

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, Prudential FlexGuard® Life IVUL
- ▶ **Riders:** Available for all riders on eligible products including our BenefitAccess Rider

UNDERWRITING APPROVAL TRACK**ACCELERATED**

- ▶ Healthy applicants
- ▶ All preferred and standard classes available
- ▶ 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 a height/weight within standard weight class
- ▶ Aviation and avocations
- ▶ 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 U.S. residents

OPTIMIZED

- ▶ Healthy applicants who did not receive an accelerated approval
- ▶ Other applicants that may have medical conditions
- ▶ All other applicants
- ▶ Selected underwriting requirements or full age/amount

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

¹Applications with Special Class rating are not eligible.

²Survivorship products are not eligible.

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1006547-00023-00 BK Ed. 07/2023



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IMPORTANT

Be sure to set expectations with the client:

- Encourage the client to complete the 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.



1

Submit Part 1 of the Application

- Use the PruXpress Quick Form or a Drop Ticket to submit Part 1 information.
- Client is contacted within 24 – 48 hours to complete the client interview.



2

Collection of Remaining Application Information

- Client interview to collect information is completed (takes approximately 20 minutes).
- Medical claims, pharmacy records, motor vehicle records, and identity checks are obtained.
- Case goes through the PruFast Track process.



3

Decision

- PruFast Track process determines the underwriting path.
- Accelerated cases will be approved within hours or days.
- Cases not accelerated will require additional requirements such as exams, labs, and/or an attending physician statement.

QUESTIONS?

Contact your Prudential Wholesaler

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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, Prudential FlexGuard® Life IVUL, 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. Prudential FlexGuard® Life IVUL, 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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