

UNDERWRITING ESTIMATOR



Reference Guide to Prudential's Preferred Underwriting



Life Insurance

- ▶ Preferred Underwriting Quick Ratings Estimator
- ▶ Physical Measurements – Male and Female
- ▶ Age and Amount Exam Requirements

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Prudential
Bring Your Challenges®

Preferred Underwriting Quick Ratings Estimator

The six rating categories are available for ages 18 and up, with face amounts of \$100,000 and up.

Tobacco/Nicotine	Any within the last 5 years? N↓ Y→	Any within the last 3 years? N↓ Y→	Cigarettes, e-cigarettes, or vaping products containing nicotine within the last 12 months? N↓ Y→	Cigarettes, e-cigarettes, or vaping products containing nicotine within the last 12 months? Y→	Cigarettes, e-cigarettes, or vaping products containing nicotine within the last 12 months? Y↓	Cigarettes, e-cigarettes, or vaping products containing nicotine within the last 12 months? Y↓
Blood Pressure	Ages 18 – 49: Blood pressure medication? N↓ Y→ Do blood pressure readings exceed 130/80? N↓ Y→ Ages 50 and up: > 1 blood pressure medication? N↓ Y→ Do blood pressure readings exceed 140/85? N↓ Y→	Do blood pressure readings exceed 135/85 (age 18 – 49) or 145/90 (age 50+)? N↓ Y→	Do blood pressure readings exceed 140/90 (age 18 – 49) or 145/90 (age 50+)? N↓ Y→	Extra rating may be assessed based on actual blood pressure readings. ↓	Do blood pressure readings exceed 135/85 (age 18 – 49) or 145/90 (age 50+)? N↓ Y→	Extra rating may be assessed based on actual blood pressure readings. ↓
Cholesterol & HDL (High Density Lipoprotein) Ratio	Total cholesterol ≥ 300? N↓ Y→ Cholesterol ratio > 5? N↓ Y→	Total cholesterol ≥ 300? N↓ Y→ Cholesterol ratio > 6? N↓ Y→	Total cholesterol ≥ 300? N↓ Y→ Cholesterol ratio > 7? N↓ Y→	If cholesterol exceeds 350, an additional rating may be assessed. ↓	Total cholesterol ≥ 300? N↓ Y→ Cholesterol ratio > 6? N↓ Y→	If cholesterol exceeds 350, an additional rating may be assessed. ↓
Family History <small>Not applicable if proposed insured is adopted or over age 60.</small>	Any death of parents or siblings from coronary artery disease, stroke, or Cancer ¹ prior to age 60? N↓ Y→	Death of more than one parent from coronary artery disease, stroke, or Cancer ¹ prior to age 60? N↓ Y→	No restrictions apply. ↓	No restrictions apply. ↓	Death of more than one parent from coronary artery disease, stroke, or Cancer ¹ prior to age 60? N↓ Y→	No restrictions apply. ↓
Personal History <small>Any history of glucose intolerance, coronary artery disease, diabetes, stroke, or cancer (except skin, excluding melanoma).</small>	Any personal history? ² N↓ Y→	Any personal history? ³ N↓ Y→	Any rateable history? N↓ Y→	A history of any form of glucose intolerance, coronary artery disease, diabetes, cancer, or stroke may result in an extra rating. ↓	Any personal history? ³ N↓ Y→	A history of any form of glucose intolerance, coronary artery disease, diabetes, cancer, or stroke may result in an extra rating. ↓
Alcohol or Drug <small>Treatment or counseling for alcohol or drug use.</small>	Currently using drugs or ever been treated or counseled for alcohol or drug use? N↓ Y→	Currently using drugs or ever been treated or counseled for alcohol or drug use within the last 10 years? N↓ Y→	Any rateable history? N↓ Y→	Extra rating may be assessed for history. ↓	Currently using drugs or ever been treated or counseled for alcohol or drug use within the last 10 years? N↓ Y→	Extra rating may be assessed for history. ↓
Driving Record <small>Adverse driving record.</small>	DWI, DUI, OUI, or reckless driving in the past 5 years? N↓ Y→ Any license suspension or more than 2 moving violations and/or accidents in the last 3 years? N↓ Y→	DWI, DUI, OUI, or reckless driving in the past 5 years? N↓ Y→ Any license suspension or more than 3 moving violations and/or accidents in the last 3 years? N↓ Y→	Any rateable history? N↓ Y→	Extra rating may be assessed for adverse driving record. ↓	DWI, DUI, OUI or reckless driving in the past 5 years? N↓ Y→ Any license suspension or more than 3 moving violations and/or accidents in the last 3 years? N↓ Y→	Extra rating may be assessed for adverse driving record. ↓
Occupation <small>Hazardous duties.</small>	Any hazardous duties? N↓ Y→	Any hazardous duties? N↓ Y→	Any hazardous duties? N↓ Y→	Extra rating may be assessed for hazardous duties. ↓	Any hazardous duties? N↓ Y→	Extra rating may be assessed for hazardous duties. ↓
Avocation <small>Hazardous activities.</small>	Any hazardous activities? Note: Answer No if recreational SCUBA diving with a Basic Open Water certification, with dives no deeper than 100ft, and fewer than 10 dives annually allowed. N↓ Y→	Rateable participation? N↓ Y→	Participation in any rateable hazardous activities will result in an extra premium. ↓	Participation in any rateable hazardous activities will result in an extra premium. ↓	Rateable participation? N↓ Y→	Participation in any rateable hazardous activities will result in an extra premium. ↓
Aviation <small>Aviation activities other than U.S. commercial airlines.</small>	Any rateable aviation? Age < 30? < 5 yrs or < 1,000 total hours as certified pilot? Any FAA violations? Fly any craft other than powered, fixed-wing aircraft? Valid, current pilot certificate other than Private, Commercial, or ATP, or none? < 100 hours in current make/model? Medical certificate with any restrictions (other than for corrective lenses)? N↓ Y→	Any rateable aviation? Age < 30? < 5 yrs or < 1,000 total hours as certified pilot? Any FAA violations in 5 years? Valid, current pilot certificate other than Private, Commercial, or ATP, or none? < 100 hours in current make/model? N↓ Y→	Any occupation related rateable aviation? Age < 25? < 3 yrs or < 600 total hours as certified pilot? Any FAA violations in 3 years? Valid, current pilot certificate other than Private, Commercial, or ATP, or none? N↓ Y→	Extra rating will be assessed for rateable activities. ↓	Any rateable aviation? Age < 30? < 5 yrs or < 1,000 total hours as certified pilot? Any FAA violations in 5 years? Valid, current pilot certificate other than Private, Commercial, or ATP, or none? < 100 hours in current make/model? N↓ Y→	Extra rating will be assessed for rateable activities. ↓
Residence⁴	Permanent resident of country other than the U.S., Canada, or “A” countries? N↓ Y→	Permanent resident of country other than the U.S., Canada, or “A” countries? N↓ Y→	Available to residents of “A” and “B” countries. ↓	Available to residents of “A” and “B” countries. ↓	Permanent resident of country other than the U.S., Canada, or “A” countries. N↓ Y→	Available to residents of “A” and “B” countries. ↓
	Preferred Best	Preferred Non-Tobacco	Non-Smoker Plus	Non-Smoker	Preferred Smoker	Smoker

