



# UNDERWRITING OVERVIEW

## Reference Guide to Prudential's Underwriting



# Life Insurance

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# Preferred and Impaired Risks

## Some categories of individuals who may qualify for Preferred classification include:

- ▶ Most commercial and business pilots for U.S.-based airlines (possible Preferred Best)
- ▶ Clients who plan to travel to most foreign countries for six months or less annually (business or pleasure)<sup>1</sup>
- ▶ Scuba divers who dive up to 100 feet
- ▶ Individuals with cholesterol/HDL levels up to and including 6, even if on cholesterol-lowering medications<sup>2</sup>
- ▶ Males/females, ages 18-59 with a body mass index (BMI) up to 31 (e.g., 6' 0" 232 lbs)<sup>3</sup>
- ▶ Males/females, age 60 and over with a BMI up to 35 (e.g., 6' 0" 261 lbs)<sup>3</sup>

## Some categories of individuals who may qualify for our advantageous Non-Smoker Plus classification include:

- ▶ Cigar/pipe smokers and chewing tobacco/snuff users
- ▶ Nicotine patch or Nicorette® Gum users
- ▶ Individuals with cholesterol/HDL levels up to and including 7, even if on cholesterol-lowering medications<sup>2</sup>
- ▶ Males/females, ages 18-59 with a BMI up to 33 (e.g., 6' 0" 247 lbs)
- ▶ Males/females, age 60 and over with a BMI up to 38 (e.g., 6' 0" 283 lbs)
- ▶ Private pilots, age 25 or older, with more than 600 hours in total flight time, and between 30 and 300 hours per year

## We look for the best possible impaired risk treatment for clients with:

- ▶ Asthma
- ▶ Atrial fibrillation
- ▶ Bladder cancer
- ▶ Breast cancer
- ▶ Build
- ▶ Cerebrovascular disease
- ▶ Cervical cancer
- ▶ Coronary artery disease
- ▶ Diabetes mellitus (adult onset)
- ▶ Elevated liver function tests
- ▶ Hepatitis C
- ▶ Mood disorders
- ▶ Prostate cancer
- ▶ Thyroid cancers

## And that's not all! Pru also offers:

- ▶ Age Last Birthday rates (not nearest)!
- ▶ Full commissions on special class ratings; partial on temporary extra ratings [subject to Commissionable Target Premiums (CTP)]
- ▶ No Problem Underwriting:
  - No MD examinations (Paramedic exam may be required)<sup>4</sup>
  - Treadmill ECG testing is NOT automatically required!
  - No inspection reports
  - No chest X-ray
- ▶ Our popular "Rx for Success" series is available on [www.pruexpress.com](http://www.pruexpress.com)
- ▶ Our regularly updated "Working Document" Medical Underwriting Manual

## EXAM SHELF LIFE

EXAM	Ages 0 to 70	Age 71+
Exam	Up to 12 months	Up to 6 months
Blood & Urine Specimen	Up to 12 months	Up to 6 months
EKG	Up to 12 months	Up to 12 months

<sup>1</sup> This does not apply to foreign countries Prudential considers to be "Unacceptable."

<sup>2</sup> Total cholesterol readings of 300 or higher may not be eligible for Preferred classification regardless of cholesterol/HDL ratio.

<sup>3</sup> Individuals with BMI and Body Mass Index with BMI henceforth up to 29, for ages 18 to 59, and BMI up to 31, for age 60 and over, can qualify for Preferred Best.

<sup>4</sup> MD exams may be required based upon the underwriter's discretion.

# Exceptional Capacity

At Prudential, our retention limit is up to \$10 million on fully underwritten single-life policies and second-to-die policies. These limits enable us to issue policies up to \$65 million for permanent single-life and second-to-die life cases. There are different, slightly lower limits for term policies. These retention limits are among some of the highest that you will find.

## Ready and able to handle your large cases quickly ...

We can automatically issue a single-life insurance policy up to \$65 million without having to delay the process by discussing the risk with reinsurers.

## ... and go beyond when you need us to.

For cases that exceed \$65 million, we have facultative relationships with most of the major reinsurers. As a result of our relationships with major reinsurance companies, Prudential has the ability to issue cases over \$100 million, including \$50 million of facultative capacity from a single reinsurance company. Our capacity and reinsurance relationships uniquely position Prudential to help you place these cases.

PRUDENTIAL'S RETENTION LIMIT	
\$10 million	Single-life policies
\$10 million	Second-to-die policies
PRUDENTIAL'S AUTOMATIC ISSUE LIMIT	
\$65 million	Permanent single-life & second-to-die policies

There are different, slightly lower limits for term policies.

## RATING REDUCTIONS

Ratings are imposed on a policy at issue when some aspect of the insured's health, occupation, lifestyle, or any combination of these factors presents an element of excess risk to the company. When these elements no longer exist or if health improves, the client may qualify for a rating reduction.

