

UNDERWRITING

PruFast Track

**PUT YOUR
LIFE CLIENTS
ON TRACK TO
A QUICKER
APPROVAL**

FASTER AND EASIER UNDERWRITING

PruFast Track is Prudential's underwriting process for eligible applicants.

- ▶ **More convenient**
- ▶ **Less invasive** for clients
- ▶ Still uses **experienced underwriters**
- ▶ Plus, there's **no change in pricing or commissions** for you!

WHO'S ELIGIBLE?

All applicants¹ who meet the following requirements:

- ▶ **Age:** 18 to 60
- ▶ **Face Amounts:** \$100,000 to \$1,000,000
- ▶ **Underwriting Category²:** Nonsmoker or better
- ▶ **Products³:** [All Term Products (except PruTerm One),] [PruLife® Custom Premier II, VUL Protector®, PruLife® Founders Plus UL, PruLife® Index Advantage UL, PruLife® UL Protector,] [PruLife® Essential UL]

UNDERWRITING APPROVAL TRACK

ACCELERATED

- ▶ Generally healthy
- ▶ Preferred classes
- ▶ No exams/labs
- ▶ Approved in 1 to 2 Days

- ▶ Height and weight within preferred guidelines.
- ▶ No family members who have died before age 70 from cancer, heart disease, or diabetes.
- ▶ No tobacco or nicotine use in past 5 years.
- ▶ Hypertension may qualify if well controlled.
- ▶ No DUIs and a relatively clean driving record.
- ▶ Aviation and avocations are accepted.
- ▶ Minor health conditions accepted, such as:
 - Mild asthma
 - Cysts
 - Benign polyps
 - Mild anxiety
 - Basal cell cancer
 - Rheumatoid arthritis
 - Some types of benign heart murmurs

FULL UNDERWRITING

- ▶ May have health impairments
- ▶ All classes
- ▶ Full Age/Amount exam and labs
- ▶ Normal cycle time

- ▶ Major medical conditions that require Full Underwriting include, but are not limited to:
 - Most heart conditions
 - Most cerebrovascular conditions
 - Cancers
 - Diabetes, high blood sugar, and glucose intolerance
 - Hepatitis
 - Epilepsy and seizures
 - COPD
 - Ulcerative Colitis and Crohn's Disease
 - MS/Parkinson's
 - Bipolar Disorder or Major Depression
 - Kidney and/or Liver Disease
- ▶ Other non-medical conditions that require Full Underwriting:
 - DUI within 5 years
 - Alcohol or drug treatment within 5 years
 - Drug use within 5 years
 - Current cigarette or cigarette use with the past year
 - Previous Prudential application within the past year
 - Single client applying with multiple carriers (i.e., "stacking")
 - Producer quoted smoker or substandard rating class

¹ Multiple applications submitted on the same client at the same time are not eligible.

² Applications with underwriting category quoted of Preferred Smoker, Smoker or Special Class rating are not eligible.

³ Survivorship products are not eligible.

NOT FOR CONSUMER USE.

[Insert Logo]



