

PRUDENTIAL FREQUENTLY ASKED QUESTIONS

Who is Prudential?

- Prudential Financial, Inc. is the parent company for one of the largest insurance companies in the United States. Prudential Financial was founded in 1875 and its subsidiaries currently offer products and services for both individual and institutional customers throughout the US and internationally.

What is the relationship between Prudential and Assurance?

- Assurance is a wholly owned subsidiary of Prudential Financial, Inc.
- Today, there's limited integration between the two companies. Assurance offers one product – SimplyTerm which is issued by Pruco Life Insurance Company, except in New York where if available it is issued by Pruco Life Insurance Company of New Jersey, as part of the Assurance product portfolio.

What do I do if someone asks about Prudential products?

- Assurance currently offers one Prudential product – SimplyTerm which is issued by Pruco Life Insurance Company, except in New York where if available it is issued by Pruco Life Insurance Company of New Jersey. For any questions around Prudential products and service, unless related to PruPassages, please direct customers to Prudential Customer Service: <https://www.prudential.com/contact-us>
- If a customer asks any questions related to PruPassages, life insurance coverage under their Employer's Group plan issued by Prudential, life insurance continuation options such as conversion or portability, immediately refer them to Prudential at 1-800-778-3827.

What is SimplyTerm?

- SimplyTerm is a Term Life insurance product issued by Pruco Life Insurance Company, except in New York where if available it is issued by Pruco Life Insurance Company of New Jersey.
- It is also the only Prudential product offered by Assurance. Learn more about SimplyTerm here: <https://help.assurance.com/hc/en-us/sections/360008543751-Prudential-Simply-Term>

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What do I do if someone asks about their existing Prudential policies/products?

- With the exception of SimplyTerm policies sold by Assurance, Assurance does not solicit on behalf of Prudential. Agents should not discuss or provide guidance on other Prudential products and services, including but not limited to: life insurance, annuities, retirement-related services, mutual funds and investment management or any solutions offered by or through Prudential.
- Please direct customers to Prudential Customer Service: <https://www.prudential.com/contact-us> or to the Group Call Center for PruPassages related questions.

What is PruPassages?

- PruPassages is a service offered by Prudential designed to assist transitioning employees with their option to continue life insurance coverage under their relevant Group plan issued by Prudential. The service provides access to a trained Prudential financial professional to help these individuals make an informed decision about their option to continue coverage.
- Products and services offered by Assurance are not offered in connection with PruPassages or any Employer benefit plan. Assurance cannot provide advice related to any Prudential service or product including Prudential Group life insurance plans and other Employer-sponsored benefits such as COBRA. Please do not attempt to speak to customers about their life insurance coverage under their Employer's Prudential Group plan, their options to continue life coverage, or another other related questions.
- If a customer asks any questions related to PruPassages, life insurance coverage under their Employer's Group plan issued by Prudential, life insurance continuation options such as conversion or portability, immediately refer them to Prudential at 1-800-778-3827.