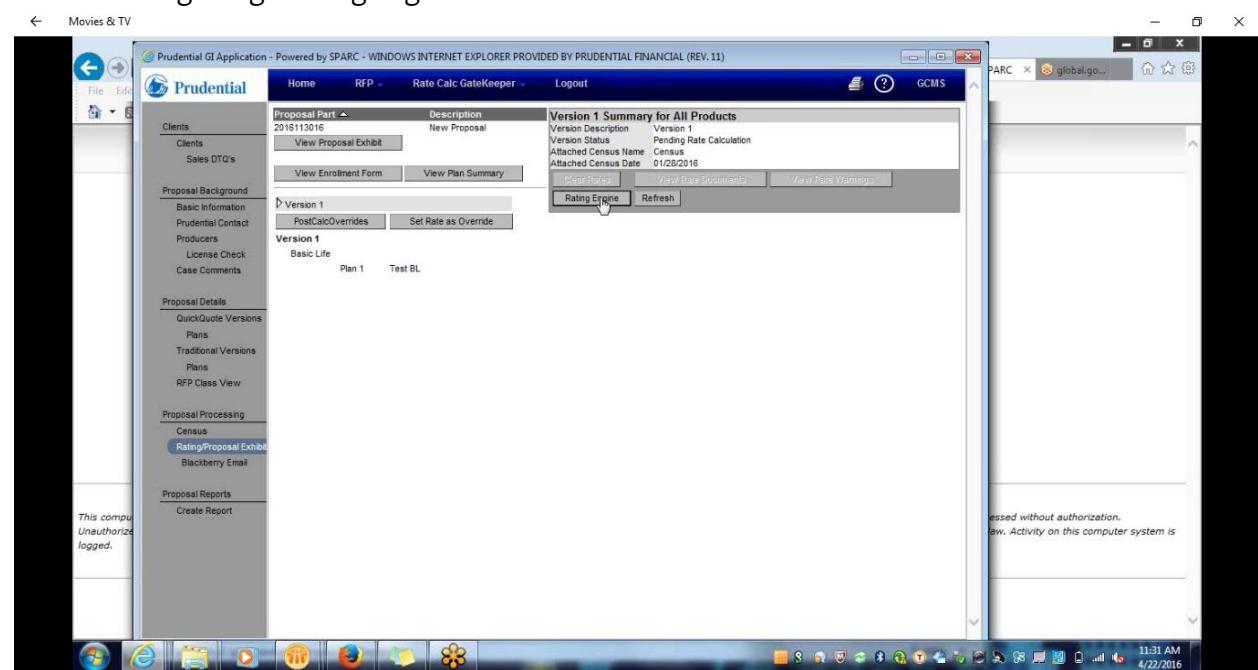


## Select Version

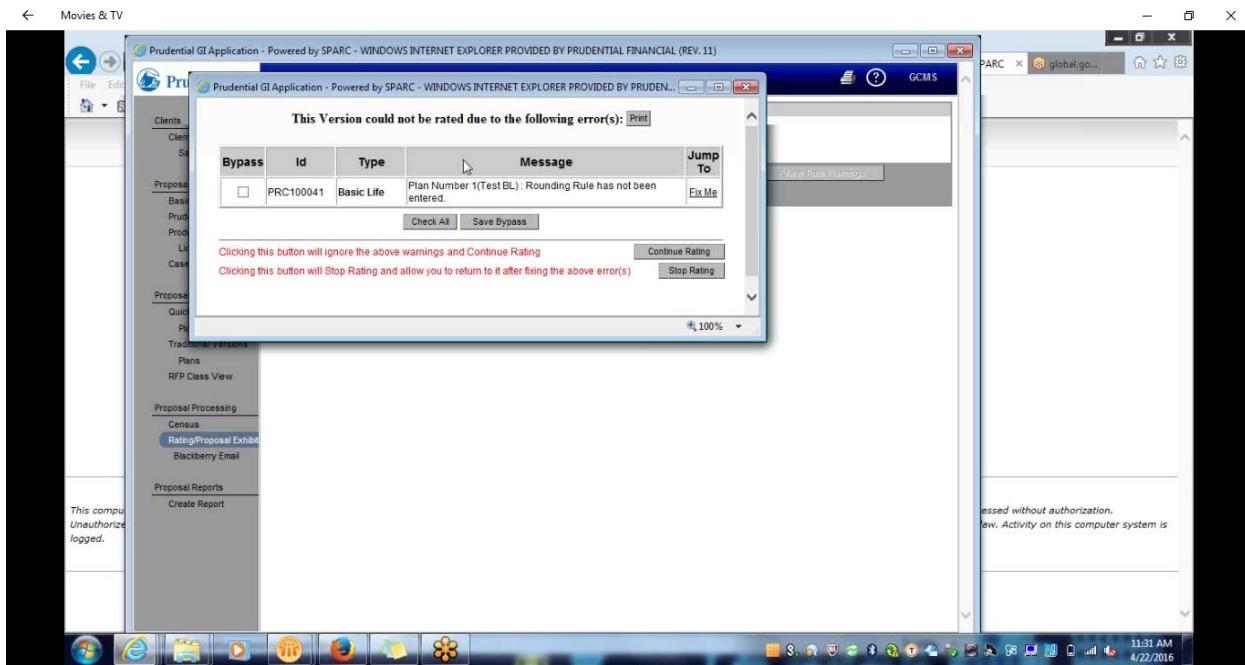




