

UNDERWRITING

PruFast Track

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

FASTER AND EASIER UNDERWRITING

PruFast Track is Prudential's accelerated underwriting process for eligible applicants. It offers the following benefits:

- ▶ **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 applicants who meet the following requirements are eligible:

- ▶ **Age:** 18 to 60
- ▶ **Face Amounts:** \$100,000 to \$3 million
- ▶ **Permanent Legal U.S. Residents**
- ▶ **Underwriting Category:**¹ Smoker or better
- ▶ **Products:**² All Term Products (except PruTerm One), PruLife® Custom Premier II, VUL Protector®, PruLife® Founders Plus UL, PruLife® Index Advantage UL, PruLife® Essential UL
- ▶ **Riders:** Available for all riders on eligible products including our BenefitAccess Rider

UNDERWRITING APPROVAL TRACK

ACCELERATED

- ▶ Generally healthy
- ▶ Preferred classes
- ▶ No exams/labs
- ▶ Approved in one to two days

- ▶ Height and weight within preferred guidelines
- ▶ No cigarette use, including vaping, within the past 12 months
- ▶ 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
 - 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
 - Chronic obstructive pulmonary disease (COPD)
 - Ulcerative colitis and Crohn's disease
 - Multiple Sclerosis/Parkinson's disease
 - Bipolar disorder or major depression
 - Kidney and/or liver disease
- ▶ Other non-medical conditions that require Full Underwriting:
 - DUI within five years
 - Alcohol or drug treatment within five years
 - Drug use within five years
 - Current cigarette or cigarette use within 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 Applications with Special Class rating are not eligible.

² PruLife UL Plus and Survivorship products are not eligible.

NOT FOR CONSUMER USE.

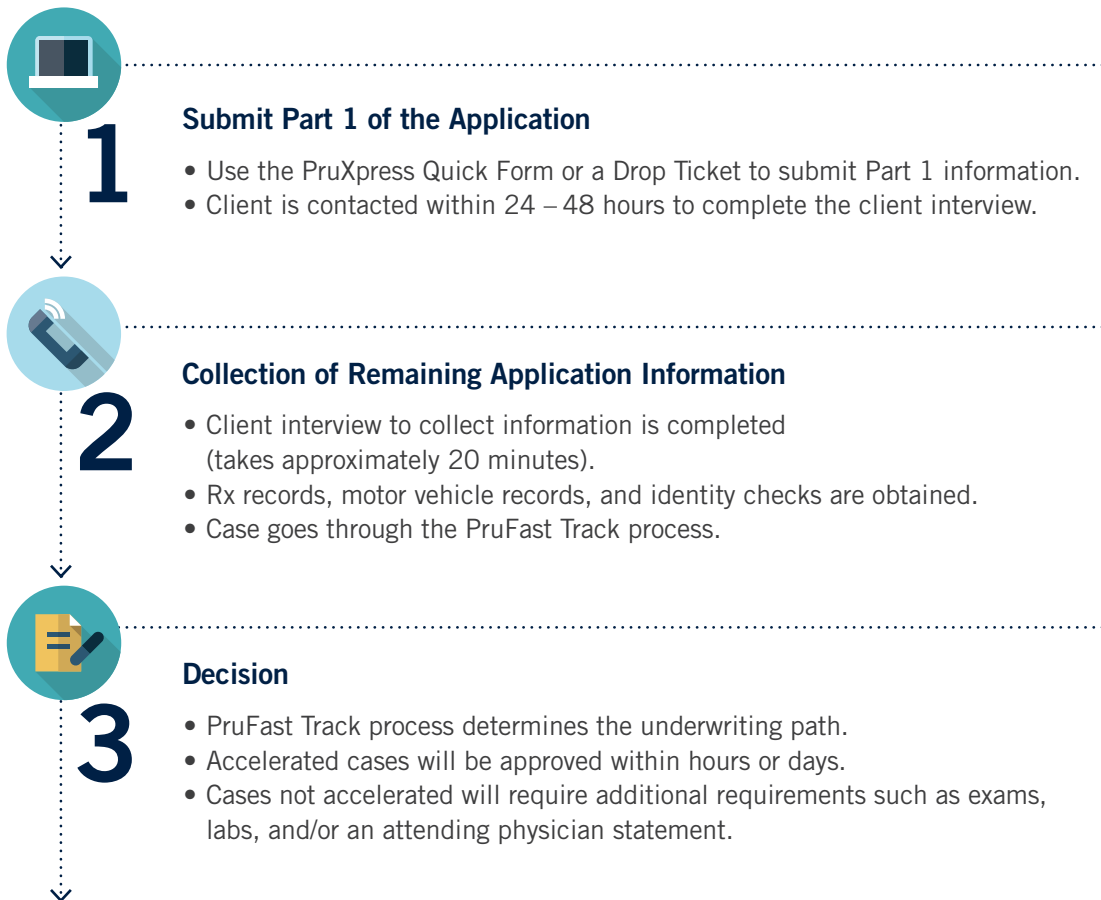


IMPORTANT

Be sure to set expectations with the client:

- Encourage the client to complete the client interview as soon as possible.
- Do not automatically order an exam as the healthiest clients may not need one.
- Even if the client requires an exam, they may still qualify for all preferred classes.

The speed of this process depends on the completion of the client interview and receipt of the Medical Information Bureau authorization.



QUESTIONS?

Contact your Prudential Wholesaler

This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any clients or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing a client's retirement savings. Clients seeking information regarding their particular investment needs should contact a financial professional.

The availability of coverage and rates will vary based on company underwriting criteria including, but not limited to, age, sex, health history, smoking status, and residency.

Underwriting rules are subject to change at our discretion.

Term Essential, PruLife® Founders Plus UL, PruLife® Index Advantage UL, PruLife® Essential UL, VUL Protector®, and PruLife® Custom Premier II are issued by Pruco Life Insurance Company except in New York, where they are issued by Pruco Life Insurance Company of New Jersey. VUL Protector and PruLife Custom Premier II are offered through Pruco Securities, LLC (member SIPC). All are Prudential Financial companies located in Newark, NJ.

The BenefitAccess Rider is an optional rider that accelerates the life insurance death benefit when the insured is terminally ill or is chronically ill as defined in the rider. It is not Long Term Care (LTC) insurance. Benefits received under the rider will reduce and may deplete the death benefit. Electing the BenefitAccess Rider results in an additional charge and underwriting requirements. Some benefit payments may be subject to a fee. Other terms and conditions apply and can vary by state. Clients should consult their tax and legal advisors.

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