

Marketing Assistant Highlighter

Permitted Marketing Assistant Activities

Unlicensed/Unregistered Marketing Assistants

Marketing Assistants who are not licensed/registered may perform only clerical and ministerial activities, and they may not provide any recommendations, advice or opinions, engage in any substantive discussion of the terms, features or conditions of insurance or investment products or activity as set forth in the MA guide – Prohibited Activity Section (also noted below). The following are examples of clerical and administrative activities that may be performed by unlicensed Marketing Assistants.

- General support - scheduling appointments, maintaining client files, answering phones, handling and date stamping mail, photocopying, following up with clients and the Home Office on requirements for new business processing (e.g. medical exams, underwriting requirements) and maintaining the Financial Professional's calendar.
- Customer service support – greeting walk-in clients, contacting the CSO to request a loan from a life policy, assisting clients with routine service work and in completing simple forms (e.g. address and beneficiary changes) for which licensing is not required, informing clients as to their existing coverage or account as shown in Company records using FOCUS or other administrative systems (e.g. existing policy face amount, loan amount, premium amount, account value).
- Marketing and Sales support - generating approved marketing letters for the Financial Professional's use; scrubbing leads against do not call/mail lists; contacting customers or prospects to ask if they would like to discuss insurance or investment products with the Financial Professional; disseminating approved product brochures and literature, generating sales illustrations for the Financial Professional's review and use; reviewing new business and other forms to ensure completeness and accuracy and assisting the Financial Professional with coordination of trade shows, seminars and client appreciation events (e.g. scheduling attendance, handing out brochures, setting up display).

Licensed/Appointed/Registered Marketing Assistants

In addition to the clerical, marketing support and administrative functions that may be performed by unlicensed/unregistered MAs, the following service, marketing and sales support activities may be performed under the direction of the Financial Professional by an MA provided that the MA is properly state insurance licensed and appointed, FINRA registered and state blue sky registered as is necessary for the specific product and is properly trained for the activity or the applicable product:

- Explaining product terms, features, conditions or coverage;
- Answering substantive questions regarding insurance or investment products,
- Pro-actively contacting customers and prospects to identify sales opportunities for the financial professional

Important Notes:

- As set forth above, a MA must be licensed, appointed and registered as required for the specific product to which the activity relates. For example, a MA who is only life licensed and appointed can answer substantive questions about term insurance products, but cannot answer substantive questions about variable insurance contracts, mutual funds or other products since the MA does not hold the necessary licenses and registrations for these products.
- As set forth below, MAs are prohibited by the Company from engaging in certain activities even if otherwise properly licensed, appointed and/or registered.

	<p><u>P&C Licensed Marketing Assistants</u></p> <p>A Marketing Assistant who is P&C licensed and appointed may perform sales and service activities for P&C products including prospecting for new customers, cross-selling to existing clients, running quotes, completing and signing applications, and making changes to inforce policies.</p> <p>Note: A Marketing Assistant may not hold any license/appointment/registration that the Financial Professional does not hold. Refer to the Marketing Assistant Guide for detailed job descriptions.</p>
<p>Prohibited Activities</p>	<p><u>Activities Prohibited if not Licensed/Appointed/Registered</u></p> <p>No Marketing Assistant may engage in any permitted activity unless the MA is properly state insurance licensed and appointed, FINRA registered, or state blue sky registered as necessary for the activity.</p> <p><u>Activities Prohibited Even If Licensed/Appointed/Registered</u></p> <p>In addition, except as permitted with respect to P&C products for a Marketing Assistant who is properly P&C licensed and appointed, Company policy prohibits Marketing Assistants from performing certain functions and activities, even if properly licensed, appointed or registered as required for the specific product or activity. Marketing Assistants:</p> <ul style="list-style-type: none"> • Cannot engage in the solicitation or sale of any insurance or investment products • Cannot conduct fact finding or otherwise pre-qualify customers or prospects as to their financial status or investment history or objectives • Cannot solicit new accounts or orders from customers • Cannot take and/or sign any product or account application • Cannot make, communicate, transmit to a customer on behalf of the producer or anyone else any recommendation, advice or opinion to purchase, sell, exchange, transfer or hold any insurance or investment products. This includes: <ul style="list-style-type: none"> ○ Withdrawing, disbursing, surrendering or transferring funds to or from any variable product, mutual fund, COMMAND account (includes money market sweep options) or other security product, ○ Reallocating among investment options for any security products, and/or ○ Redeeming an investment option/subfund of a variable product in order to withdraw the proceeds. • Cannot accept, take, receive or place any instruction or order from a customer or financial professional, even if unsolicited, to effect any securities transaction. This includes: <ul style="list-style-type: none"> ○ Taking or placing a customer order to withdraw, disburse, surrender or transfer funds to or from any variable product, mutual fund, COMMAND account (includes money market sweep options) or other security product, and ○ Taking or placing a customer order or instructions to reallocate among investment options for any such securities products (see Important Note below as to the proper handling of such requests). ○ Redeeming an investment option/subfund of a variable product in order to withdraw the proceeds • Cannot discuss the suitability of any insurance or investment product with a customer • Cannot be paid commissions or any transaction or sales-based salary, bonuses or other

	<p>compensation</p> <ul style="list-style-type: none"> • Cannot submit forms for any non-Property and Casualty product without the producer’s review and approval • Cannot deliver any policy or contract <p>Important Note: If a customer seeks to place an order, provide instructions to reallocate among investment options, redeem a particular investment option/subfund of a variable product to withdraw the proceeds or to otherwise effect any securities transaction, the MA must:</p> <ul style="list-style-type: none"> • Transfer the customer to the Financial Professional or to the Customer Service Office (CSO), and may stay on the line until the call is completed, or • Provide the call center number to the customer, or • Take a message and promptly provide to the Financial Professional so that s/he can promptly contact the customer. <ul style="list-style-type: none"> ○ Please note: MAs cannot take specific instructions from a customer (e.g., take a message to give to the producer to reallocate funds from Fund A to Fund B.) but only general information to relay back to the financial professional (e.g., customer is seeking to reallocate funds).
Compensation	Marketing assistants may not be paid or share in commissions or be paid any sales-based salary, bonuses or other compensation (except as permitted on P&C products for P&C licensed MAs).

This highlighter presents a high-level overview of the Marketing Assistant Program and does not cover all terms and conditions of the Program. Prudential reserves the right to alter or terminate any of the programs or compensation plans described herein at any time, in its sole discretion. Programs and compensation programs may be subject to regulatory approval. Nothing contained herein is intended to create a contract of employment, or a guarantee of employment or compensation for any definite period of time. Association with Prudential is at-will. This means that either Prudential or the producer may end the association at any time, for any reason, with or without notice.

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