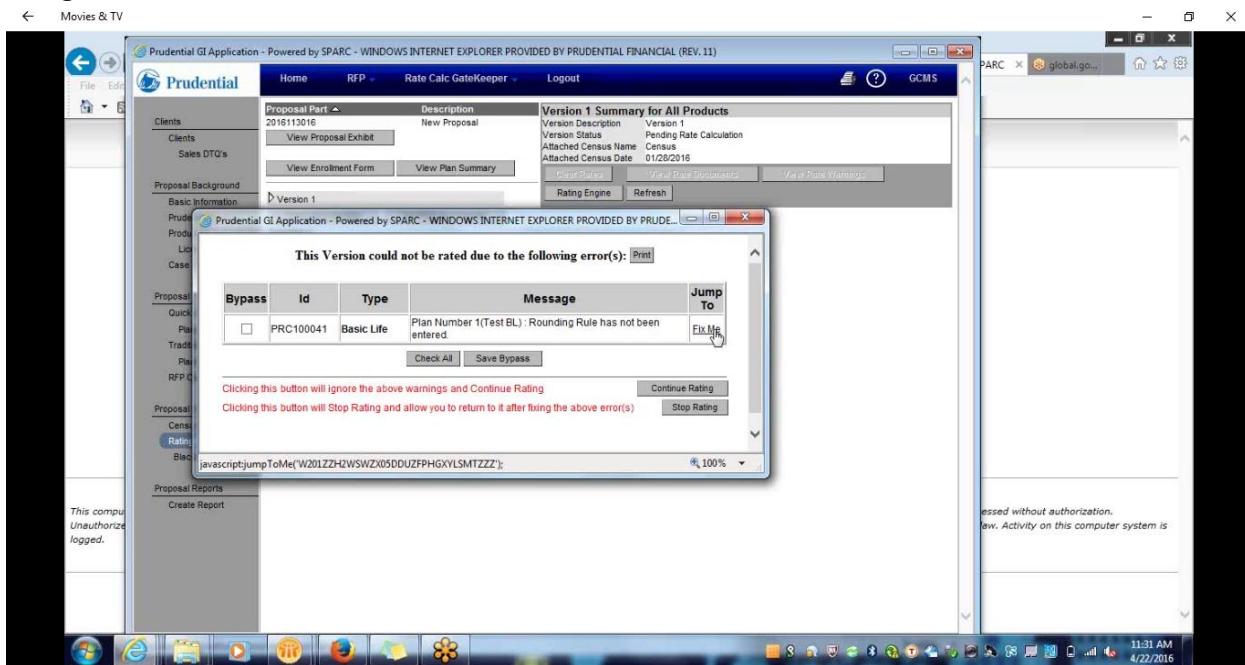
Perform rating using “Rating Engine” button.



