

AUGUST 13, 2018



LIFE ESSENTIALS

PruFast Track Underwriting Launching on August 20, 2018

Prudential is excited to launch our **PruFast Track** program to all firms on August 20th. PruFast Track was developed to simplify the underwriting process by leveraging Predictive Modeling and is available for most single life products at ages 18 – 60 and face amounts between \$100,000 and \$1,000,000. Clients who qualify for our top three underwriting classes are generally eligible for an accelerated underwriting decision (no exam and/or lab test) within days for some of the healthiest clients, although in some cases, an APS may be required in place of an exam or lab.

Beginning August 20th, any eligible application that is submitted through the Xpress Quick Form or Drop Ticket will automatically be on the PruFast Track underwriting path. When using the Xpress Quick Form or Drop ticket a tele-interview specialist will collect the required medical and risk information from the client. Exam or lab requirements should not be ordered with the application; doing so will automatically remove the application from PruFast Track and put it into the traditional underwriting path.

Eligibility

- Ages 18 to 60
- Face Amount \$100,000 to \$1,000,000
- Electronic submission with tele-interview
- All products except PruTerm One, PruLife UL Plus, and Survivorship products
- U.S. Residents

Restrictions

- No insurance exam ordered or completed in conjunction with the application
- Single application submission (no additional applications)
- No long form applications
- Cases quoted Smoker, Preferred Smoker, or Substandard are not eligible

Please contact your dedicated New Business Case Manager with any questions.

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). Variable universal life policies are offered by Pruco Securities, LLC. All are Prudential Financial companies located at 213 Washington Street, Newark, NJ.

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NR-18WF2674694