## General Rating Reduction Information

### First Policy Anniversary

- In certain instances (e.g., smoking, ratings for height and weight, occupation, and aviation), reductions may be considered after the first policy anniversary.
- Evidence of insurability (full underwriting) is usually required.
- While rate reduction considerations are possible after the first policy anniversary for height and weight, the policy has to have been issued as a rated contract (Tables A through H).
  - Prudential will consider Smoker to Non-Smoker reductions at or after the first policy anniversary.

### Second Policy Anniversary

- Rating reductions are generally available after the second policy anniversary.
- It is important to review the modification letter sent with the policy to determine if the client qualifies for a reduction.
- Full underwriting, which includes callbacks, examinations, and possibly medical records, is required.

## Rating Reduction for Preferred Categories

### Second Policy Anniversary

- Reclassification in the Preferred categories is generally available after the second policy anniversary.
- Evidence of insurability is needed and requires full underwriting.
- It is important to note that the one-year waiting period does not apply to policies issued in one of the Preferred categories due to height and weight (PNT, PS, NSP, and NS). The waiting period for such contracts is two years.
- Prudential will consider Smoker to Non-Smoker reductions after first year, but no reclassification in the Preferred categories (PNT and NSP rates) until two years.



## COME TO PRUDENTIAL FIRST

Talk to us about why Prudential's retention limits and high automatic issue limits make us an ideal choice for your larger cases.

[Log on to [www.pruxpress.com](http://www.pruxpress.com) for the latest underwriting information.]

## BUILD TABLES—Male and Female—Ages 18 and up

Prudential’s build underwriting varies based on the age and Body Mass Index (BMI) of the proposed insured. Enter your clients height and weight to calculate their exact BMI to determine whether they will be able to qualify for preferred, standard, or rated underwriting or be declined based on BMI.

	AGES	IC	Preferred Best	Preferred Nontobacco / Preferred Smoker	Nonsmoker Plus	Nonsmoker	Table A	Table B	Table C	Table D	Table E	Decline
BMI:	18-59	(18-39) 17 (40-59) 18	29	31	33	37	39	41	43	45	48	>48
	60 & up	18	31	35	38	40	42	44	46	48	50	>50

### ENGLISH VALUES

BMI Calculator: 5 7 80 13 Calculate  
 Feet Inches Weight BMI

### METRIC VALUES

BMI Calculator: 1 52 70 30 Calculate  
 Meter cm Weight BMI

Use the table below as an approximation when determining whether your clients will be able to qualify for preferred, standard, or rated underwriting or declined based on their height and weight.

BMI	Maximum weight associated with listed BMI																							
	4'11"	5'0"	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"	5'8"	5'9"	5'10"	5'11"	6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"	6'8"	6'9"	6'10"
17	86	89	92	95	98	101	105	108	111	115	118	121	125	129	132	136	140	143	147	151	155	159	163	167
18	91	94	97	101	104	107	111	114	118	121	125	128	132	136	140	144	148	151	156	160	164	168	172	176
29	146	151	156	161	166	171	177	182	188	194	199	205	211	217	223	229	236	242	248	255	261	268	275	282
31	155	161	166	172	177	183	189	195	201	207	213	219	225	232	238	245	252	258	265	272	279	286	293	301
33	165	171	177	183	189	195	201	207	213	220	226	233	240	247	253	260	268	275	282	289	297	304	312	320
35	175	181	187	194	200	206	213	219	226	233	240	247	254	261	269	276	284	291	299	307	315	323	331	339
37	185	192	198	205	211	218	225	232	239	246	253	261	268	276	284	292	300	308	316	324	332	341	349	358
38	190	197	203	210	217	224	231	238	245	253	260	268	276	283	291	299	308	316	324	333	341	350	359	368
39	195	202	209	215	223	230	237	244	252	259	267	275	283	291	299	307	316	324	333	341	350	359	368	377
40	200	207	214	221	228	235	243	250	258	266	274	282	290	298	307	315	324	332	341	350	359	368	377	387
41	205	212	219	226	234	241	249	257	264	272	281	289	297	306	314	323	332	340	350	359	368	377	387	396
42	210	217	224	232	239	247	255	263	271	279	287	296	304	313	322	331	340	349	358	367	377	386	395	406
43	215	222	230	237	245	253	261	269	277	286	294	303	311	320	329	338	348	357	366	376	386	396	405	416
44	220	227	235	243	251	259	267	275	284	292	301	310	319	328	337	346	356	365	375	385	395	405	415	425
45	225	233	240	248	256	265	273	281	290	299	308	317	326	335	344	354	363	373	383	393	403	414	424	435
46	230	238	246	254	262	270	279	288	296	305	314	324	333	342	352	362	372	382	392	402	412	423	433	444
48	240	248	256	265	273	282	291	300	309	319	328	338	347	357	367	377	388	398	409	419	430	441	452	463
50	250	258	267	276	285	294	303	312	322	332	342	351	362	372	382	393	404	414	425	437	448	459	471	483

# Underwriting Credit Opportunities

Prudential Financial strives to be competitive in impaired risk underwriting. In an effort to maintain our competitiveness, Prudential continually expands our repertoire of underwriting credits. Underwriting credits are available for any face amount, issue age, product, and table rating. Credits are also available for smokers and non-smokers and are designed to apply to far more of the business you submit to us and, therefore, generate more placed cases.

