

The Prudential National Partnership and LTC Training Resource Guide has been developed by Prudential to assist our producers in understanding current regulatory and industry requirements affecting the sale of long-term care (LTC) insurance. In particular, this guide will provide current general information on state Partnership programs and requirements, background into the origin of those requirements, as well as producer training requirements associated with state adoption of Partnership programs and other changes in state law with regard to LTC insurance. This guide includes:

- General information on Partnership programs
- General information on state long-term care insurance producer training requirements, applying to Partnership and non-Partnership policies.
- Informational chart that includes:
 - State Partnership program status along with Prudential's Partnership product information for each state
 - Producer training details
 - Prudential's approved inflation protection options for Partnership products in each state

LTC Partnership Programs

LTC Partnership programs are a joint effort between states and private insurance companies. The intent of these programs is to allow policyholders to help protect (keep) some of their assets if they apply for Medicaid after using up their private long-term care insurance Partnership policy's benefits.

There are two kinds of Partnership programs:

- Original ("Grandfathered") Partnership Programs
- National ("DRA") Partnership Programs

Four states (California, Connecticut, Indiana, and New York) implemented LTC Partnership programs after an initiative sponsored by the Robert Wood Johnson Foundation. These four state Partnership programs are often referred to as "original," "grandfathered," or "pre-DRA" Partnership programs.

Following the implementation of these grandfathered state Partnership programs, the passage of the Omnibus Budget Reconciliation Act of 1993 (OBRA 1993) effectively prevented new states from developing Partnership programs.

However, on February 8, 2006, the Deficit Reduction Act (DRA) of 2005 was signed into law. The new law tightened Medicaid eligibility rules but also allowed for the expansion of long-term care insurance Partnership programs into new states. States are now able to implement LTC Partnership programs as long as they meet the guidelines of the DRA. It's hoped that Partnership programs will increase awareness of long-term care needs, encourage individuals to plan for those needs, and, ultimately, better protect state Medicaid resources by requiring Partnership insureds to use their private long-term care insurance benefits before seeking Medicaid assistance (and provide an incentive of asset protection for benefits paid under a qualifying policy). (Note: The

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Partnership programs in the four grandfathered states are grandfathered “as is” and do not need to meet the DRA requirements). State Partnership programs that are implemented after the passage of the DRA are often referred to as “National” or “DRA” Partnership programs.

In order to qualify as a National Partnership policy, the applicant must be a resident of a National Partnership state at the time the policy was purchased, and the LTC insurance policy must:

- be tax-qualified as described by the Health Insurance Portability and Accountability Act of 1996 (HIPAA),
- have benefits that meet the Partnership policy criteria (e.g., satisfy inflation requirements based on the age of the applicant),
- contain certain consumer protection provisions, as specified by federal law, and
- be issued on or after the effective date of the state’s plan amendment.

Prudential’s Policy Upgrade/Exchange Guidelines

Once Prudential launches its Partnership product in a state that has implemented a National Partnership program, some clients who have previously purchased a Prudential LTCi policy may be eligible for an upgrade or exchange of their policy for one that qualifies as a Partnership policy. Depending on the state, this type of upgrade or exchange may be non-mandatory (not required by the state but offered by Prudential to policyholders who already qualify as noted in the guidelines below) or mandatory (required by the state based on specific parameters). Note: All upgrades and exchanges are based on the original state of issue. Prudential’s policy upgrade/exchange guidelines are as follows:

Prudential’s Non-Mandatory Upgrade/Exchange Guidelines

Eligible Policyholder Requirements:

- The policyholder has an in-force LTC3SM or Prudential LTC EvolutionSM policy.
- The policy’s effective date is on or after the date the State Plan Amendment was approved.
- Based on the policyholder’s age at time of policy issuance, the inflation protection meets or exceeds state guidelines.
- The policyholder can be in benefit or benefit eligible.

Upgrade/Exchange Action for Eligible Policyholders:

- Prudential will automatically provide an explanatory letter and disclosure notice to all policyholders that meet these criteria.
- No action needs to be taken by the policyholder or the producer.

Upgrade/Exchange Action for Ineligible Policyholders:

For policyholders who don’t qualify as noted above but would like to obtain a Partnership policy, the guidelines are as follows:

- For policyholders with an in-force LTC3SM or Prudential LTC EvolutionSM policy
 - Policy effective date is prior to the State Plan Amendment date and needs to be changed
 - No underwriting is required.
 - A signed change request form is needed (LTC3SM – GRP 113288, Prudential LTC EvolutionSM – GRP 114352).
 - Inflation option needs to be changed to meet minimum inflation protection requirements based on age
 - No underwriting is required.
 - The inflation protection rider will be rated at attained age.

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- A signed change request form is needed (LTC3SM – GRP 113288, Prudential LTC EvolutionSM – GRP 114352).
 - Additional benefits are selected in addition to the above
 - A new application is needed.
 - Underwriting is required.
 - Additional benefits are rated at attained age
- For policyholders who do not have an in-force LTC3SM or Prudential LTC EvolutionSM policy
 - A new application is needed (Partnership must be requested and appropriate inflation protection must be selected).
 - Underwriting may be required.
 - The policy is rated at attained age.

