



July 15, 2010

(SC) Suitability Forms Have Been Updated

Prudential Long-Term Care has recently updated the suitability forms in the application booklets for the state of **South Carolina** following the state's adoption of new regulations. The application booklets for LTC3 SM and LTC Evolution SM now include the following forms that are available for order through the usual process. Please begin using these new forms immediately. The deadline for submitting applications using the previous forms is **Monday, August 2, 2010**.

LTC3 SM

- Personal Worksheet (New Form GRP114433)
- Things You Should Know Before You Buy Long-Term Care Insurance (New Form GRP113815)
- Potential Rate Disclosure Form (New Form GRP113816)

LTC Evolution SM

- Personal Worksheet (New Form GRP114377)
- Things You Should Know Before You Buy Long-Term Care Insurance (New Form GRP113815)
- Potential Rate Disclosure Form (New Form GRP113816)

Overview of Suitability

Here's a refresher on how suitability works:

- You must provide the applicant with the form, "Things You Should Know Before You Buy Long-Term Care Insurance."
- You must make reasonable efforts to obtain a completed Personal Worksheet from the applicant and submit it along with the application. The application cannot be processed without a completed and returned worksheet.
- In the event that the applicant does not meet Prudential's suitability standards, or if the applicant declines to provide financial information, Prudential, in accordance with state law, must send the applicant a suitability confirmation letter, which verifies his/her intent to buy the coverage.
- We cannot issue the policy unless we have a completed Personal Worksheet and returned suitability confirmation letter, if applicable.

You might wish to advise your clients to expect the suitability confirmation letter, if they have chosen not to provide financial information or if they appear unsuitable. It is also recommended that they review and return the signed suitability confirmation letter as soon as possible to avoid any unnecessary processing delays.

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