Crediting decisions are evidence-based decisions, using underwriting credits to offset “like” debits, based on test results or other favorable criteria, specific to a given applicant.

For example, we may use treadmill credits to offset overweight and blood pressure debits or good blood sugar control to offset debits for diabetes. The result can be improvement on a standard or substandard offer or possibly even improvement from a low substandard offer to a Non-Smoker Plus offer.

## IMPAIRMENTS AND CREDITS

More than two dozen impairments are eligible for credits. Eligible impairments include:

IMPAIRMENT	Crediting Opportunities
<b>Atrial Fibrillation</b>	Credits may be available if there are no additional medical impairments, including known heart disease. Additional credits vary based on type of atrial fibrillation (chronic or paroxysmal), years of stability, a normal current NT-proBNP, and negative testing—including stress imaging with good exercise tolerance or a negative angiogram in the past year.
<b>Blood Pressure</b>	Credits may be available if echocardiogram results, done within the prior year, show normal left ventricular wall thickness. Additional credits may be available for a normal maximal treadmill ECG, done within the prior year, with normal blood pressure response to exercise. Maximum credits are available for normal stress echocardiogram meeting above criteria.
<b>Breast Cancer</b>	Credits may be available for in-situ breast cancer, over age 40 at diagnosis, low-grade (1 – 2) malignancy, treated with resection, and good follow-up with normal annual mammograms.
<b>Build</b>	Credits may be available for ages 18 – 59 if there are no additional medical impairments and there is no evidence of metabolic syndrome (a group of abnormal findings related to the body’s metabolism, including excess body fat, elevated lipids, low HDL cholesterol, borderline or elevated BP, and borderline or elevated blood glucose). Additional credits for all ages may be available for negative maximal treadmill, nuclear scanning, or stress echocardiogram testing done within the prior year.
<b>Coronary Artery Disease</b>	Credits may be available for a normal maximal treadmill ECG done within the prior year. Additional credits may be available for normal nuclear scanning or negative stress echocardiogram done within the prior year.
<b>Crohn’s Disease/ Ulcerative Colitis</b>	Credits available if no significant episode and no medication except aminosalicylate products for five years, colonoscopy within two years, and current normal LFTs.
<b>Diabetes</b>	Available credits vary based on type of diabetes mellitus (type 1 or 2), treatment (diet, oral medication, or insulin), age of onset, level of control, and other factors such as normal build, BP, and HDL.
<b>EBCT (Electron Beam Computed Tomography)/ Ultra-Fast CT</b>	Credits may be available if a follow-up nuclear scan is negative.

## Underwriting Credit Opportunities (Continued)

IMPAIRMENT	Crediting Opportunities
<b>ECG–Heart Blocks</b>	Credits for a first-degree block may be available for a normal treadmill or for two years of stability. For left bundle branch block, credits may be available for a negative nuclear scan if the left bundle branch block has been present and stable for at least three years or with a normal NT-ProBNP (for ages 40 and over).
<b>ECG–Major &amp; Minor T Waves</b>	Credits may be available for a normal EBCT (age 50 and over) or a normal maximal treadmill ECG. Additional credits may be available for normal nuclear scanning, catheterization, or stress echocardiogram with a normal NT-ProBNP (for males ages 40 and over and for females ages 60 and over). Resting echocardiogram credits may be available to offset major T waves. (All testing must be completed after the onset of the T wave changes.)
<b>ECG–PVCs</b>	Credits may be available if the applicant is under age 40 or for a normal EBCT (if insured is age 50 and up) or for a normal maximal treadmill ECG. Additional credits may be available if both a negative echocardiogram and exercise treadmill ECG were performed. (All testing must be completed after the onset of the PVCs.)
<b>Elevated Liver Enzymes</b>	Credits may be available if the insured is currently on certain medications known to elevate liver enzymes. Additional credits may be available for negative hepatitis screening or other specialized liver tests if there has been no history or criticism of alcohol use.
<b>Family History</b>	Credits may be available if both parents live to age 70 or higher. Additional incremental credits may be available if both parents survive to age 75 and age 80.
<b>Lipids</b>	Credits may be available for a normal EBCT (if insured is age 50 and above) or a normal maximal treadmill ECG. Additional credits may be available for normal nuclear scanning or stress echocardiogram. Credits may also be available if the applicant is age 66 or older or when higher HDL cholesterol levels result in lower ratios of total cholesterol to HDL cholesterol.
<b>Malignant Tumors</b>	Credits against table ratings (not against flat extra ratings) may be available for quality ongoing surveillance.
<b>Pacemaker</b>	Credits may be available for five years of stability since the pacemaker insertion. Additional credits may be available if there has been a normal maximal stress treadmill with normal nuclear scanning and a normal echocardiogram.
<b>Rheumatoid Arthritis</b>	Credits may be available for well-controlled rheumatoid arthritis if there are no flares of rheumatoid inflammation, with or without medication, for more than two years. Significant crediting is available when the duration of stability exceeds five years with no flares of rheumatoid inflammation, with or without medication.
<b>Sleep Apnea</b>	Credits may be available if a sleep study is available, there are no complications, no problems with blood pressure, no surgical treatment, and good control and compliance with CPAP (Continuous Positive Airway Pressure) machine.
<b>Treadmill ECG</b>	Credits may be available for normal nuclear scanning, exercise echocardiogram, or cardiac catheterization.