Prudential's Mandatory Upgrade/Exchange Guidelines

Several states require Prudential to make an offer to policyholders whose policies are not automatically eligible for non-mandatory upgrades/exchanges. The guidelines for these policies are as follows:

- For policyholders with an in-force LTC3SM or Prudential LTC EvolutionSM policy
 - Policy effective date is prior to the State Plan Amendment date and needs to be changed
 - No underwriting is required.
 - A signed change request form is needed (LTC3SM – GRP 113288, Prudential LTC EvolutionSM – GRP 114352).
 - Inflation option needs to be changed to meet minimum inflation protection requirements based on age
 - No underwriting is required.
 - The inflation protection rider will be rated at attained age.
 - A signed change request form is needed (LTC3SM – GRP 113288, Prudential LTC EvolutionSM – GRP 114352).
 - Additional benefits are selected in addition to the above
 - A new application is needed.
 - Underwriting is required.
 - Additional benefits are rated at attained age
- For policyholders who do not have an in-force LTC3SM or Prudential LTC EvolutionSM policy
 - A new application is needed (Partnership must be requested and appropriate inflation protection must be selected).
 - Underwriting may be required.
 - The base policy (i.e., like-to-like benefits) is rated at original issue age.
 - Additional benefits and increased inflation protection are rated at attained age.

These mandatory exchange states and their specific parameters for offering exchanges are outlined in the chart below.

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State	Offer Timeframe	Look-Back Period ¹	Policyholder Response Timeframe	Replacement Form from App Kit Needed?
Florida	N/A ²	3/1/2003	90 days	No
Iowa	Within 18 months of beginning to sell Partnership policies in the state	2/1/2003	90 days	No
Kansas	N/A ²	2/8/2006	45 days	No
Kentucky	Within 365 days of beginning to sell Partnership policies in the state	1/16/2003	90 days	No
Missouri	Within 180 days of beginning to sell Partnership policies in the state	2/8/2006	180 days	No
New Hampshire		4/1/2007	90 days	No
Ohio		8/12/2002	90 days	Yes
Oklahoma		2/8/2006	90 days	No
Pennsylvania		2/8/2006	90 days	Yes
Tennessee	N/A ²	2/8/2006	Not specified by state – Prudential's policy is 90 days	No
Texas	Within 16 months of beginning to sell Partnership policies in the state	2/8/2006		No
Vermont	N/A ²	2/8/2006	45 days	No
Wyoming	N/A ²	2/8/2006	Not specified by state – Prudential's policy is 90 days	No

¹Based on policy effective date, the look-back period indicates how far back in time a carrier must go in determining which policyholders must receive an offer. ²Not specified in state regulations.

Producer Notification

- Non-Mandatory Upgrade/Exchange States – A field communication will be distributed indicating the state(s) where Prudential has sent the disclosure to eligible policyholders. A copy of the letter will be included in the communication for producer reference.
- Mandatory Upgrade/Exchange States – Producers will receive a copy of the offer letter, prior to the policyholder mailing, to inform them in advance of which clients are being offered an exchange.

Producer Compensation

Prudential's replacement rules apply to all policy exchanges and will be compensated accordingly. Upgrades will also be compensated according to Prudential's existing rules.

Upgrade/Exchange Hotline

Prudential has set up a dedicated team and special phone number to answer questions related to Partnership upgrades and exchanges: 877-232-3610.

For details on each state's exchange policy (mandatory or non-mandatory), as well as the inflation options offered by Prudential, please refer to the Prudential National Partnership and LTC Training Chart in this resource guide.

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Producer Training Requirements

As part of the DRA, states must assure that producers selling Partnership policies receive training and demonstrate an understanding of Partnership policies and their relationship to public and private coverage of long-term care. To that end, states are beginning to require that producers complete specific training (as of a defined effective date) prior to selling, soliciting, or negotiating a Partnership policy.

In addition, many states are also implementing training requirements as they adopt the NAIC Long-Term Care Insurance Model Act. These states require producers to complete specific training prior to selling, soliciting, or negotiating any LTC insurance policy (Partnership or non-Partnership). Please note that some of these states are implementing these training requirements without implementing a Partnership program.

With regard to producer training requirements, the Prudential National Partnership and LTC Training Chart below provides state-by-state details on this training including:

- Initial and refresher training requirements
- Required completion date of initial training
- Training reciprocity
- Availability of training through Prudential

States noted with * in the chart below denote National Partnership states that have (or are developing) mandatory training for sales of LTC Partnership policies only. When Prudential launches its Partnership policy in one of these states, proof of successful completion of this training will be required to sell any Prudential LTCi policy in that state (Partnership or non-Partnership) as of the state's training effective date.

Training Availability

Prudential has partnered with LTCiTraining.com to offer this training to our producers. The chart below indicates training availability by state. Training is currently offered online. In addition, classroom options are available by request in several states. Please contact your Prudential LTC Regional Sales Manager/Wholesaler to schedule classroom training.

Training Accessibility for Prudential Career Agents

Prudential career agents may access available training via the Prudential Learning Network (PLN). The initial course that is required to be completed is entitled "LTC Insurance NAIC-DRA Partnership Training (LTC Concepts)."

If you experience any technical difficulty, support is available through Field Technology Support (FTS) or LTCiTraining.com, depending on where you have experienced the problem. If you cannot launch the course, contact FTS. If you experience a technical issue within the LTCiTraining.com site, click on the support button at the top of the page. Your questions can be answered by email at info@lctitraining.com or by calling (866) 400-5224.

Training Accessibility for Prudential non-Career Agents/Brokers

Appointed brokers/agents may access available training through the following website:
<http://www.lctitraining.com/pru/>

A discounted price of \$50 (plus CE processing and state filing fees) will be charged for this training.

