

**GET
ON
BOARD
PRUFAST TRACK
“TRY 5”**



Prudential
Bring Your Challenges[®]

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 are eligible for accelerated underwriting.

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

What's the "Try 5" Challenge?



The Try 5 Challenge is your chance to experience the ease and convenience of PruFast Track firsthand. Simply e-submit your next 5 applications and let Prudential do the rest.

We're confident that once you try PruFast Track, you'll want to get on board every time you do business with Prudential.

GET STARTED BY IDENTIFYING THE RIGHT CLIENT

Who's Eligible?

All applicants¹ who meet the following requirements:

- Age: 18 to 60
- Face Amounts: \$100,000 to \$1,000,000
- Quoted Underwriting Category:² Nonsmoker or better
- Products: Most of Prudential's Term and Permanent Products (excludes PruTerm One and Survivorship products)
- 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, he/she is more likely to receive faster approval of their application through PruFast Track.

- Used tobacco in the past 5 years?
- Been told you have or are taking medication for high cholesterol?
- Have heart disease, diabetes, or glucose intolerance?
- Have had a stroke, hepatitis, or cancer (other than skin)?
- Been treated for drug or alcohol use in the past 10 years?
- Had a family member die before age 60 from heart disease, stroke, or cancer?
- 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
 - Rheumatoid arthritis
 - Some types of benign heart murmurs

¹Multiple applications submitted on the same client at the same time are not eligible.

²Applications with underwriting category quoted of Preferred Smoker, Smoker, or Special Class rating are not eligible.

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



STEP 1 – E-SUBMISSION



STEP 2 – CLIENT INTERVIEW



STEP 3 – DECISION



STEP 1

E-SUBMISSION

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

1. Using the e-submission tool you prefer, enter the applicant information. Most e-submission tools will guide you to ensure the information is entered completely and accurately.
2. Once all the required information is entered, you can e-submit 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 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 FastApp Drop Ticket submission options. Full part 1 long form applications are not eligible.



STEP 2

CLIENT INTERVIEW

Be sure to prepare clients for the interview. 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 clients may need for the call can be found in the ***Preparing for the Interview Guide*** on PruXpress (1011194).



STEP 3

DECISION

PruFast Track process determines underwriting path.

- Accelerated cases will be approved within hours or days, without the need for a medical exam or lab work.
- Cases not accelerated will require additional underwriting (e.g., labs, exams, and/or Attending Physician Statements).
- The expert underwriters at Prudential know that each client is unique and will only order the additional evidence that's necessary to underwrite the specific client. In some cases, they may only order an Attending Physician Statement to maintain a noninvasive client experience.
- Case status keeps you updated and informed throughout the process.



PruFast Track is your ticket to a better underwriting experience.

**Take the
“Try 5” Challenge**
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 The Prudential Insurance Company of America, Pruco Life Insurance Company (except in NY and/or NJ), and Pruco Life Insurance Company of New Jersey (in NY and/or NJ). All are Prudential Financial companies located in Newark, NJ.

NOT FOR CONSUMER USE.

© 2019 Prudential Financial, Inc. and its related entities.
1018127-00001-00 Ed. 03/2019