After completing the above ratings guide, make sure to explain to your client the following:

Any rate and/or rate class presented will be subject to the underwriting criteria of The Prudential Insurance Company of America, Pruco Life Insurance Company, or Pruco Life Insurance Company of New Jersey. A client’s actual rates potentially could be higher or lower depending on the rate class determined after the underwriting process has been completed. The underwriting requirements may include, but are not limited to, paramed exams, ECGs, blood tests, and complete medical history. See the Age and Amount Exam Requirements chart for additional information. The eligibility for any particular rate class or eligibility in general is in no way guaranteed to be the final decision of The Prudential Insurance Company of America.

¹ Cancer limited to those with a high familial risk (e.g., breast, colon, melanoma, ovarian, pancreas, prostate, and stomach).
² Note: A personal history of hepatitis C will preclude acceptance to the Preferred Best rating.
³ May allow PNT/PS with personal history of thyroid cancer, cervical cancer, prostate cancer, and stage 1 seminoma testicular cancer that meet specific parameters.
⁴ Restrictions may apply to certain non-U.S. residents. Contact Underwriting prior to submitting an application.

Physical Measurements—Male and Female

Rating Classification is based on BMI (the height and weight tables are presented for guidance only). For proposed insureds heavier than the maximum BMI limits for the classes below, Non-Smoker and Smoker rates may apply. A substandard rating may also apply.

	Ages 18 – 59			Ages 60 and Over		
	Preferred Best (BMI ≤ 29)	Preferred Non-Tobacco (BMI ≤ 31) Preferred Smoker (BMI ≤ 31)	Non-Smoker Plus (BMI ≤ 33)	Preferred Best (BMI ≤ 31)	Preferred Non-Tobacco (BMI ≤ 35) Preferred Smoker (BMI ≤ 35)	Non-Smoker Plus (BMI ≤ 40)
HEIGHT	WEIGHT (pounds)					
4'10"	138	148	158	148	167	191
4'11"	143	153	163	153	173	198
5'0"	148	158	168	158	179	204
5'1"	153	164	174	164	185	211
5'2"	158	169	180	169	191	218
5'3"	163	175	186	175	197	225
5'4"	169	180	192	180	204	232
5'5"	174	186	198	186	210	240
5'6"	179	192	204	192	216	247
5'7"	185	198	211	198	223	255
5'8"	190	203	216	203	230	262
5'9"	196	209	223	209	236	270
5'10"	202	216	229	216	243	278
5'11"	208	222	236	222	250	286
6'0"	213	228	242	228	258	294
6'1"	219	235	250	235	265	302
6'2"	225	241	256	241	272	311
6'3"	232	248	264	248	279	319
6'4"	238	254	271	254	287	328
6'5"	245	261	278	261	295	337
6'6"	251	268	286	268	303	346
6'7"	257	275	293	275	311	355
6'8"	264	282	300	282	319	364
6'9"	271	289	308	289	327	373
6'10"	277	296	316	296	335	383

Age and Amount Exam Requirements



The guidelines in the chart below apply to the amount applied for and any amount applied for in the past twelve months. For survivorship coverage: Requirements for each insured are based on the full face amount applied for, including any rider. The standard time limit for exam requirements is 12 months for ages 0 – 70 (6 months for age 71+), subject to current (within 3 months) non-medical declarations.