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Submission of Training Completion Certificates for Verification

When you have completed the required training (either through Prudential or any other means), you should provide a copy of your course completion certificate to Prudential via fax or e-mail as follows:

- Fax: 866-883-6170, Attn: Prudential LTC Verification
- E-mail: PruExpedite@ainsight.com

If additional information is required to confirm the training or we do not have your training verification on file, you may be contacted by Applicant Insight, a third-party vendor with whom Prudential LTC has partnered to assist in securing, verifying, and tracking all training completion documentation. This will allow Prudential to verify that you have met the state's and Prudential's training requirements.

Training Reciprocity between Grandfathered Partnership and National Partnership States

Please note that the training requirements for grandfathered Partnership states (CA, CT, IN, NY) are different from (and not reciprocal with) National Partnership training. The training in grandfathered states does not count toward National Partnership or NAIC required training. In addition, the National Partnership or NAIC training cannot be used to comply with grandfathered Partnership training requirements.

Prudential National Partnership and LTC Training Chart

We have created the chart** below to provide you with the following information on a state-by-state basis:

- Partnership information including the state's status with regard to implementing a Partnership program as well as Prudential's status in launching a Partnership product in the state
- Producer training information, as noted previously in the Producer Training Requirements section above
- Prudential's available inflation options that meet Partnership requirements. These should be taken into consideration for any policies that are sold prior to a state implementing a Partnership program or when presenting a client with policy design options in a Partnership state.

The four grandfathered Partnership states are noted as such and highlighted in blue.

As mentioned previously, states noted with * in the chart below denote National Partnership states that have (or are developing) mandatory training for sales of LTC Partnership policies only. When Prudential launches its Partnership policy in one of these states, successful completion of this training will be required to sell any Prudential LTCi policy in that state (Partnership or non-Partnership) as of the state's training effective date.

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The information in this chart is subject to change. As new information and additional resources are made available, we will update the chart and this resource guide to reflect the most current information.

Questions? Contact your Prudential LTC Regional Sales Manager/Wholesaler.

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Prudential National Partnership and LTC Training Chart

State	Partnership Information		Producer Training				Prudential Available Inflation Options			Exchanges
	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
Alabama (LTC3 Refreshed Rates Effective 6/23/2011)	3/1/2009	7/13/2009 (LTC3 SM and Prudential LTC Evolution SM)	Initial: 8 hours Refresher: 4 hours every 24 months	in effect	Initial and Refresher: Yes	Initial: Yes (12 CE credits available) Refresher: Yes (4 CE credits available)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Guaranteed Increase Feature (LTC Evolution only)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto Compound 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	None (LTC3 only), Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto Compound 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Purchase Option (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	No
Alaska	N/A	N/A	Initial: 8 hours Refresher: 4 hours every 24 months	in effect 7/1/2011 Must complete training before solicitation of LTCi	Initial and Refresher: Yes	Yes	N/A	N/A	N/A	N/A

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	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
Arizona (LTC3 Refreshed Rates Effective 10/20/2011)	7/1/2008	8/16/2010 (LTC3 SM) 4/25/2011 (Prudential LTC Evolution SM)	Initial: 8 hours Refresher: 4 hours every 24 months	in effect	Initial and Refresher: No for residents; Yes for non-residents	Initial: Yes (10 CE credits available) Refresher: Yes (4 CE credits available)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2% Compound (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2% Compound (LTC3 only), Auto Compound (LTC3 only), 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	None (LTC3 only), Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2% Compound (LTC3 only), Auto Compound (LTC3 only), Auto 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Purchase Option (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	No

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Prudential National Partnership and LTC Training Chart

State	Partnership Information		Producer Training				Prudential Available Inflation Options			Exchanges
	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
Arkansas (LTC3 Refreshed Rates Effective 4/5/2011)	7/1/2008	11/17/2008 (LTC3 SM)	Initial: 8 hours Refresher: 4 hours every 24 months	in effect	Initial: Partial - must obtain additional training on Arkansas Partnership program Refresher: Yes as long as AR Partnership information has been reviewed on AR Partnership website	Initial: Yes (12 CE credits available, Partnership supp. training available w/o CE) Refresher: Yes (4 CE credits available)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2% Compound (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2% Compound (LTC3 only), Auto Compound (LTC3 only), 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	None (LTC3 only), Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2% Compound (LTC3 only), Auto Compound (LTC3 only), 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Purchase Option (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	No
	Website: https://ardhs.sharepointsite.net/LTCP/default.aspx		Website: http://insurance.arkansas.gov/Administration/LTC_Agent.htm							

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Prudential National Partnership and LTC Training Chart

State	Partnership Information		Producer Training				Prudential Available Inflation Options			Exchanges
	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
California	Grandfathered State	Not Available	Initial: 16 hours (8 hours on general LTC in any format, 8 hours on CA Partnership in a classroom) Refresher: 8 hours every CE term	in effect (for Prudential, only 8 hours general LTC training is needed since Prudential does not sell Partnership policies in the state)	No	No	N/A	N/A	N/A	N/A
	Website: http://www.dhs.ca.gov/cpltc/									

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Prudential National Partnership and LTC Training Chart