# Financial Underwriting Highlights

## What Is Financial Underwriting?

Financial underwriting is the evaluation of a prospective insured's personal or business financial background and current economic situation. The analysis of an individual's financial situation takes place every time a case is underwritten although the depth of this evaluation is based on the amount of insurance applied for. The purpose of this evaluation is to determine the proposed insured's need for insurance and make sure that the amount of insurance applied for is reasonable and in line with his or her needs.

## Why Is Financial Underwriting Important?

Financial underwriting is important in order to prevent over-insurance. Over-insurance occurs when the amount of life insurance in force on an individual exceeds his or her economic—or “human life”—value. The primary purpose of life insurance is to protect against a loss (i.e., loss of income, loss due to payment of taxes, etc.). However, within certain well-defined and controlled parameters that ensure client understanding and provide protection against anti-selection, it may also be utilized to enhance wealth transfer.

## Insurable Interest

For a life insurance purchase to be valid, the beneficiary must have an insurable interest in the proposed insured. Insurable interest exists if the beneficiary benefits financially from the proposed insured's continued existence and would suffer a financial loss at the death of the insured.

## Affordability

Affordability is an important factor that must be evaluated to determine if a product recommendation is suitable to meet a customer's needs. There are two basic relationships that Underwriting looks at in evaluating whether a client will be able to sustain the premiums.

**Premium-to-Income Relationship.** In conjunction with the Income Factor Table (refer to the Income Factor Table section of this highlighter), the relationship of premium outlay to the proposed insured's gross annual income is considered. A good rule of thumb is that the total premium outlay for all life insurance policies supported by the premium payer's income should not exceed 10% of the premium payer's pre-tax income. In certain situations, it may be acceptable, from a financial underwriting perspective, for premiums to be as high as 20%. If you feel such a case is warranted, contact Underwriting before submitting an application for insurance. Be sure to provide Underwriting with a cover letter outlining why you believe the need and amount of coverage are warranted and why the premiums are affordable.

**Premium-to-Liquid-Net-Worth Relationship.** If the premium to pre-tax income relationship is greater than 10%,

premiums may need to be paid from a client's liquid assets. In that case, it becomes necessary to consider whether the premium payer's liquid net worth is sufficient to sustain the premiums and whether this is an appropriate use of these assets. The answers to these questions will depend on the proposed insured's overall financial situation. A good rule of thumb is that the premium should not exceed 25% of the premium payer's liquid net worth.

## Amount of Insurance

Underwriting will also evaluate how the amount of insurance being requested was determined. Results from a comprehensive needs analysis, or recommendations from an accountant, attorney, or other advisor, can make a difference when evaluating the case. If the proposed insured simply told you how much insurance he or she wanted to purchase, you should determine if that amount of insurance is reasonable and convey that information to Underwriting.

When determining the overall amount of insurance that will generally be granted to an individual, the underwriters take into account any existing insurance coverage he or she already has in force and any insurance being applied for with other companies.

A complete needs analysis takes these factors into account and is an important and useful tool in helping the producer, the client, and the underwriter understand how much insurance is required and why. (Note: A Financial Supplement form is required for applications with face amounts of \$5,000,000 up to age 70, \$2,500,000 or more for ages 71 to 80, and \$1,000,000 or more for age 81 and up if the case was submitted with a new application.)

In most situations, the amount of insurance applied for should be directly related to the need the life insurance was purchased to satisfy, such as to replace lost income, or cover a debt such as a mortgage or small business loan. From an underwriting point of view, insurance purchased for the following reasons is generally acceptable:

- ▶ Debt repayment (e.g., mortgage or college loans).
- ▶ Estate settlement.
- ▶ Income in Respect of a Decedent (IRD).
- ▶ Income replacement/survivors' income.
- ▶ Insurance to address business needs.
- ▶ Last expenses.

While life insurance has other specialty uses such as cash value accumulation, the primary purpose must be for death benefit protection.

## Income Replacement

A client's income is one of the factors looked at in determining the amount of insurance that will be granted for income replacement. An individual's total income can be comprised of earned and unearned income.

## Financial Underwriting Highlights (Continued)

Earned income is defined as income that will normally cease upon the death of the insured, such as salaries, pensions, Social Security, and cash distributions from a business. Life insurance may be considered as a means to replace lost earned income upon the death of the insured.

Unlike earned income, unearned income does not cease upon the death of the insured. Unearned income includes pure investment income and distributions from 401(k) plans and IRAs. Life insurance may be needed to cover any potential tax liability on this unearned income upon the insured's death. (Refer to the "Amount of Insurance" section of this highlighter for additional information.)

