

UNDERWRITING

Age and Amount Requirements



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

The standard time limit for exam requirements: 12 months for ages 0 – 70 and six months for age 71+, subject to current (within three months) non-medical declarations.

For Survivorship coverage: Requirements for each insured are based on the full face amount applied for, including any rider.

AGE	POLICY AMOUNT								
	\$25,000	\$25,001 to \$50,000	\$50,001 to \$99,999	\$100,000 to \$499,999	\$500,000 to \$999,999	\$1,000,000 to \$3,000,000	\$3,000,001 to \$5,000,000	\$5,000,001 to \$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, MRx, MVR***	EXAM, IRP, MRx, MVR	EXAM, IRP, MRx, MVR
41 – 45	NONE	NONE	Rx	EXAM, IRP, MRx, MVR**	EXAM, IRP, MRx, MVR**	EXAM, IRP, MRx, MVR**	EXAM, IRP, MRx, MVR***	EXAM, IRP, MRx, MVR	ECG, EXAM, IRP, MRx
46 – 50	NONE	Rx	Rx	EXAM, IRP, MRx, MVR**	EXAM, IRP, MRx, MVR**	EXAM, IRP, MRx, MVR**	EXAM, IRP, MRx, MVR***	EXAM, IRP, MRx, MVR	ECG, EXAM, IRP, MRx
51 – 60	Rx	Rx	Rx	EXAM, IRP, MRx, MVR**	EXAM, IRP, MRx, MVR**	EXAM, IRP, MRx, MVR**	EXAM, IRP, MRx, MVR***	EXAM, IRP, MRx, MVR	ECG, EXAM, IRP, MRx
61 – 70	Rx	Rx	Rx	EXAM, IRP, MRx	EXAM, IRP, MRx	EXAM, IRP, MRx	EXAM, IRP, MRx	EXAM, IRP, MRx	ECG, EXAM, IRP, MRx
71 – 75	APS, Rx	APS, Rx	APS, Rx	APS, COG, EXAM, IRP, MRx	APS, COG, EXAM, IRP, MRx	APS, COG, EXAM, IRP, MOBILITY, MRx	APS, COG, EXAM, IRP, MOBILITY, MRx	APS, COG, EXAM, FRAILTY, IRP, MOBILITY, MRx	APS, COG, EXAM, FRAILTY, IRP, MOBILITY, MRx
Over 75*				APS, COG, EXAM, IRP, MOBILITY, MRx, MVR	APS, COG, EXAM, IRP, MOBILITY, MRx, MVR	APS, COG, EXAM, FRAILTY, IRP, MOBILITY, MRx, MVR	APS, COG, EXAM, FRAILTY, IRP, MOBILITY, MRx, MVR	APS, COG, EXAM, FRAILTY, IRP, MOBILITY, MRx, MVR	APS, COG, EXAM, FRAILTY, IRP, MOBILITY, MRx, MVR

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

Requirements legend

- **EXAM & IRP requested by the underwriter only on an as-needed basis for PruFast Track-eligible cases.
- ***For PruFast Track-eligible cases up to \$5,000,000, medical records, which include a physical and labs in the past year, will be required.

EXAM

The examiner is a **paramed, not a Medical Doctor**. The proposed insured is weighed and measured with both blood pressure and pulse recorded.

Non-PruFast Track eligible Express Worksheet submissions require a Modified Exam. Part 2 Medical Declarations are obtained via e-Interview or via tele-interview.

Full Exams are required for submissions via traditional paper application. Part 2 Medical Declarations are obtained by the examiner.

DATA REQUIREMENTS

(Prudential to order when required)

Prudential Automated Database Report (PADR)

Face amount: \$100,000 – \$9,999,999

eInspection Report (EIR)

\$500,001 – \$9,999,999

Data Verification Report (DVR)

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

MEDICAL REQUIREMENTS

APS	Attending Physician's Statement
COG	Cognitive function testing, administered by examiner
ECG	Electrocardiogram
Frailty	Senior supplement questionnaire, administered by examiner
IRP	Insurance Risk Profile (Comprehensive Blood and Urine Panel)
Mobility	Get Up & Go mobility test, administered by examiner
MRx	Medical Claims Data with Pharmaceutical database check
MVR	Motor Vehicle Report
Rx	Pharmaceutical database check

FINANCIAL GUIDELINES

(For survivorship, the full face amount is used to determine financial requirements. 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	Ages 18 – 70	≥ \$10,000,000
	Ages 71 – 80	≥ \$2,500,000
	Ages > 80	≥ \$1,000,000

In addition to the lab slip, please submit any required state-specific HIV consent form.

NOTE: Data verification reports and requirements, and paramed exam limits and procedures apply to all life insurance products.

MD exams may be required based upon the underwriter's discretion.

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Rates and availability will vary based on the satisfaction of our underwriting criteria. Underwriting rules are subject to change at our discretion.

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