State	Partnership Information		Producer Training				Prudential Available Inflation Options			Exchanges
	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
Colorado	1/1/2008	9/15/2008 (LTC3 SM) 10/4/2010 (Prudential LTC Evolution SM)	Initial: Residents - 16 hours (8 hours on general LTC in any format, 8 hours on Partnership in a classroom); Non-residents – 8 hours on general LTC in any format, CO supplement if 8 hours taken in a non-Partnership state Refresher: 5 hours every 24-month compliance period following the compliance period in which the initial training was completed	in effect	Initial: Partial - general LTC course can be taken in any state – if state does not have a National Partnership program CO Partnership supplement must be taken Refresher: CO residents must take CO classroom course, non-residents can take another state's refresher only if it is in a state that has a Partnership program	Initial: Yes (8 CE credits available for both CO online and classroom training - 16 CE credits total); CO supp. training also available Refresher: Yes (classroom only, 5 CE credits available)	Auto 5% Compound, Auto 3% Compound (LTC Evolution only), Guaranteed Increase Feature (LTC Evolution only)	Auto 5% Compound, Auto 3% Compound, Auto Compound 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	None (LTC3 only), Auto 5% Compound, Auto 3% Compound, Auto Compound 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Purchase Option (LTC3), Guaranteed Increase Feature (LTC Evolution only)	No
	Website: http://www.coloradoltcpartnership.org									

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State	Partnership Information		Producer Training				Prudential Available Inflation Options			Exchanges
	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
Connecticut	Grandfathered State	Available (LTC3 SM)	1. completion of an 8-hour online course with a passing exam score 2. 4-hour classroom course conducted by Connecticut Partnership staff	in effect (required to sell Partnership policies only)	No	Yes - for online course only (8 CE credits available)	Auto 5% Compound	Auto 5% Compound	None, Auto 5% Compound	N/A
	Website: http://www.ctpartnership.org		Website: http://www.ct.gov/opm/cwp/view.asp?a=2995&q=383398							
Delaware	N/A	N/A	For residents only: 3 hours of training in DE LTC insurance during the biennium that the LTCi policy was solicited	in effect	No	No	N/A	N/A	N/A	N/A
District of Columbia	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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State	Partnership Information		Producer Training				Prudential Available Inflation Options			Exchanges
	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
Florida	1/1/2007	9/15/2008 (LTC3 SM)	Initial: 8 hours Refresher: 4 hours every 24 months	in effect	Initial and Refresher: Yes NOTE: FL had added then rescinded a requirement for an additional two-hour state-specific training if 8-hr training taken in another state - final decision from FL pending on 2-hr. requirement	Initial: Yes (15 CE credits available for 8-hour course, 2 CE credits available for 2-hour course) Refresher: Yes (4 CE credits available)	Auto 5% Compound	Auto 5% Compound, Auto Compound 2X Max, Auto 5% Simple	None, Auto 5% Compound, Auto Compound 2X Max, Auto 5% Simple, Guaranteed Purchase Option (LTC3 only), Periodic Inflation Benefit (LTC By Design only)	Yes
	Website: http://floir.com/									

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Prudential National Partnership and LTC Training Chart

State	Partnership Information		Producer Training				Prudential Available Inflation Options			Exchanges
	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
Georgia* (LTC3 Refreshed Rates Effective 8/11/2011)	1/1/2007	11/17/2008 (LTC3 SM)	Initial: 8 hours Refresher: 4 hours every 24 months	in effect	Initial: Partial - must obtain additional 2-hr. course on GA Partnership knowledge if training taken in another state Refresher: Yes	Initial: Yes (12 CE credits available, 2 CE credits available for GA Partnership supp. course) Refresher: Yes (4 CE credits available)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2% Compound (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2% Compound (LTC3 only), Auto Compound 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	None (LTC3 only), Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2% Compound (LTC3 only), Auto Compound 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Purchase Option (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	No
	Website: http://dch.georgia.gov/00/channel_title/0,2094,31446711_121970353,00.html									

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Prudential National Partnership and LTC Training Chart

State	Partnership Information		Producer Training				Prudential Available Inflation Options			Exchanges
	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
Hawaii	State Partnership program rules have been drafted	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
Idaho (LTC3 Refreshed Rates Effective 4/5/2011)	11/1/2006	10/1/2007 (LTC3 SM) 6/21/2010 (Prudential LTC Evolution SM)	Initial: 8 hours Refresher: 4 hours every 24 months	in effect	Initial and Refresher: Yes	Initial: Yes (12 CE credits available) Refresher: Yes (4 CE credits available)	Auto 5% Compound	Auto 5% Compound, Auto 5% Simple (LTC3 only)	None (LTC3 only), Auto 5% Compound, Auto 3% Compound, Auto Compound 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Purchase Option (LTC3 only)	No
Website: http://www.doi.state.id.us/company/LTC_partnership.aspx										

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	Partnership Information		Producer Training				Prudential Available Inflation Options			Exchanges
State	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
Illinois (LTC3 Refreshed Rates Effective 6/7/2011)	Legislation in progress	TBD	Initial: 8 hours Refresher: 4 hours every 24 months	in effect	Initial: No for residents (must take IL course 25008); Yes for non-residents Refresher: Yes	Initial: Yes (12 CE credits available) Refresher: Yes (4 CE credits available)	TBD	TBD	TBD	TBD
			Website: http://www.idfpr.com/DOI/Producer/LTC_training.asp							

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	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
Indiana	Grandfathered State	Available (LTC3 SM)	Initial: 15 hours (8 hours on IN general LTC in any format, 7 hours on IN Partnership in a classroom) Refresher: 5 hours every CE term	in effect (required to sell Partnership policies only)	No	No	Auto 5% Compound	Auto 5% Compound	None, Auto 5% Compound	N/A
	Website: http://www.in.gov/iltcp									