Unearned income increases one's ability to pay premiums and may be available to help offset some of the financial losses the survivors may experience. However, these available proceeds may decrease the need for insurance after the potential tax liability has been taken into consideration.

A software-generated income needs analysis can be useful in determining the amount of income that should generally be replaced by life insurance.

Needs typically covered by income protection include mortgage protection, education needs, and providing continuing income to support dependents upon the death of the insured.

### Asset Repositioning

Life insurance when used as a vehicle for enhancing or leveraging a legacy for wealth transfer purposes may, depending on the type of policy used, provide the consumer with:

- ▶ A guaranteed death benefit.
- ▶ The ability to avoid the time and expense of probate.
- ▶ An option to avoid market risk by providing a specific amount of coverage, regardless of what takes place in the investment markets.

It is important to note that any assets or income being repositioned into life insurance to enhance or leverage a legacy for wealth transfer purposes should not be needed for support in retirement or create any future financial hardship.

### Sources of Information

In most cases, the information received during the client interview is sufficient to determine if the amount of insurance applied for is appropriate. For very large or

complex cases—including estate settlement or business situations—more extensive information may be required. These cases involve higher risks and require the evaluation of more than just income and ability to pay. It may, therefore, be necessary to submit financial documents that are generally not required for smaller amounts of coverage. In these situations, Underwriting is looking for information that will substantiate the amount of insurance being applied for. The information should answer questions such as:

- ▶ What is the purpose of the insurance?
- ▶ How was the amount of the insurance applied for determined?
- ▶ Who will be the policyowner and premium payer?
- ▶ What is the current amount of in-force and applied-for insurance?

The proposed insured, as well as his or her advisors, attorneys, or accountants, may also be required to submit documentation to support the need for the amount of insurance requested. This documentation may include personal or business financial statements such as W-2 forms or tax returns, employment contracts, loan or trust agreements, and buy-sell agreements. It is always a good idea to inform clients, attorneys, accountants, and other financial advisors that they may be required to provide additional information. This type of financial documentation is required on face amounts of \$10,000,000 or more for ages 18 – 70, \$2,500,000 or more for ages 71 – 80, and \$1,000,000 or more for age 80 and older. In addition to third-party financial documentation, we will require proof of income at age 71 and older at the face amounts mentioned above.

### SUMMARY

The most important source of information about a proposed insured is you. As you analyze a potential client's insurance needs, you gain knowledge of his or her worth and income. Any pertinent information should be communicated to Underwriting. It may be advisable to submit a cover letter to Underwriting that explains how the amount of insurance requested was determined. Any documentation used during this process should be included with the cover letter. If the purpose of insurance is an asset repositioning concept, then the use of a cover letter at the time of the application is strongly encouraged outlining all the required financial details and information around the sale.

The Confidential Financial Questionnaire may be used to capture some of this financial information. The extent of this information depends on the amount of insurance you are recommending and the purpose for which it is intended.

## INCOME FACTOR TABLE

The Income Factor Table is a guide to help determine the maximum amount of insurance (excluding group coverage) that is generally acceptable in relation to the earned income of an individual with or without dependents. To estimate the maximum amount of insurance, multiply the proposed insured's earned income by the corresponding factor based on his or her age at the time of application (Income x Age-Specific Factor = Amount of Insurance).

AGES	FACTOR
– 40	35
41 – 50	25
51 – 60	20
61 – 70	10
71 – 80	5



# Age and Amount Requirements

The guidelines in the chart below apply to the amount applied for and any amount applied for in the past 12 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.

AGE	POLICY AMOUNT								
	\$25,000	\$25,001 – \$50,000*	\$50,001 – \$99,999*	\$100,000 – \$499,999	\$500,000 – \$999,999	\$1,000,000 – \$3,000,000	\$3,000,001 – \$4,999,999	\$5,000,000 – \$9,999,999	\$10,000,000 and up
0–14	NONE	NONE	NONE	NONE	APS	APS	APS	APS	APS
15–17	NONE	NONE	NONE	NONE	APS	APS, EXAM, IRP	APS, EXAM, IRP	APS, EXAM, IRP	APS, EXAM, IRP
18–40	NONE	NONE	NONE	EXAM, IRP, MRx, MVR	EXAM, IRP, MRx, MVR	EXAM, IRP, MRx, MVR	EXAM, IRP, MVR	EXAM, IRP, MVR	EXAM, IRP, MVR
41–45	NONE	NONE	Rx	EXAM, IRP, MRx, MVR	EXAM, IRP, MRx, MVR	EXAM, IRP, MRx, MVR	EXAM, IRP	EXAM, IRP	ECG, EXAM, IRP
46–50	NONE	Rx	Rx	EXAM, IRP, MRx, MVR	EXAM, IRP, MRx, MVR	EXAM, IRP, MRx, MVR	EXAM, IRP	EXAM, IRP	ECG, EXAM, IRP
51–60	Rx	Rx	Rx	EXAM, IRP, MRx, MVR	EXAM, IRP, MRx, MVR	EXAM, IRP, MRx, MVR	EXAM, IRP	EXAM, IRP	ECG, EXAM, IRP
61–64	Rx	Rx	Rx	EXAM, IRP, MRx, MVR	EXAM, IRP, MRx, MVR	EXAM, IRP, MRx, MVR	EXAM, IRP	EXAM, IRP	ECG, EXAM, IRP
65–70	Rx	Rx	Rx	EXAM, IRP	EXAM, IRP	EXAM, IRP	EXAM, IRP	EXAM, IRP	ECG, EXAM, IRP
71–75	APS, Rx	APS, Rx	APS, Rx	APS, COG, EXAM, IRP, Rx	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, 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

\* For PruTerm One only, for face amounts \$50,000 - \$99,999, an Exam and UHIV are required.