## Pre-Calc Validation Error



## Fixing Pre-Calc Validation Error



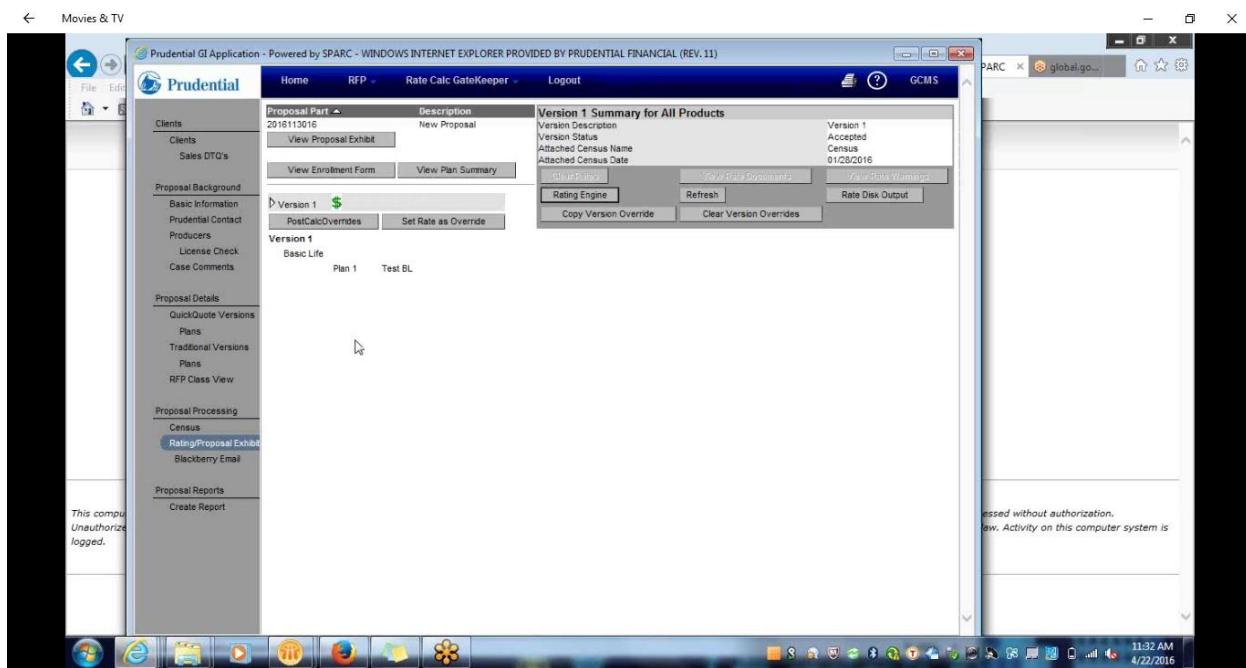
## Plan benefits details screen

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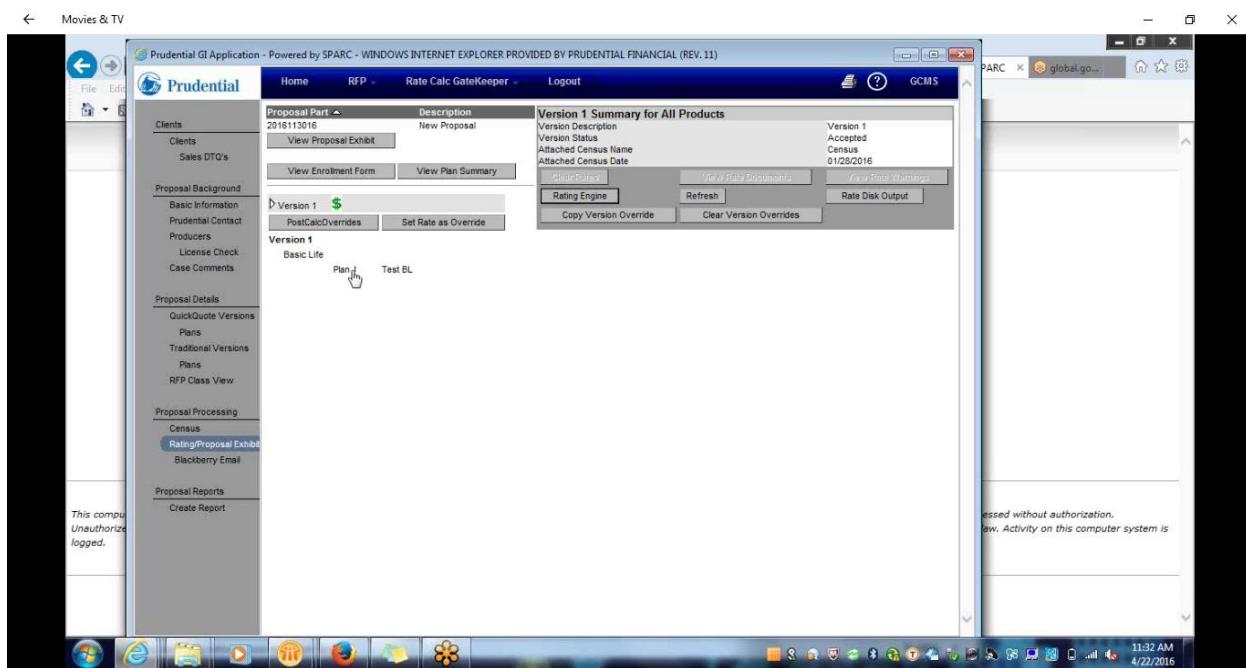
Perform Rating again.