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	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
Iowa (LTC3 Refreshed Rates Effective 4/5/2011)	1/1/2010	5/3/2010 (LTC3 SM) 3/1/2010 (Prudential LTC Evolution SM)	Initial: 8 credit hours Refresher: 4 credit hours every CE term	in effect	Initial and Refresher: Yes	Initial: Yes (12 CE credits available) Refresher: Yes (4 CE credits available)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Guaranteed Increase Feature (LTC Evolution only)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto Compound 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	None, Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2% Compound (LTC3 only), Auto Compound 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Purchase Option (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	Yes

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	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
Kansas*	4/1/2007	6/30/2008 (LTC3 SM) 7/13/2009 (Prudential LTC Evolution SM)	Initial: 4 hours Refresher: 1 hour every 24 months	in effect	Initial and Refresher: Yes	Initial: Yes (12 CE credits available) Refresher: Yes (4 CE credits available)	Auto 5% Compound, Auto 3% Compound, Guaranteed Increase Feature (LTC Evolution only)	Auto 5% Compound, Auto 3% Compound, Auto Compound 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	None (LTC3 only), Auto 5% Compound, Auto 3% Compound, Auto Compound 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Purchase Option (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	Yes
	Website: http://www.ksinsurance.org/ltc									

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Prudential National Partnership and LTC Training Chart

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	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
Kentucky* (LTC3 Refreshed Rates Effective 5/3/2011)	7/14/2008	3/1/2010 (LTC3 SM)	Initial: 8 hours Refresher: 4 hours every biennial license renewal period	in effect	Initial and Refresher: Yes	Initial: Yes (8 CE credits available) Refresher: Yes (4 CE credits available)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto Compound 2X Max, Auto 5% Simple	None, Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto Compound 2X Max, Auto 5% Simple, Guaranteed Purchase Option	Yes

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State	Partnership Information		Producer Training				Prudential Available Inflation Options			Exchanges
	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
Louisiana (LTC3 Refreshed Rates Effective 5/3/2011)	10/1/2009	5/3/2010 (LTC3 SM) 7/12/2010 (Prudential LTC Evolution SM)	Initial: 8 hours Refresher: 4 hours every 24 months	In effect for producers licensed on or after 8/15/2010; 8/15/2011 for all other producers	Yes	Initial: Yes (8 CE credits available) Refresher: Yes (4 CE credits available)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2% Compound (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2% Compound (LTC3 only), Auto Compound (LTC3 only), 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	None (LTC3 only), Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2% Compound (LTC3 only), Auto Compound (LTC3 only), Auto 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Purchase Option (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	No

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State	Partnership Information		Producer Training				Prudential Available Inflation Options			Exchanges
	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
Maine (LTC3 Refreshed Rates Effective 10/20/2011)	7/1/2009	10/4/2010 (LTC3 SM) 10/4/2010 (Prudential LTC Evolution SM)	Initial: 8 hours Refresher: 4 hours every 24 months	in effect	Initial and Refresher: Yes	Initial: Yes (12 CE credits available) Refresher: Yes (4 CE credits available)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Guaranteed Increase Feature (LTC Evolution only)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2% Compound (LTC3 only), Auto Compound 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	None (LTC3 only), Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2% Compound (LTC3 only), Auto Compound 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Purchase Option (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	No

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Prudential National Partnership and LTC Training Chart

State	Partnership Information		Producer Training				Prudential Available Inflation Options			Exchanges
	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
Maryland	1/1/2009	02/03/2011 (LTC3 SM)	Initial: 8 hours Refresher: 4 hours every 24 months	in effect	Initial and Refresher: Yes	Initial: Yes (8 CE credits available) Refresher: Yes (4 CE credits available)	Auto 5% Compound, Auto 3% Compound	Auto 5% Compound, Auto 3% Compound, Auto Compound 2X Max, Auto 5% Simple	None, Auto 5% Compound, Auto 3% Compound, Auto Compound 2X Max, Auto 5% Simple, Guaranteed Purchase Option	No
Massachusetts	Legislation in progress	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
Michigan	State Plan Amendment is pending approval	TBD	no specifics - state simply requires completion of a long-term care program of instruction every two years	in effect	Initial and Refresher: Yes	Yes (10 CE credits available)	TBD	TBD	TBD	TBD

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	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
Minnesota (LTC3 Refreshed Rates Effective 6/23/2011)	7/1/2006	6/30/2008 (LTC3 SM) 10/4/2010 (Prudential LTC Evolution SM)	Initial: 8 hours Refresher: 4 hours every 24 months	in effect	Initial & Refresher : No for residents; Partial for non-residents - must demonstrate knowledge about unique aspects of Minnesota's Medicaid/ Medical Assistance system	Initial: Yes (8 CE credits available for 8-hour course, 2 CE credits available for MN Medicaid supplemental course) Refresher: Yes (4 CE credits available)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Guaranteed Increase Feature (LTC Evolution only)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2% Compound (LTC3 only), Auto Compound 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	None (LTC3 only), Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2% Compound (LTC3 only), Auto Compound 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Purchase Option (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	No
	Website: www.mnltpartnership.org									
Mississippi	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
Missouri*	8/28/2007	11/17/2008 (LTC3 SM) 5/3/2010 (Prudential LTC Evolution SM)	Initial: 8 hours Refresher: 4 hours every biennial license renewal period	in effect	Initial and Refresher: No for residents; Yes for non-residents	Initial: Yes (12 CE credits available) Refresher: Yes (4 CE credits available)	Auto 5% Compound, Auto 3% Compound, Guaranteed Increase Feature (LTC Evolution only)	Auto 5% Compound, Auto 3% Compound, Auto Compound 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	None (LTC3 only), Auto 5% Compound, Auto 3% Compound, Auto Compound 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Purchase Option (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	Yes
	Website: http://www.ownyourfuture.mo.gov/									