Preferred Estimator Age & Amount Chart

AGE	\$100,000 to \$999,999	\$1,000,000 to \$2,500,000	\$2,500,001 to \$4,999,999	\$5,000,000 to \$9,999,999	\$10,000,000 and up
18 to 40	EXAM, IRP, MVR	EXAM, IRP, MVR, Rx	EXAM, IRP, MVR	EXAM, IRP, MVR	EXAM, IRP, MVR
41 to 64	EXAM, IRP	EXAM, IRP, Rx	EXAM, IRP	EXAM, IRP	ECG, EXAM, IRP
65 to 70	EXAM, IRP	EXAM, IRP	EXAM, IRP	EXAM, IRP	ECG, EXAM, IRP
71 to 75	APS, COG, EXAM, IRP, Rx	APS, COG, EXAM, IRP, MOBILITY, Rx	APS, COG, EXAM, IRP, MOBILITY, Rx	APS, COG, EXAM, FRAILTY, IRP, MOBILITY, Rx	APS, COG, EXAM, FRAILTY, IRP, MOBILITY, Rx
Over 75	APS, COG, EXAM, IRP, MOBILITY, MVR, Rx	APS, COG, EXAM, FRAILTY, IRP, MOBILITY, MVR, Rx	APS, COG, EXAM, FRAILTY, IRP, MOBILITY, MVR, Rx	APS, COG, EXAM, FRAILTY, IRP, MOBILITY, MVR, Rx	APS, COG, EXAM, FRAILTY, IRP, MOBILITY, MVR, Rx

Requirements Legend

EXAM

The Examiner is a paramed, not a medical doctor. S/he weighs and measures the proposed insured and takes blood pressure and pulse.

A Modified Exam required for submissions via the Express Worksheet. The Tele-Underwriting Interview obtains the Part 2 Medical Declarations.

Full Exams are required for submissions via the paper application. Part 2 Medical Declarations are obtained by the Examiner.

DATA REQUIREMENTS (Prudential to order when required)

X-ID Express Identification

Face amount: \$100,000 – \$500,000 (all ages)

PADR (Prudential Automated Database Report)

Face amount: \$500,001 – \$999,999 for ages < 71

DVR (Data Verification Report)

Face amount: \$1,000,000 and over for ages < 71

Face amount: \$500,001 and over for age 71 and over

If the following, then PADR in place of X-ID

- NF2F
- Not a prior client
- Producer has never met, or knows as “other”
- Sale generated via direct mail, internet, “other”

MEDICAL REQUIREMENTS

APS	Attending Physician's Statement
COG	Cognitive function testing, administered by examiner
ECG	Electrocardiogram
Frailty	Senior supplement questionnaire, administered by examiner
IRP	Insurance Risk Profile (comprehensive blood and urine panel)
Mobility	Get Up & Go mobility test, administered by examiner
MVR	Motor Vehicle Report
Rx	Pharmaceutical database check
SPEC	Urine specimen
UHV	Urine HIV testing—Examiner collected urine specimen for states listed above for HIV testing

FINANCIAL GUIDELINES (For survivorship, the full face amount is used to determine financial requirements. Additional requirements may be obtained by the underwriter as needed.)

Requirement	Age Range	Face Amounts
Financial Supplement to the Application	Ages < 70	≥ \$5,000,000
	Ages 71 – 80	≥ \$2,500,000
	Ages > 80	≥ \$1,000,000
Completion of IRS form 4506-T*	Ages 71 – 80	≥ \$2,500,000
	Ages > 80	≥ \$1,000,000
Third party supporting financial documentation required	Ages 18 – 70	≥ \$10,000,000
	Ages 71 – 80	≥ \$2,500,000
	Ages > 80	≥ \$1,000,000

* Effective 09/15/2017 use of the 4506TEZ form has been suspended until further notice.]

In addition to the lab slip, please submit any required state-specific HIV consent form.

NOTE: Please refer to the Attending Physician's Statement Requirements Guide (1009569) for additional APS requirements.

The age and amount requirements apply to products with Preferred classifications. Data verification reports and requirements and paramed exam limits and procedures apply to all life insurance products. The minimum face amount for individuals over age 80 is \$250,000. Exceptions to the \$200,000 face amount may be permitted—call the underwriter. Minimum face amount for ages 76 to 80 is \$100,000. MD exams may be required based upon the underwriter's discretion.

For PruFast Track (Age 18-60, face amounts of \$100,000 - \$1,000,000), if case qualifies, Rx and MVR are required.

Guarantees are based on the claims-paying ability of the issuing insurance company.

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Availability of insurance and rates will vary based on the satisfaction of underwriting criteria.

Underwriting rules are subject to change at our discretion.

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