

AUGUST 13, 2018



## LIFE ESSENTIALS

### Effective August 20, 2018 - Lower Face Term Submissions Expectations

Prudential will now expect that all advisors electronically submit a Drop Ticket or Xpress Quick form for any term application with a face amount of \$250,000 or less in order to utilize our innovative PruFast Track accelerated underwriting and streamline the new business process.

Applications that are 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.

Additional Process Details:

- Applicants age 18 – 60 are generally eligible for PruFast Track underwriting which may result in an accelerated decision by Underwriting. Please see PruFast Track eligibility requirements for more details.
- The Xpress Quick Form is available through iPipeline and on PruXpress.com.
- Prudential currently supports the following Drop Ticket platforms:
  - Fast App through iPipeline
  - InsureNow
  - Coming Fall 2018!
    - Express Complete through ApplicInt
    - VIVE

Please contact your 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.

**FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR USE WITH CONSUMERS.**

©2018 Prudential Financial, Inc. and its related entities.  
NR-18WF2674550

