

UNDERWRITING

PruFast Track



FASTER AND EASIER UNDERWRITING

PruFast Track is Prudential's new 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, and PruLife® UL Protector

UNDERWRITING APPROVAL TRACK

ACCELERATED

- ▶ Healthy applicants
- ▶ Minimal requirements (may have minor health conditions and/or non-medical issues)

Clients who are likely to follow the Accelerated Underwriting path include those who:

- ▶ Have not used tobacco or nicotine within 3 years and/or have not used cigarettes within 1 year
- ▶ Have a height/weight within preferred categories
- ▶ Have positive family history within preferred guidelines
- ▶ May have minor medical impairments, such as asthma, cysts, benign polyps, and some types of heart murmurs
- ▶ May have hypertension and high cholesterol with recent doctor visit
- ▶ Have no ratable driving violations
- ▶ Are US residents

OPTIMIZED

- ▶ Healthy applicants who did not receive an accelerated approval
- ▶ All other applicants
- ▶ Selected underwriting requirements *or* full age/amount requirements

Clients who are likely to follow the Optimized Underwriting path include those who:

- ▶ Have more complex medical conditions such as diabetes, heart disease, cancer, hepatitis, seizures, or sleep apnea
- ▶ Have a history of alcohol and/or drug abuse or treatment
- ▶ Are taking medications that were not disclosed on the application
- ▶ Have seen a doctor just prior to the application date
- ▶ Have recently had medical tests completed
- ▶ Are age 50+ and/or are applying for amounts of \$500,000 and up

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

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

³Survivorship products are not eligible.

NOT FOR CONSUMER USE.

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