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Click on “Refresh”



Click on Plan name to view the rate result.



## Rate Result screen

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Home RFP Rate Calc GateKeeper Logout GCMS

Proposal Part	Description	Summary for Basic Life Plan 1, Test BL			
2016113016	New Proposal	Version	1	Basic Life	
		Product		Test BL	
		Plan		01/01/2017	
		Effect. Date		AL	
		Contract State			
		Rate Information			
<b>Version 1 \$</b>					
<input type="button" value="PostCalcOverrides"/> <input type="button" value="Set Rate as Override"/>					
<b>Version 1</b>					
Basic Life					
Plan 1 Test BL					
Rate Expression : Per \$1000 of coverage per month					
Acknowledgement of High Premium Discount Field	0.0	Override	Override Value	UWApproval	ApprovDate
Field Adjustment	0.000	<input type="checkbox"/>	0	<input type="checkbox"/>	<input type="checkbox"/>
Gompsych Rate	0.000	<input type="checkbox"/>	0	<input type="checkbox"/>	<input type="checkbox"/>
Regional VP Adjustment Original Rate	0.000	<input type="checkbox"/>	0	<input type="checkbox"/>	<input type="checkbox"/>
Regional VP Adjustment Desired Rate	0.000	<input type="checkbox"/>	0	<input type="checkbox"/>	<input type="checkbox"/>
Advocate Adjustment Original Rate	0.000	<input type="checkbox"/>	0	<input type="checkbox"/>	<input type="checkbox"/>
Advocate Adjustment Desired Rate	0.000	<input type="checkbox"/>	0	<input type="checkbox"/>	<input type="checkbox"/>
This computer was accessed without authorization.					
View. Activity on this computer system is					

11:32 AM 4/22/2016

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Original Rate	Advocate Adjustment Desired Rate	Final Underwriter Adjustment Original Rate	Final Underwriter Adjustment Desired Rate	Proposal Exhibit Lives	Proposal Exhibit Volume
0.000	0.000	0.000	0.000	300	69497100.000
Proposal Exhibit Rate	0.089	Proposal Exhibit Premium	6165.242	Guarantee Issue Amount	2000.00
Estimated Lives for BL	300	Estimated Volume for BL	69497100	Monthly Rates for BL	0.089
Monthly Premium for BL	6165.24	Commission Percentage	0.070	Total Annual Premium for BL	74222.90
Renewal Rate Action Override	0.000	Renewal Final Rate Action	0.000	Renewal Volume	69497100.00
Renewal Manual Rate	0.089	Renewal RAT	0.089	Renewal Rate	0.089
This computer was accessed without authorization.					
View. Activity on this computer system is					

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Additional Factor	0.0000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Travel Assistance Factor	0.0000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Manual Retention % / Adjusted Retention %	0.3121	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Competitive Window for Reporting	1.0	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Total Annual Premium for Reporting	74222.9028	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Rule 1	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Rules 2 and 3	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Rule 4	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Rule 5	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Old Rule 5	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Invalid Rates Warning	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Age Banded Composite Selection	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BL Advocate Adjustment Overrides Selections Match	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BL Regional VP Overrides Selections Match	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BL Final UW Adjustment Overrides Selections Match	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BL Advocate Adjustment Maximum Cap	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BL Final UW Adjustment Maximum Cap	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BL Field Adjustment and Regional VP Adjustment Combined Maximum Check	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Basic Life Minimum Rate Violation	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Retiree Life Volume Exceeds 40%	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Retiree Life Lives Exceeds 40%	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Volume Overrides Selections Match	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Premium Overrides Selections Match	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Life Overrides Selections Match	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Age Banded Overrides Match	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Acknowledgement of High Premium Discount Field	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Acknowledgement of High Premium Discount Field	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Invalid Payable Rate Warning	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Requested Commissions are higher than Maximum Allowable	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

**Buttons:** Save Overrides, View Original Rates, Download, Copy Overrides, Clear Product Overrides.

This computer is unauthorized and logged.