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	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
Montana (LTC3 Refreshed Rates Effective 4/5/2011)	7/1/2009	4/5/2011 (LTC3 SM) 4/25/2011 (Prudential LTC Evolution SM)	Initial: 8 hours Refresher: 4 hours every 24 month period following 7/1/2008	in effect	Initial and Refresher: Yes	Initial: Yes (8 CE credits available) Refresher: Yes (4 CE credits available)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2% Compound (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2% Compound (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2% Compound (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	No

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	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
Nebraska (LTC3 Refreshed Rates Effective 6/23/2011)	7/1/2006	3/3/2008 (LTC3 SM) 3/2/2009 (Prudential LTC Evolution SM)	Initial: 8 hours Refresher: 4 hours every 24 months	in effect	Initial and Refresher: Yes	Initial: Yes (10 CE credits available) Refresher: Yes (4 CE credits available)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Guaranteed Increase Feature (LTC Evolution only)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto Compound 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	None (LTC3 only), Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto Compound 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Purchase Option (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	No
	Website: http://www.doi.ne.gov/ltcare/index.htm									

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	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
Nevada	1/1/2007	7/13/2009 (LTC3 SM) 7/12/2010 (Prudential LTC Evolution SM)	Initial: 8 hours Refresher: 4 hours every 24 months	in effect 10/1/2011 Must complete training before solicitation of LTCi	Yes	Initial and Refresher: Yes	Auto 5% Compound, Auto 3% Compound, Guaranteed Increase Feature (LTC Evolution only)	Auto 5% Compound, Auto 3% Compound, Auto Compound 2X Max (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	None (LTC3 only), Auto 5% Compound, Auto 3% Compound, Auto Compound 2X Max (LTC3 only), Guaranteed Purchase Option (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	No
New Hampshire* (LTC3 Refreshed Rates Effective 6/23/2011)	4/1/2007	Approved for LTC3 SM but not yet launched 3/7/2011 (Prudential LTC Evolution SM)	Initial: 8 hours Refresher: 4 hours every 24 months	in effect, but not required by Prudential until Prudential begins selling Partnership policies in the state	Initial and Refresher: Yes	Initial: Yes (12 CE credits available) Refresher: Yes (4 CE credits available)	Auto 5% Compound, Auto 3% Compound, Guaranteed Increase Feature (LTC Evolution only)	Auto 5% Compound, Auto 3% Compound, Guaranteed Increase Feature (LTC Evolution only)	Auto 5% Compound, Auto 3% Compound, Guaranteed Increase Feature (LTC Evolution only)	Yes

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	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
New Jersey (LTC3 Refreshed Rates Effective 6/23/2011)	11/23/2007	9/14/2009 (LTC3 SM) 6/21/2010 (Prudential LTC Evolution SM)	Initial: 8 hours Refresher: 4 hours every 24 months	in effect	Initial and Refresher: Yes	Initial: Yes (11 CE credits available) Refresher: Yes (4 CE credits available)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Guaranteed Increase Feature (LTC Evolution only)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 5% Simple (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	None (LTC3 only), Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto Compound 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Purchase Option (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	No
New Mexico (LTC3 Refreshed Rates Effective 6/23/2011)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
New York	Grandfathered State	Not Available	1. completion of a 4-hour online course with a passing exam score 2. 4-hour classroom course on NY Partnership	in effect (for Prudential, LTC training is not needed since Prudential does not sell Partnership policies in the state)	No	No	N/A	N/A	N/A	N/A
	Website: http://www.nyspltc.org/index.htm		Website: http://www.nyspltc.org/agents/index.htm							
North Carolina	March 7, 2011	N/A	For residents & non-residents: NC Medicare Supplement/ LTC license required in addition to Life & Health license	in effect	Yes	No	N/A	N/A	N/A	N/A

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Prudential National Partnership and LTC Training Chart

State	Partnership Information		Producer Training				Prudential Available Inflation Options			Exchanges
	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
North Dakota* (LTC3 Refreshed Rates Effective 4/5/2011)	1/1/2007	3/3/2008 (LTC3 SM) 8/3/2009 (Prudential LTC Evolution SM)	Initial: 8 hours Refresher: 4 hours every 24 months	in effect	Initial and Refresher: Yes	Initial: Yes (12 CE credits available) Refresher: Yes (4 CE credits available)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2% Compound (LTC3 only), Auto Compound 2X Max (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2% Compound (LTC3 only), Auto Compound 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	None (LTC3 only), Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2% Compound (LTC3 only), Auto Compound (LTC3 only), Auto Compound 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Purchase Option (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	No
	Website: http://www.nd.gov/ndins/producer/details.asp?ID=283									

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	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
Ohio	9/1/2007	6/30/2008 (LTC3 SM) 7/13/2009 (Prudential LTC Evolution SM)	Initial: 8 hours Refresher: 4 hours every 24-month CE compliance period after completing initial training	in effect	Initial: No for residents (and must obtain CE credit); Yes for non-residents Refresher: No for residents; Yes for non-residents	Initial: Yes (15 CE credits available) Refresher: Yes (4 CE credits available)	Auto 5% Compound, Auto 3% Compound, Guaranteed Increase Feature (LTC Evolution only)	Auto 5% Compound, Auto 3% Compound, Auto Compound 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	None (LTC3 only), Auto 5% Compound, Auto 3% Compound, Auto Compound 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Purchase Option (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	Yes
	Website: http://www.ltc4me.ohio.gov/index.aspx		Website: http://www.ohioinsurance.gov/Legal/Bulletins/2008-02.pdf							

