GET ON BOARD WITH PRUFAST TRACK

NOT FOR CONSUMER USE.



A BETTER UNDERWRITING EXPERIENCE

PruFast Track is Prudential's accelerated underwriting process for eligible applicants. It has advantages for you and consumers:

FASTER APPROVALS

Approvals may come in days instead of weeks.

NO EXAMS

Medical exams and lab work are not required.

MORE EFFICIENT

A paperless process means less chance of errors and delays.

AVAILABLE

Most of Prudential's life insurance products and riders are eligible for accelerated underwriting.

This quick guide will get you started on the PruFast Track process.



GET STARTED BY IDENTIFYING THE RIGHT CLIENT

Who's Eligible?

All applicants who meet the following requirements:

- Age: 18 to 60
- Face Amounts: \$100,000 to \$3,000,000
- Quoted Underwriting Category: ¹ Smoker or better
- Products: Most of Prudential's term and permanent products (excludes PruTerm One and survivorship products)
- Riders: Available for all riders on eligible products including our BenefitAccess Rider
- U.S. residents

Find the Right Prospect

If the prospect is at a healthy weight and can answer NO to all or most of these questions, they are more likely to receive faster approval of their application through PruFast Track.

- Have heart disease, diabetes, or glucose intolerance?
- Have had a stroke, hepatitis, or cancer (other than skin)?
- Been treated for drug or alcohol abuse in the past 10 years?
- Have you applied for life insurance in the past year?
- Have you been convicted of a DUI or have other motor vehicle violations?

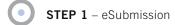
Acceptable Conditions

- Aviation and avocations.
- Minor health conditions, such as:
 - Hypertension, if well controlled
 - Mild asthma
 - Cysts
 - Benign polyps

- Mild anxiety
 - Basal cell cancer
 - Some types of benign heart murmurs

¹Applications with underwriting category quoted of Special Class rating are not eligible.

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STEP 2 – eInterview

STEP 3 – eReview



eSubmission

The Prudential Xpress Worksheet* or Drop Ticket* are available on multiple eSubmission tools. Follow these steps to get started on PruFast Track when submitting to Prudential.

- 1. Using the eSubmission tool you prefer, enter the applicant information. Most eSubmission tools will guide you to ensure the information is entered completely and accurately.
- 2. Once all the required information is entered, you can eSubmit the application to Prudential.* An electronic signature is available for any required forms or authorizations.
- 3. As soon as the application is submitted, Prudential takes it from there. You can check the status of the application at any time so you stay informed every step of the way.
- *PruFast Track accelerated underwriting is only available when using the Prudential Xpress Worksheet or Drop Ticket submission options. Full Part 1 long form applications are not eligible.



STEP 2

eInterview

Clients will receive an email from Prudential with instructions on how to complete the interview online. Remind them that the faster they complete the interview, the faster they'll get a decision.

Within 24 to 48 hours of completing the initial application, clients will receive instructions on how to complete the interview. The entire interview may take 20 to 30 minutes.

Clients should have this information on hand prior to the interview.

- Last 4 digits of Social Security number.
- Driver's license number, expiration date, and state of issue.
- The name, address, and phone number of primary physician (or facility) and any medical specialists seen.
- Date (generally month and year) of last visit to primary physician and dates of recent visits to specialists.
- A list of medications they are currently taking.
- Employment history, earned income, unearned income (e.g., income outside of regular salary, bonus, wages, and tips), and net worth (total assets minus liabilities).

A more detailed list of information that clients may need for the call can be found in the *Preparing for the Interview Guide* on PruXpress (1011194).



STEP 3

eReview

The PruFast Track process determines the underwriting path. Case status will keep you updated and informed throughout the process.

Accelerated cases will be approved within hours or days, without the need for a medical exam or lab work.

If a client doesn't qualify for an accelerated decision, additional requirements may be ordered. The underwriter will order the "best" requirement based on the client's individual history. This may include an exam, lab, or medical records. We may ask the client to give us their medical records electronically, using their health care provider's patient portal. Or, a traditional APS may be requested.



PruFast Track is your ticket to a better underwriting experience.

Try PruFast Track today and discover a faster and easier way to do business.

QUESTIONS?

Contact your Prudential representative.

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.

Life insurance is issued by Both Pruco Life Insurance Company (except in NY), and Pruco Life Insurance Company of New Jersey (in NY). Both 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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