PARC x global.go... 11:34 AM 4/22/2016

## Override

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Rate Expression : Per \$1000 of coverage per month						
	Override	Override Value	UWApproval	ApprovingUW	ApprovDate	UVEvaluation
Acknowledgement of High Premium Discount Field	0.0	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Field Adjustment	0.000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Override	Override Value	UWApproval	ApprovingUW	ApprovDate	UVEvaluation
Compsynch Rate Override	0.000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Regional VP Adjustment Original Rate	0.000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Regional VP Adjustment Desired Rate	0.000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Advocate Adjustment Original Rate	0.000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Advocate Adjustment Desired Rate	0.000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Final Underwriter Adjustment Original Rate	0.000	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Final Underwriter Adjustment Desired Rate	0.000	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Proposal Exhibit Lives	300	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Proposal Exhibit Volume	69497100 000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Proposal Exhibit Rate	0.089	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Proposal Exhibit Premium	6165.242	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Guarantee Issue Amount	2000.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Estimated Lives for BL	300	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

**Buttons:** Save Overrides, View Original Rates, Download, Copy Overrides, Clear Product Overrides.

This computer is unauthorized and logged.

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## Save Overrides

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Adjusted Retention %	0.3121
Competitive Window for Reporting	1.0
Total Annual Premium for Reporting	74222.9028
Rule 1	Passed
Rules 2 and 3	Passed
Rule 4	Passed
Rule 5	Passed
Old Rule 5	Passed
Invalid Rates Warning	Passed
Age Banded Composite Selection	Passed
Age Banded Selections Match	Passed
BL_Advocate Adjustment Overrides Selections Match	Passed
BL_Regional VP Overrides Selections Match	Passed
BL_Final UW Adjustment Overrides Selections Match	Passed
BL_Advocate Adjustment Maximum Cap	Passed
BL_Final UW Adjustment Maximum Cap	Passed
BL_Field Adjustment and Regional VP Adjustment Combined Maximum Check	Passed
Basic Life Minimum Rate Violation	Passed
Retiree Life Lives Exceeds 40%	Passed
Volume Overrides Selections Match	Passed
Premium Overrides Selections Match	Passed
Life Overrides Selections Match	Passed
Age Banded Overrides Match	Passed
Acknowledgement of High Premium Discount Field	Passed
Acknowledgement of High Premium Discount Field	Passed
Invalid Payable Rate Warning	Passed
Requested Commissions are higher than Maximum Allowable	Passed

Save Overrides View Original Rates Download Copy Overrides Clear Product Overrides

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PARC global.go... PARC

11:35 AM 4/22/2016

## Rate again.

Movies & TV

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Home RFP Rate Calc GateKeeper Logout GCMs

Prudential

Clients  
Clients Sales DTO's

Proposal Background  
Basic Information Prudential Contact Producers License Check Case Comments

Proposal Details  
QuickQuote Versions Plans Traditional Versions Plans RFP Class View

Proposal Processing  
Census Rating/Proposal Exhibit Blackberry Email

Proposal Reports Create Report

Summary for Basic Life Plan 1, Test BL

Version	1	Product	Basic Life
		Plan	Test BL
		Effect. Date	01/01/2017
		Contract State	AL
		Rate Information	

Version 1 \$ PostCalcOverrides Set Rate as Override

Version 1 Basic Life Plan 1 Test BL

Rate Expression : Per \$1000 of coverage per month

	Override	Override Value	UWApproval	ApprovingUW	ApprovDate	UWEvaluation
Acknowledgement of High Premium Discount Field	0.0	<input type="checkbox"/>				
Field Adjustment	0.000	<input type="checkbox"/>				
Compsych Rate Override	0.000	<input type="checkbox"/>				
Regional VP Adjustment Original Rate	0.000	<input type="checkbox"/>				
Regional VP Adjustment Desired Rate	0.000	<input type="checkbox"/>				
Advocate Adjustment Original Rate	0.000	<input type="checkbox"/>				
Advocate Adjustment Desired Rate	0.000	<input type="checkbox"/>				