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Oklahoma	7/14/2008	11/17/2008 (LTC3 SM) 3/2/2009 (Prudential LTC Evolution SM)	Initial: 8 hours Refresher: 4 hours every 24-month license renewal period after completing initial training	in effect	Initial and Refresher: Yes	Initial: Yes (12 CE credits available) Refresher: Yes (4 CE credits available)	Auto 5% Compound, Auto 3% Compound, Guaranteed Increase Feature (LTC Evolution only)	Auto 5% Compound, Auto 3% Compound, Auto Compound 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	None (LTC3 only), Auto 5% Compound, Auto 3% Compound, Auto Compound 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Purchase Option (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	Yes
	Website: http://www.okltcpartnership.org									

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	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
Oregon (LTC3) Refreshed Rates Effective 6/23/2011	1/1/2008	4/13/2009 (LTC3 SM) 8/16/2010 (Prudential LTC Evolution SM)	Initial: 8 hours Refresher: 4 hours every 24 months	in effect	Initial and Refresher: Yes	Initial: Yes (12 CE credits available) Refresher: Yes (4 CE credits available)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Guaranteed Increase Feature (LTC Evolution only)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2% Compound (LTC3 only), Auto Compound 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	None (LTC3 only), Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2% Compound (LTC3 only), Auto Compound 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Purchase Option (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	No
	Website: http://www.insurance.oregon.gov/consumer/long-term-care/long-term-care-info.html		Website: http://www.cbs.state.or.us/external/ins/producer/training-requirements_ltc-producers.html							

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State	Partnership Information		Producer Training				Prudential Available Inflation Options			Exchanges
	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
Pennsylvania* (LTC3 Refreshed Rates Effective 4/5/2011)	7/1/2007	9/15/2008 (LTC3 SM) 4/4/2011 (Prudential LTC Evolution SM)	Initial: 8 hours Refresher: 4 hours each licensing cycle after completion of the initial 8 hours	in effect	Initial and Refresher: Yes Effective April 1, 2011, non-resident agents are no longer required to take the 1 hour Pennsylvania Medicaid course. Non-resident agents can sell in Pennsylvania as long as they have completed an 8 hour approved course in another state.	Yes	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 5% Simple	None, Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 5% Simple, Guaranteed Purchase Option Guaranteed Increase Feature (LTC Evolution only)	Yes
	Website: http://www.longtermcare.state.pa.us/portal/server.pt/community/long_term_living_home/3950		Website: http://www.portal.state.pa.us/portal/server.pt/community/services_for_licensees/5233/notices_and_information/623217							

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State	Partnership Information		Producer Training				Prudential Available Inflation Options			Exchanges
	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
Rhode Island (LTC3 Refreshed Rates Effective 10/06/2011)	7/1/2008	4/13/2009 (LTC3 SM) 9/14/2009 (Prudential LTC Evolution SM)	Initial: 8 hours Refresher: 4 hours every 24 months	in effect	Initial and Refresher: Yes	Initial: Yes (11 CE credits available) Refresher: Yes (4 CE credits available)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Guaranteed Increase Feature (LTC Evolution only)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2% Compound (LTC3 only), Auto Compound 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	None (LTC3 only), Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2% Compound (LTC3 only), Auto Compound 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Purchase Option (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	No

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	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
South Carolina	1/1/2009	9/14/2009 (LTC3 SM) 9/14/2009 (Prudential LTC Evolution SM)	Initial: 8 hours Refresher: 4 hours every 24 months	in effect	Initial and Refresher: Yes	Initial: Yes (8 CE credits available) Refresher: Yes (4 CE credits available)	Auto 5% Compound, Auto 3% Compound, Guaranteed Increase Feature (LTC Evolution only)	Auto 5% Compound, Auto 3% Compound, Auto Compound 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	None (LTC3 only), Auto 5% Compound, Auto 3% Compound, Auto Compound 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Purchase Option (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	No

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State	Partnership Information		Producer Training			Prudential Available Inflation Options			Exchanges	
	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
South Dakota (LTC3 Refreshed Rates Effective 4/5/2011)	7/1/2007	3/3/2008 (LTC3 SM) 9/14/2009 (Prudential LTC Evolution SM)	Initial: 8 hours Refresher: 4 hours by July 1 st of every second year following 7/1/2008 (i.e., 7/1/2010, 7/1/2012, etc.)	in effect	Initial and Refresher: Partial - must obtain additional training on SD Medicaid information	Initial: Yes (12 CE credits available, SD Medicaid training available w/o CE) Refresher: Yes (4 CE credits available)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Guaranteed Increase Feature (LTC Evolution only)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	None (LTC3 only), Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto Compound 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Purchase Option (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	No
	Website: http://lhcpartnership.sd.gov/									

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State	Partnership Information		Producer Training				Prudential Available Inflation Options			Exchanges
	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
Tennessee (LTC3 Refreshed Rates Effective 4/5/2011)	10/1/2008	7/13/2009 (LTC3 SM) 3/7/2011 (Prudential LTC Evolution SM)	Initial: 8 hours Refresher: 4 hours every 24 months starting with the first license renewal period after the initial 8-hour course is taken for producers not exempt from CE requirements	in effect	Initial: Partial for residents & non-residents must also complete the TN Medicaid Supplement course Refresher: Yes	Initial: Yes (12 CE credits available, TennCare training available w/o CE) Refresher: Yes (4 CE credits available)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2% Compound (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2% Compound (LTC3 only), Auto 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	None (LTC3 only), Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2% Compound (LTC3 only), Auto 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Purchase Option (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	Yes