\*\* Minimum face amounts are for: ages 76-80: \$100,000; ages >80: \$250,000. (Face amounts of \$200,000 may be considered as an exception—contact underwriting.)

## REQUIREMENTS LEGEND

### EXAMINATION REQUIREMENTS

**EXAM** Examiner is a paramed. She/he weighs & measures the proposed insured, takes blood pressure & pulse.

**Modified Exam required for submissions via Express Worksheet.**

Part 2 Medical Declarations are obtained via tele-interview or eInterview.

**Full Exam required for submissions of any long form Application.**

Part 2 Medical Declarations are obtained by the examiner.

### MEDICAL REQUIREMENTS

<b>APS</b>	Attending Physician Statement
<b>COG</b>	Cognitive testing, administered by examiner
<b>ECG</b>	Electrocardiogram
<b>FRAILTY</b>	Senior supplement questionnaire, administered by examiner.
<b>IRP</b>	Insurance Risk Profile (Comprehensive Blood and Urine Panel)
<b>MOBILITY</b>	Get Up & Go mobility test
<b>MRx</b>	Medical Claims Data with Pharmaceutical database check
<b>MVR</b>	Motor Vehicle Report
<b>Rx</b>	Pharmaceutical database check
<b>UHIV</b>	Urine HIV Test

### DATA REQUIREMENTS (PRUDENTIAL TO ORDER WHEN REQUIRED)

**PADR (Prudential Automated Database Report)**

Face amount: \$100,000 – \$9,999,999

**EIR (eInspection Report)**

\$500,001 – \$9,999,999

**DVR (Data Verification Report)**

Face amount: \$10,000,000 and over

### FINANCIAL GUIDELINES (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
Third party supporting financial documentation required	Ages 18 – 70	≥ \$10,000,000
	Ages 71 – 80	≥ \$2,500,000
	Ages > 80	≥ \$1,000,000

For cases eligible for PruFast Track, EXAM and IRP will be requested by the underwriter on an as-needed basis based on case characteristics. In addition to the lab slip, please submit any required state-specific HIV consent form.