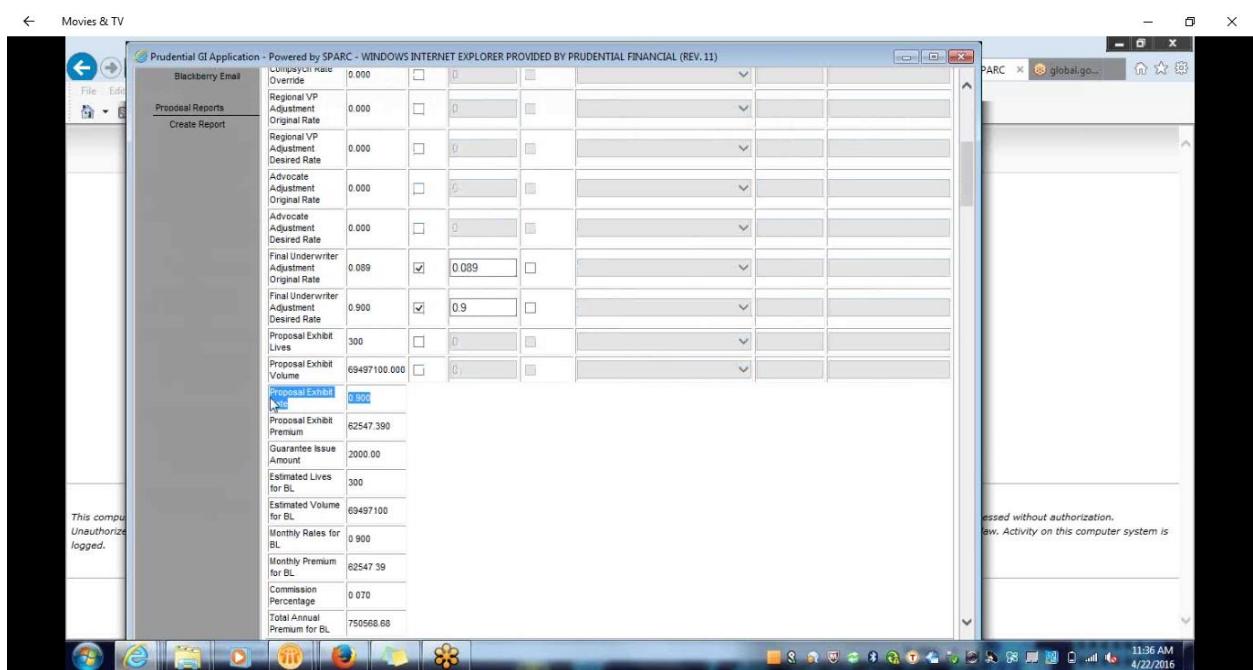
This computer is unauthorized and has been logged.

