



- 2) **Concurrent Submission:** Certain jurisdictions do not require an insurance producer to be appointed prior to submitting the first insurance application to the appropriate issuing company. **Prudential will begin its review of the insurance application and file a notice of appointment where applicable, if:**
- a) at the same time the paper insurance application or the electronic worksheet is submitted, the insurance producer submits a completed Confidential Data Sheet (or have a previously approved CDS on file - completed within the last two years) together with a current license copy, **and**
  - b) Prudential determines the information submitted meets its appointment criteria.

The new business application will be returned if the appointment paperwork is delayed or incomplete. These jurisdictions are:

|               |              |                |                      |            |
|---------------|--------------|----------------|----------------------|------------|
| Alabama       | Alaska       | Arizona        | Arkansas             | California |
| Colorado      | Connecticut  | Delaware       | District of Columbia | Florida*   |
| Hawaii        | Idaho        | Illinois       | Indiana              | Iowa       |
| Kansas        | Kentucky**   | Louisiana      | Maine                | Maryland   |
| Massachusetts | Michigan     | Minnesota      | Mississippi          | Missouri   |
| Montana       | Nebraska     | Nevada         | New Hampshire        | New Jersey |
| New Mexico    | New York     | North Dakota   | Ohio                 | Oklahoma   |
| Oregon        | Rhode Island | South Carolina | South Dakota         | Tennessee  |
| Texas         | Vermont      | Virginia       | West Virginia        | Wisconsin  |
| Wyoming       |              |                |                      |            |

\* In Florida, the insurance producer must submit evidence of an existing Florida appointment with another carrier.

\*\* In Kentucky, the insurance producer must submit evidence of Financial Responsibility as per the state requirement.

**Commissions** will not be paid until the appointment is effective with the applicable state(s).

**NASD Registration**

In addition to state licensing and appointment requirements, insurance producers must be NASD registered in order to sell a registered insurance product. The insurance producer's registration must be with a Broker-Dealer that has a Broker Dealer Selling Agreement with Pruco Securities Corp.; the insurance producer must be specifically covered by that Agreement; and the product involved must be available for sale under that Agreement. **Applications for registered products will be accepted from insurance producers only if all of these requirements are met as of the date the application is signed by the applicant.**

**Blue Sky Licensing**

Some jurisdictions require state securities (Blue Sky) registration, in addition to insurance licensing and NASD registration, for sales of variable life products.

**Therefore, if the solicitation, negotiation or sale occurs in, or if the contract owner resides in, any of the following jurisdictions, Blue Sky licensing is required:**

|         |                      |            |              |              |
|---------|----------------------|------------|--------------|--------------|
| Arizona | District of Columbia | Hawaii     | Minnesota    | Montana      |
| Nevada  | North Dakota         | Oregon     | Rhode Island | South Dakota |
| Utah    | Vermont              | Washington | Wyoming      |              |

This grid is a supplement to the PSB Licensing, Appointment & Registration Policy. Please refer to that document for complete requirement descriptions.