UNDERWRITING CATEGORIES AND CRITERIA

	NON-SMOKER CATEGORIES				SMOKER CATEGORIES	
	Preferred Best	Preferred Non-Tobacco	Non-Smoker Plus	Non-Smoker	Preferred Smoker	Smoker
<b>Tobacco/Nicotine</b>	No tobacco or nicotine use within the last 5 years	No tobacco or nicotine use within the last 3 years	No use of cigarettes, ecigarettes, or vaping products containing nicotine within the last 12 months (may smoke cigars and/or pipe or chew tobacco)	No use of cigarettes, ecigarettes, or vaping products containing nicotine within the last 12 months (may smoke cigars and/or pipe or chew tobacco)	Current use or use within the last 12 months of cigarettes, ecigarettes, or vaping products that contain nicotine	Current use or use within the last 12 months of cigarettes, ecigarettes, or vaping products that contain nicotine
<b>Blood Pressure</b>	<ul style="list-style-type: none"> <li>Up to 130/80 and without medication for ages up to 49</li> <li>Up to 140/85 with no more than one medication for ages 50 and over</li> </ul>	<ul style="list-style-type: none"> <li>Up to 135/85 for ages up to 49</li> <li>Up to 145/90 for age 50 and over</li> <li>With or without medication</li> </ul>	<ul style="list-style-type: none"> <li>Up to 140/90 for ages up to 49</li> <li>Up to 145/90 for age 50 and over</li> <li>With or without medication</li> </ul>	Insurability and ratings depend on actual blood pressure readings and other medical conditions	<ul style="list-style-type: none"> <li>Up to 135/85 for ages up to 49</li> <li>Up to 145/90 for age 50 and over</li> <li>With or without medication</li> </ul>	Insurability and ratings depend on actual blood pressure readings and other medical conditions
<b>Cholesterol/HDL Ratio</b>	<ul style="list-style-type: none"> <li>Total cholesterol &lt; 300</li> <li>Cholesterol/HDL ratio 5 or less</li> <li>With or without medication<sup>5</sup></li> </ul>	<ul style="list-style-type: none"> <li>Total cholesterol &lt; 300</li> <li>Cholesterol/HDL ratio 6 or less</li> <li>With or without medication<sup>5</sup></li> </ul>	<ul style="list-style-type: none"> <li>Total cholesterol &lt; 300</li> <li>Cholesterol/HDL ratio 7 or less</li> <li>With or without medication<sup>5</sup></li> </ul>	Insurability and ratings depend on cholesterol levels and other medical conditions	<ul style="list-style-type: none"> <li>Total cholesterol &lt; 300</li> <li>Cholesterol/HDL ratio under 6</li> <li>With or without medication<sup>5</sup></li> </ul>	Insurability and ratings depend on cholesterol levels and other medical conditions
<b>Physical Measurements (Height and Weight)</b>	Body Mass Index (BMI) must be within acceptable limits per physical measurements (see Build Table)	Body Mass Index (BMI) must be within acceptable limits per physical measurements (see Build Table)	Body Mass Index (BMI) must be within acceptable limits per physical measurements (see Build Table)	Insurability and ratings depend on actual BMI and other medical conditions	Body Mass Index (BMI) must be within acceptable limits per physical measurements (see Build Table)	Insurability and ratings depend on actual Body Mass Index (BMI) and other medical conditions
<b>Family History<sup>1</sup></b>	No death of a parent or sibling prior to age 60 due to: <ul style="list-style-type: none"> <li>Coronary Artery Disease (CAD)</li> <li>Cerebrovascular Disease (CVD)</li> <li>Cancer</li> </ul>	No more than one death of a parent prior to age 60 due to: <ul style="list-style-type: none"> <li>Coronary Artery Disease (CAD)</li> <li>Cerebrovascular Disease (CVD)</li> <li>Cancer</li> </ul>	Not applicable	Not applicable	No more than one death of a parent prior to age 60 due to: <ul style="list-style-type: none"> <li>Coronary Artery Disease (CAD)</li> <li>Cerebrovascular Disease (CVD)</li> <li>Cancer</li> </ul>	Not applicable
<b>Personal History</b>	No personal history of: <ul style="list-style-type: none"> <li>Coronary Artery Disease (CAD)</li> <li>Diabetes Mellitus</li> <li>Cancer (except skin cancer, excluding melanoma)</li> <li>Hepatitis C</li> <li>Glucose Intolerance</li> </ul>	No personal history of: <ul style="list-style-type: none"> <li>Coronary Artery Disease (CAD)</li> <li>Diabetes Mellitus</li> <li>Cancer (except skin cancer, excluding melanoma)</li> <li>Glucose Intolerance</li> </ul>	Actual medical history will be evaluated to determine qualification for this class. Personal history requiring a rating is not permitted.	Some medical conditions may be rated. Insurability and ratings depend on factors such as the specific condition and severity of the condition.	No personal history <sup>6</sup> of: <ul style="list-style-type: none"> <li>Coronary Artery Disease (CAD)</li> <li>Diabetes Mellitus</li> <li>Cancer (except skin cancer, excluding melanoma)</li> <li>Glucose Intolerance</li> </ul>	Some medical conditions may be rated. Insurability and ratings depend on factors such as the specific condition and severity of the condition.
<b>Alcohol/Drug</b>	No history of alcohol/drug abuse or treatment and no current drug use	No history of alcohol/drug abuse or treatment within the last 10 years and no current drug use	Actual alcohol/drug history will be evaluated to determine qualification for this class. Personal history requiring a rating is not permitted.	Some drug/alcohol histories may be rated. Insurability and ratings depend on factors such as the substances used, the quantities used, and how recent the history was.	No history of alcohol/drug abuse or treatment within the last 10 years and no current drug use	Some drug/alcohol histories may be rated. Insurability and ratings depend on factors such as the substances used, the quantities used, and how recent the history was.