PARC global.go... PARC

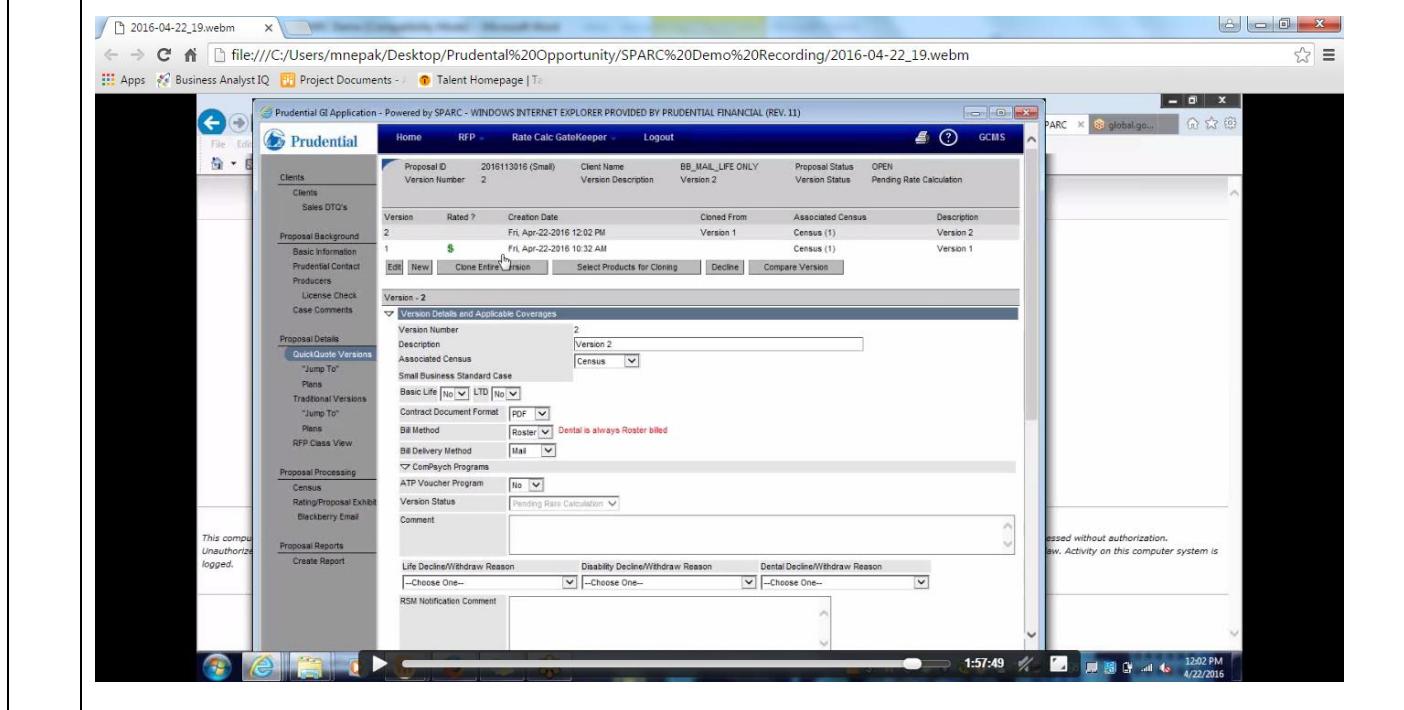
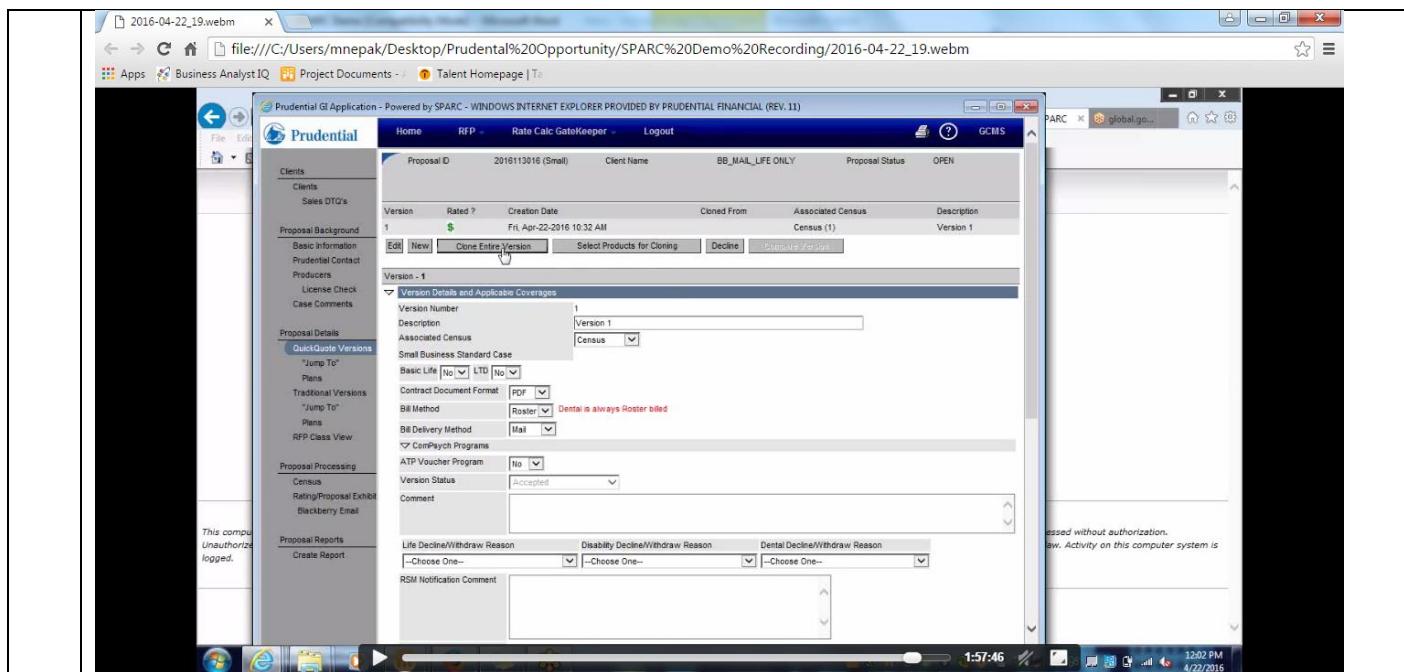
11:35 AM 4/22/2016