| STATE          | Licensing                                                                                                                                                                                                 | Appointment                                                                                                                 |                                                                                                                                                       | Registration                                                                                                                                                                                                |
|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                | Producer must have an effective license, before an application is signed, in any state where solicitation, negotiation or sale of insurance takes place – AND – in this state if the insured resides here | Producer must have an effective appointment in this state before soliciting, negotiating or selling insurance in this state | Producer must submit appointment paperwork with information that meets our standard at the same time as the first insurance application in this state | Producer must have an effective state securities (blue sky) registration before soliciting, negotiating or selling a variable insurance product in this state or with a resident of this state <sup>2</sup> |
| ALABAMA        |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   |                                                                                                                                                                                                             |
| ALASKA         | <input checked="" type="checkbox"/>                                                                                                                                                                       |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   |                                                                                                                                                                                                             |
| ARIZONA        |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   | <input checked="" type="checkbox"/>                                                                                                                                                                         |
| ARKANSAS       |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   |                                                                                                                                                                                                             |
| CALIFORNIA     |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   |                                                                                                                                                                                                             |
| COLORADO       |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   |                                                                                                                                                                                                             |
| CONNECTICUT    |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   |                                                                                                                                                                                                             |
| DELAWARE       |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   |                                                                                                                                                                                                             |
| DIST. COLUMBIA |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   | <input checked="" type="checkbox"/>                                                                                                                                                                         |
| FLORIDA        |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/> - w/ proof of appointment                                                                                         |                                                                                                                                                                                                             |
| GEORGIA        |                                                                                                                                                                                                           | <input checked="" type="checkbox"/>                                                                                         |                                                                                                                                                       |                                                                                                                                                                                                             |
| HAWAII         |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   | <input checked="" type="checkbox"/>                                                                                                                                                                         |
| IDAHO          | <input checked="" type="checkbox"/>                                                                                                                                                                       |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   |                                                                                                                                                                                                             |
| ILLINOIS       |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   |                                                                                                                                                                                                             |
| INDIANA        |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   |                                                                                                                                                                                                             |
| IOWA           |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   |                                                                                                                                                                                                             |
| KANSAS         |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   |                                                                                                                                                                                                             |
| KENTUCKY       |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/> - w/ proof of E&O                                                                                                 |                                                                                                                                                                                                             |
| LOUISIANA      |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   |                                                                                                                                                                                                             |
| MAINE          |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   |                                                                                                                                                                                                             |
| MARYLAND       |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   |                                                                                                                                                                                                             |
| MASSACHUSETTS  |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   |                                                                                                                                                                                                             |
| MICHIGAN       |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   |                                                                                                                                                                                                             |
| MINNESOTA      |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   | <input checked="" type="checkbox"/>                                                                                                                                                                         |
| MISSISSIPPI    | <input checked="" type="checkbox"/>                                                                                                                                                                       |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   |                                                                                                                                                                                                             |
| MISSOURI       |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   |                                                                                                                                                                                                             |
| MONTANA        |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   | <input checked="" type="checkbox"/>                                                                                                                                                                         |
| NEBRASKA       |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   |                                                                                                                                                                                                             |
| NEVADA         |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   | <input checked="" type="checkbox"/>                                                                                                                                                                         |
| N. HAMPSHIRE   |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   |                                                                                                                                                                                                             |
| NEW JERSEY     |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   |                                                                                                                                                                                                             |
| NEW MEXICO     |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   |                                                                                                                                                                                                             |
| NEW YORK       |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   |                                                                                                                                                                                                             |
| N. CAROLINA    |                                                                                                                                                                                                           | <input checked="" type="checkbox"/>                                                                                         |                                                                                                                                                       |                                                                                                                                                                                                             |
| N. DAKOTA      |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   | <input checked="" type="checkbox"/>                                                                                                                                                                         |
| OHIO           |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   |                                                                                                                                                                                                             |
| OKLAHOMA       |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   |                                                                                                                                                                                                             |
| OREGON         |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   | <input checked="" type="checkbox"/>                                                                                                                                                                         |
| PENNSYLVANIA   |                                                                                                                                                                                                           | <input checked="" type="checkbox"/>                                                                                         |                                                                                                                                                       |                                                                                                                                                                                                             |
| RHODE ISLAND   |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   | <input checked="" type="checkbox"/>                                                                                                                                                                         |
| S. CAROLINA    |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   |                                                                                                                                                                                                             |
| S. DAKOTA      |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   | <input checked="" type="checkbox"/>                                                                                                                                                                         |
| TENNESSEE      |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   |                                                                                                                                                                                                             |
| TEXAS          |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   |                                                                                                                                                                                                             |
| UTAH           |                                                                                                                                                                                                           | <input checked="" type="checkbox"/>                                                                                         |                                                                                                                                                       | <input checked="" type="checkbox"/>                                                                                                                                                                         |
| VERMONT        |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   | <input checked="" type="checkbox"/>                                                                                                                                                                         |
| VIRGINIA       |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   |                                                                                                                                                                                                             |
| WASHINGTON     |                                                                                                                                                                                                           | <input checked="" type="checkbox"/>                                                                                         |                                                                                                                                                       | <input checked="" type="checkbox"/>                                                                                                                                                                         |
| WEST VIRGINIA  |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   |                                                                                                                                                                                                             |
| WISCONSIN      |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   |                                                                                                                                                                                                             |
| WYOMING        |                                                                                                                                                                                                           |                                                                                                                             | <input checked="" type="checkbox"/>                                                                                                                   | <input checked="" type="checkbox"/>                                                                                                                                                                         |

1. Producer must have an effective appointment before commissions will be paid. Business submitted simultaneously may have to be rejected if any negative information is found in the due diligence review of the producer.
2. Producer must have an effective Series 6 or Series 7 registration and their broker dealer must have an effective selling agreement with Pruco Securities before soliciting, negotiating or selling a variable contract.