<b>Driving Record</b>	<ul style="list-style-type: none"> <li>No Driving While Intoxicated (DWI), Operating Under the Influence (OUI), Driving Under the Influence (DUI), or reckless driving within the last 5 years</li> <li>No license suspension within the last 3 years</li> <li>No more than 2 citations for moving violation and/or motor vehicle accidents within the last 3 years</li> </ul>	<ul style="list-style-type: none"> <li>No DWI, OUI, DUI, or reckless driving within the last 5 years</li> <li>No license suspension within the last 3 years</li> <li>No more than 3 citations for moving violation and/or motor vehicle accidents within the last 3 years</li> </ul>	Actual driving history will be evaluated to determine qualification for this class. Driving record requiring a rating is not permitted.	May be rated depending on actual driving history. Insurability and ratings depend on the actual driving record.	<ul style="list-style-type: none"> <li>No DWI, OUI, DUI, or reckless driving within the last 5 years</li> <li>No license suspension within the last 3 years</li> <li>No more than 3 citations for moving violation and/or motor vehicle accidents within the last 3 years</li> </ul>	May be rated depending on actual driving history. Insurability and ratings depend on the actual driving record.
<b>Occupation<sup>2</sup></b>	No hazardous duties (e.g., bridge builders, jockeys)	No hazardous duties (e.g., bridge builders, jockeys)	No hazardous duties (e.g., bridge builders, jockeys)	Hazardous duties may be acceptable with ratings. Insurability and ratings depend on actual occupations.	No hazardous duties (e.g., bridge builders, jockeys)	Hazardous duties may be acceptable with ratings. Insurability and ratings depend on actual occupations.
<b>Avocation</b>	No hazardous activities (e.g., automobile or motorcycle racing, sky diving, scuba diving, bungee jumping). Note: Recreational scuba diving with a Basic Open Water certification, dives no deeper than 100 feet, and fewer than 10 dives annually is allowed.	No ratable activities. No activities that preclude including the Accidental Death Benefit (ADB) (e.g., drag racing at speeds over 120 mph, scuba diving 101 – 130 feet with Basic Open Water Certification).	Occupation ratings available for avocation	Occupation ratings available for avocation	No ratable activities. No activities that preclude including ADB (e.g., drag racing at speeds over 120 mph, scuba diving 101 – 130 feet with Basic Open Water Certification).	Occupation ratings available for avocation
<b>Aviation<sup>3</sup></b>	<ul style="list-style-type: none"> <li>No ratable aviation activities</li> <li>Current valid pilot certificates: <ul style="list-style-type: none"> <li>Private</li> <li>Commercial</li> <li>ATP</li> </ul> </li> <li>Minimum age is 30</li> <li>Minimum of 1,000 total hours or 5-year aviation history as a certified pilot</li> <li>Minimum of 100 hours of flight time in current aircraft</li> <li>Valid medical certificate without restrictions or special issuance (other than requiring the use of corrective lenses)</li> <li>Fixed-wing, powered aircraft flights only</li> </ul>	<ul style="list-style-type: none"> <li>No ratable aviation activities</li> <li>Current valid pilot certificates: <ul style="list-style-type: none"> <li>Private</li> <li>Commercial</li> <li>ATP</li> </ul> </li> <li>Minimum age is 30</li> <li>Minimum of 1,000 total hours or 5-year aviation history as a certified pilot</li> <li>No FAA violations for the past 5 years</li> <li>Minimum of 100 hours of flight time in his or her current aircraft</li> <li>Valid medical certificate</li> </ul>	<ul style="list-style-type: none"> <li>No occupation-related ratable aviation activities</li> <li>Current valid pilot certificates: <ul style="list-style-type: none"> <li>Private</li> <li>Commercial</li> <li>ATP</li> </ul> </li> <li>Minimum age is 25</li> <li>Minimum of 600 total hours or 3-year aviation history as a certified pilot</li> <li>No FAA violations for the past 3 years</li> <li>Valid medical certificate</li> </ul>	Insurability and ratings depend on actual aviation activities	<ul style="list-style-type: none"> <li>No ratable aviation activities</li> <li>Current valid pilot certificates: <ul style="list-style-type: none"> <li>Private</li> <li>Commercial</li> <li>ATP</li> </ul> </li> <li>Minimum age is 30</li> <li>Minimum of 1,000 total hours or 5-year aviation history as a certified pilot</li> <li>No FAA violations for the past 5 years</li> <li>Minimum of 100 hours of flight time in current aircraft</li> <li>Valid medical certificate</li> </ul>	Insurability and ratings depend on actual aviation activities
<b>Residence<sup>4</sup></b>	Full-time, permanent resident of the United States, Canada, or "A" countries	Full-time, permanent resident of the United States, Canada, or "A" countries	Available to residents of "A" and "B" countries	Available to residents of "A" and "B" countries	Full-time, permanent residents of the United States, Canada, or "A" countries	Available to residents of "A" and "B" countries
<b>Rating</b>	<ul style="list-style-type: none"> <li>No Occupation, Aviation, or Temporary Extra</li> <li>No substandard ratings of any kind</li> </ul>	<ul style="list-style-type: none"> <li>No Occupation, Aviation, or Temporary Extra</li> <li>No substandard ratings of any kind</li> </ul>	Occupational Extras may be permitted for avocation only	Substandard Rating Classes A – H (A – S for survivorship), Occupation Extras, Aviation Extras, and Temporary Extras permitted	<ul style="list-style-type: none"> <li>No Occupation, Aviation, or Temporary Extra</li> <li>No substandard ratings of any kind</li> </ul>	Substandard Rating Classes A – H (A – S for survivorship), Occupation Extras, Aviation Extras, and Temporary Extras permitted

<sup>1</sup>We disregard family history if the proposed insured is age 60 and older, or if adopted. For family history of cancer, we only consider cancer of the breast, colon, ovaries, pancreas, prostate, stomach, and melanoma.

<sup>2</sup>Refer to the Occupations Rating Schedule (1013789) for additional information.

<sup>3</sup>Refer to the Civilian Aviation Rating Schedule (1010609) for additional information.

<sup>4</sup>Refer to the Non-U.S. Residents Highlighter (1002952) for additional information.

<sup>5</sup>Total cholesterol readings of 300 or higher may not be eligible for Preferred underwriting regardless of cholesterol/HDL ratio.

<sup>6</sup>We may allow Preferred Non-Tobacco/Preferred Smoker with personal history of cervical cancer, thyroid cancer, prostate cancer, and stage 1 seminoma testicular cancer that meet specific parameters.

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Underwriting rules are subject to change at our discretion.

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