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	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
Texas*	2/1/2009	11/23/2009 (LTC3 SM)	Initial: 8 hours Refresher: 4 hours every two-year CE reporting period	in effect	Initial: No for residents; Yes for non-residents who have taken Partnership training in their resident state if their resident state is a Partnership state, otherwise the non-resident must take a Texas-specific course Refresher: No for residents (and must obtain CE credits), Yes for non-residents	Initial: Yes (12 CE credits available) Refresher: Yes (4 CE credits available)	Auto 5% Compound, Auto 3% Compound	Auto 5% Compound, Auto 3% Compound, Auto Compound 2X Max, Auto 5% Simple	None, Auto 5% Compound, Auto 3% Compound, Auto Compound 2X Max, Auto 5% Simple, Guaranteed Purchase Option	Yes
	Website: http://www.ownyourfuturetexas.com/									
Utah	N/A	N/A	As of 5/10/2011 at least 3 hrs initial & renewal every 24 months to sell LTCi	In effect	Initial and Refresher: Yes for residents & non-residents	Yes	N/A	N/A	N/A	N/A

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	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
Vermont (LTC3 Refreshed Rates Effective 8/11/2011)	Legislation in progress	TBD	Initial: 8 hours Refresher: 4 hours every 24 months ending March 31st of odd-numbered calendar years	In effect for producers licensed after 3/31/2010; 3/31/2011 for all other producers	Initial: Partial - additional two-hour state-specific training needed if training taken in another state Refresher: Yes	Initial: Yes (10 CE credits available for full course, 2 CE credits available for VT supp. state-specific course) Refresher: TBD	TBD	TBD	TBD	Yes

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	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
Virginia*	5/1/2007, but delayed until 9/1/2007	3/3/2008 (LTC3 SM)	Initial: 8 hours Refresher: 4 hours every 24 months	in effect	Initial: Partial - additional two-hour state-specific training needed if training taken in another state Refresher: No for residents: Partial for non-residents - two-hour state-specific training needed if training taken in another state	Initial: Yes (10 CE credits available for 8-hour course, 3 CE credits available for 2-hour course) Refresher: Yes (4 CE credits available)	Auto 5% Compound, Auto 3% Compound	Auto 5% Compound, Auto 3% Compound, Auto Compound 2X Max, Auto 5% Simple	None, Auto 5% Compound, Auto 3% Compound, Auto Compound 2X Max, Auto 5% Simple, Guaranteed Purchase Option	No
	Website: www.valtccpartnership.org		Website: http://www.valtccpartnership.org/agents-area/							
Washington	Legislation approved but no SPA yet	N/A	Initial: 8 hours Refresher: 4 hours every 24 months	in effect	Initial and Refresher: Yes	Initial: Yes (8 CE credits available) Refresher: Yes (4 CE credits available)	N/A	N/A	N/A	N/A

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	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
West Virginia	Legislation approved but no SPA yet	N/A	Initial: 8 hours Refresher: 4 hours every CE biennium	in effect	Initial and Refresher: No for residents; Yes for non-residents	Initial: Yes (10 CE credits available) Refresher: Yes (4 CE credits available)	N/A	N/A	N/A	N/A
Wisconsin (LTC3 Refreshed Rates Effective 6/23/2011)	1/1/2009	4/13/2009 (LTC3 SM) 4/25/2011 (Prudential LTC Evolution SM)	Initial: 8 hours Refresher: 4 hours every 24-month license renewal period after the period in which the initial training was completed	in effect	Initial and Refresher: No for residents; Partial for non-residents – must obtain additional training on WI Medicaid information	Initial: Yes (8 CE credits available for full course, 2 CE credits available for Medicaid-only training) Refresher: Yes (4 CE credits available)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Guaranteed Increase Feature (LTC Evolution only)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2% Compound (LTC3 only) Auto Compound 2X Max Guaranteed Increase Feature (LTC Evolution only)	None, Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2% Compound (LTC3 only), Auto Compound 2X Max, Guaranteed Purchase Option Guaranteed Increase Feature (LTC Evolution only)	No
Website: http://oci.wi.gov/agentlic/faq_ltc.htm										

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	State Partnership Status or State Plan Amendment Effective Date	Prudential Partnership Product Status/Launch Date	State Training Requirement	Initial Training Required Completion Date	Is equivalent training from other states accepted in this state?	Training Available through Prudential	Ages 60 and Younger	Ages 61-75	Ages 76+	Are policy exchanges mandatory?
Wyoming (LTC3 Refreshed Rates Effective 4/5/2011)	7/1/2009	11/23/2009 (LTC3 SM) 11/9/2009 (Prudential LTC Evolution SM)	Initial: 8 hours Refresher: 4 hours every 24 months	in effect	Initial and Refresher: Yes	Initial: Yes (12 CE credits available) Refresher: Yes (4 CE credits available)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2% Compound (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2% Compound (LTC3 only), Auto Compound (LTC3 only), 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Purchase Option, Guaranteed Increase Feature (LTC Evolution only)	None (LTC3 only), Auto 5% Compound, Auto 4% Compound (LTC3 only), Auto 3% Compound, Auto 2% Compound (LTC3 only), Auto Compound (LTC3 only), 2X Max (LTC3 only), Auto 5% Simple (LTC3 only), Guaranteed Purchase Option (LTC3 only), Guaranteed Increase Feature (LTC Evolution only)	Yes

LTC3SM and Prudential LTC EvolutionSM long-term care insurance policies are issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102 (800-732-0416). GRP 113096, GRP 114018

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