

Effective December 16, 2016, Prudential's Living Needs Benefit (LNB) rider offered in California was updated. The primary changes made to the LNB rider in California were:

- 1) The Nursing Home Benefit was removed and is no longer available.
- 2) The life expectancy requirement for the terminal illness benefit became less restrictive (i.e. going from a 6-month life expectancy to a 12-month life expectancy). Effective with this change, LNB claims may be available for policyholders whose life expectancy is 12 months or less. This change may impact the total benefit amount available to the consumer.

These rider updates were correctly reflected in the LNB rider, the illustration output and in consumer marketing materials beginning in December 2016. Unlike the manner in which we normally handle policy changes, we did not announce the changes in advance or offer a transition period.

Therefore, we have decided to retroactively offer a transition option for policies issued with LNB between 12/16/2016 and 5/15/2017.

Please note:

- You do not need to do anything if you and your customer determine the current version of the rider is what you want.
- The transition period to retroactively replace the updated LNB rider with the previously available version is only valid for policies issued with LNB between the dates of 12/16/2016 and 5/15/2017.
- Requests to add a rider after issue should be directed to the Customer Service Office, only the new version of the LNB rider is available.

To replace the LNB rider on an eligible policy with the previously available version, Financial Professionals may:

- 1) Submit their requests via email to **cvc@prudential.com (preferred)**
  - The subject line should read - **CA LNB Request**
  - The body of the note should be - **Please add the old version of the CA LNB rider to policy <Insert policy Number>.**
- 2) Call 877-286-3794 between the hours of 8:00 am and 4:00 pm cst and a CVC representative will assist you.

**Please discuss these options with the policy owner before requesting a change.** Advisors should inform their impacted policyholders of the change and the client will receive a cover letter and the new rider page in the mail from Prudential.

The Living Needs Benefit is offered on policies issued by The Prudential Insurance Company of America, Pruco Life Insurance Company, and Pruco Life Insurance Company of New Jersey. All are Prudential Financial companies located in Newark, NJ.