



LIFE ESSENTIALS EXTRA

MARCH 17, 2020

As the coronavirus (COVID-19) continues to have an impact on the stock market and organizations around the world, we are reaching out to assure you that our employees, customers, and partners are our No. 1 priority, and that Prudential stands ready to help through this difficult time.

When you decided to partner with us, you joined forces with a company that has helped customers weather wars, the Depression, pandemics, and many other challenging events over the past 145 years. Our risk framework, put into place after the Great Recession of 2008, is designed specifically for market events like this one.

We also have a robust business continuity plan in place, and you can be confident that we will continue to provide you with assistance, which includes extensive remote work capabilities and a fully mobilized workforce.

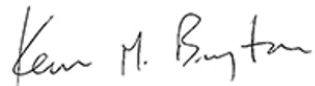
Some key reminders:

- Your New Business Case Management and Underwriting teams remain focused on your work and can be accessed through the established phone lines and email addresses. There have been no changes to your new business key contacts or hours of operation.
 - As always, we remain committed to serving our customers and maintaining service levels to the best of our ability.
- For your Life New Business Sales, Prudential has a full suite of electronic capabilities that create a simplified experience for you and our customers. Recognizing the growing concerns throughout the country to minimize in-person contact, utilizing these easy [“e-submission through e-delivery capabilities”](#) is an excellent way to create a technology-enabled experience for you and the customer.
 - Your case management team is ready to help with any questions about these capabilities.
- There are also other ways for our customers to receive information in addition to calling our 800-778-2255 number on their policies Post-Issue, including:
 - eService – online capabilities for many of our customers, including ePayments, policy status, premium due, and various forms to enable disbursement processing
 - IVR – allows for the customer to receive real-time status of their policy, complete customer changes, and pay premiums

- Due to unprecedented call volume, representatives are currently available to assist with Post-Issue financial transactions and claims only. If you wish to speak with a customer service representative regarding a financial transaction, you may experience higher than normal wait times.
 - Hours of operation have also been modified to 8:00 am – 6:00 pm ET. If your call is not related to a financial transaction, we request that you use our automated voice response system or access our website at www.prudential.com.
- Lastly, a dedicated number (800-556-8527) has been set up for any customer or loved one who has been directly affected by COVID-19. Special assistance is being provided, which may include extended timeframes for premium payments.
- Please work with your Prudential team for any specific questions you may have.

Providing protection and peace of mind to our customers is what we do, and we do it well. Even amid challenging market conditions, we remain strong and ready to serve and support you, as well as our customers. Thank you for your continued trust and partnership. We will continue to share further information as the situation develops.

Regards,



Kevin Brayton, Vice President, ILI Sales and Distribution



Ann Nanda, Vice President, Strategic Relationship Management, ISG Sales and Distribution



Keith Bexell, Vice President, ILI Service Experience and Chief Operating Officer

Life insurance is issued by The Prudential Insurance Company of America, Pruco Life Insurance Company (except in NY) and Pruco Life Insurance Company of New Jersey (in NY). Variable universal life policies are offered by Pruco Securities, LLC. All are Prudential Financial companies located at 213 Washington Street, Newark, NJ.

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