## Revised Rate result.



	<p><b>Post Calc Overrides</b></p> <p>The screenshot shows the Prudential GI Application interface. A 'PostCalcOverrides' dialog box is open, displaying several error messages related to plan rules:</p> <ul style="list-style-type: none"> <li>Your requested Maximum Dollar Amount (\$Maximum_Dollar_Amount\$) exceeds 2x the calculated GI Limit (\$Calculated_Guarantee_Issue_Dollar_Amount\$).</li> <li>The Retiree volume for this PruValue case is greater than 40% of the volume for all Active and Retiree plans. Please change your plan design so that retiree volume is less than 40% of total Basic Life Volume.</li> <li>The retired lives for this PruValue case are greater than 40% of the lives for all Active and Retiree plans. Please change your class associations so that retiree lives are less than 40% of total Basic Life Lives.</li> <li>Your highest maximum (\$Highest_Maximum\$) exceeds 5x the lowest maximum over 50,000 (\$Lowest_Maximum_Over_50K\$).</li> <li>The amount entered for the Flat Dollar Amount must be less than the average of the 5 lowest salaries (\$Average_5_Lowest_Salaries\$).</li> <li>The lowest salary for this plan is (\$Plan_Lowest_Salary\$). Your maximum available flat amount for this plan is the greater of: 100,000 or (\$BL_Lowest_Amount\$).</li> </ul> <p>At the bottom of the dialog are 'Save' and 'Cancel' buttons.</p>
16	Only rules that will be tested are of Basic life Quick Quote screen. Vendor will evaluate and let Prudential know if it is not attainable entirely. It will determine at Prudential end if to share the configuration file ahead of the PoC.
17	Exclusion need to convey if something cannot be implemented. Model need to be maintainable. Tool for updating the model not in scope of PoC. The rules need to be updatable. Minimum level of maintenance required to get the application going for couple of years.
18	Pre Calc and Post Calc is not in-scope.
19	Overrides are in scope.
20	Template for the UI will be provided as part of PoC.
21	Audit trail / log not part of PoC.
22	Generation of control number is considered out of scope.
23	The rates and rules should be maintainable through the solution.
24	Workflow functionalities are not required as part of PoC.
25	Basic Life Retiree model is out of scope.
26	Clone Entire Version



2016-04-22\_19.webm file:///C:/Users/mnepak/Desktop/Prudential%20Opportunity/SPARC%20Demo%20Recording/2016-04-22\_19.webm

file:///C:/Users/mnepak/Desktop/Prudential%20Opportunity/SPARC%20Demo%20Recording/2016-04-22\_19.webm

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Pens RFP Class View

Proposal Processing

Census Rating/Proposal Exhibit Blackberry Email

Proposal Reports Create Report

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Bill Method Roster Dental is always Roster billed

Bill Delivery Method Mail

ATP Voucher Program No

Version Status Pending Rate Calculation

Comment

Life Decline/Withdraw Reason Disability Decline/Withdraw Reason Dental Decline/Withdraw Reason

[—Choose One—] [—Choose One—] [—Choose One—]

RSM Notification Comment

Message from webpage

No Quote Reason Code has been entered for this version. Please select a Quote Reason Code and save before creating or modifying plans.

OK

Quote Reason

Add Product Census: New or Change to Existing Commission Change Plan Design Change Rate RelifeRate Change STD Experience Create Sold Version

Products Plan Products Plan

Basic Life  Optional Life  Basic AD&D  Short Term Disability  Dental

Dependent Life

Optional AD&D

Long Term Disability

Short Term Disability Experience

Long Term Disability Experience

Save Cancel

D Commissions D Performance Guarantees

Products Plan Products Plan

Add Product  Broker Change  Class Change  Error  Plan Design Exception Needed  Remove Product  Initial Quote

Census: New or Change to Existing

Commission Change

Plan Design Change

Rate RelifeRate Change

STD Experience

Create Sold Version

Previous Step  Save to Task List  1:58:07

PARC global.go... 12:03 PM 4/22/2016

Access without authorization. Activity on this computer system is monitored.

1:58:24 12:03 PM 4/22/2016

