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eCapabilities by Prudential

A seamless, digital experience from start to finish.

Prudential's eCapabilities work together to simplify and speed up the entire life insurance process. That means, you get more time to grow your business and clients get the modern service experience they expect.

eSubmission

Easily submit clients' life insurance applications electronically.

No more paper applications.

eInterview

Clients can answer health questions online when and where they want.

No more phone calls.

eReview with PruFast Track

Our accelerated underwriting path, PruFast Track, may approve eligible clients within days.

No more medical exams.

eDelivery

Policies are automatically delivered for placement after eSignatures are collected.

No more delays.

eService with LifeInsight

Our patented **LifeInsight**[®] platform enables you monitor clients' policy performance.

No more surprises.

eCapabilities by the Numbers

Our full suite of eCapabilities has helped tens of thousands of clients get life insurance faster and more easily. Check out these numbers for the full story.¹

90% placement rates for accelerated decisions²

330,000 PruFast Track cases received accelerated through Q2 2023

60% of preferred best cases were accelerated and **66%** of cases approved with no exam or labs

90% of Electronic Health Records received within 5 days! **90%** received in 7 days

92% of eInterviews completed

257,000 eInterviews completed since launch

23 minutes average completion time for an eInterview

eInterviews are **available 24/7**, even holidays and weekends

334,000 policies delivered electronically

Average ePolicy placement **4 days faster** than paper policy placement

91% of policies delivered electronically

¹ Data as of 06/30/2023 unless noted otherwise. Information based on an internal review of third-party business.

² 12/01/2021 – 12/31/2022

Success Stories

Here are a few real-life examples of how eCapabilities have helped speed up business.

Client: **39-year-old female**

Product: **Term Essential 20**

Face amount: **\$1,000,000**

Result: **Submission to placement in 3 business days.**

Client: **41-year-old male**

Product: **VUL Protector**

Face amount: **\$1,000,000**

Result: **Submission to placement in 2 business days.**

Client: **52-year-old male**

Product: **PruLife Custom Premier II**

Face amount: **\$780,488**

Result: **Submission to placement in 5 business days.**

When Clients Ask: “What Happens Next?”

These steps describe what will happen from the moment a client’s life insurance application is submitted to the moment that coverage goes into effect.

This assumes that you and clients take advantage of the full suite of Prudential’s eCapabilities and clients are approved for accelerated underwriting.

Step 01

The client and you decide which product and coverage amount to apply for.

Step 02

The client receives the submission forms needed to process the application and signs them electrotonically.

Step 03

Prudential sends the client a link to a health questionnaire. Clients may be approved via PruFast Track or be asked to provide more information.

Step 04

Once approved, clients receive an email inviting them to sign their policy.

Step 05

Once Prudential receives the signed documents and the initial premium from the client, the policy is activated, and the client is covered.

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eInterview

eReview

eDelivery

eService

See how easy life can be with eCapabilities

Press play and learn more.

[Transcript](#)

eSubmission

Our seamless, digital experience starts with eSubmission. Complete the application online, then use one of these submission methods:

- Xpress Worksheet (use for Term, Universal, and Variable products)
- Drop Ticket (use for Term products)
- Fast App (use for Term products)

PruFast Track Eligibility Criteria:

Age: 18 to 60

Face Amounts: \$100,000 to \$3,000,000

Quoted Underwriting Category: Smoker or better

Products: Most of Prudential's Term and Permanent Products (excludes PruTerm One and Survivorship products)

U.S. Residents Only

Benefits

Accuracy. eSubmission ensures complete, legible, and error-free applications, which means potentially higher in-good-order rates and faster decisions.

Automation. Once submitted, the application automatically moves through each stage of the process, requiring as few applicant touchpoints as possible.

Efficiency. Less paperwork for you and clients. You spend less time on administrative tasks and more time growing your business.

More Information

- [We're Streamlining for a New Environment](#)

- [Submission Guide for iPipeline's iGO e-App](#)
- [Prudential Fast App](#)
- [Submission Options FAQ](#)

Beginning July 19, 2021, all PruFast Track eligible business MUST be submitted digitally.

eInterview

With eInterview, clients can provide their personal history details using a private, secure, online questionnaire. Once the application is submitted, the client receives a link to the online interview questionnaire via email.

Benefits

Convenience. Clients can access the eInterview on any device and complete the secure online questionnaire on their own time, 24/7. Plus, they can save their progress and finish the eInterview over several sessions.

Speed. Most clients need just about 20 minutes to complete the interview. More than half of clients complete the interview within 48 hours.

Simplicity. eInterview is intuitive and offers an enhanced client experience. It's easy to navigate with plenty of onscreen instructions and assistance guiding clients along the way.

More Information

- [eInterview Highlighter](#)
- [Prepare for Your Interview](#)
- [eInterview Consumer Frequently Asked Questions](#)

eReview with PruFast Track

PruFast Track is Prudential's **accelerated underwriting** process that skips medical exams and blood tests for certain applicants.

Simply submit the application electronically prior to ordering any medical tests and let PruFast Track do the rest. No special forms to fill out or extra work. You'll be informed of the status of the application every step of the way.

Benefits

It's faster — Approvals may come in days, not weeks.

It's less invasive — No blood work or medical exams required.

It's more efficient — A paperless process means fewer days and reduced chance of error.

It's available — PruFast Track is available on most of Prudential's life insurance products. PruTerm One and Survivorship products are excluded.

More Information

- [How PruFast Track Works](#)
- [Getting Started with PruFast Track](#)
- [Frequently Asked Questions about PruFast Track](#)
- [PruFast Track By the Numbers](#)

eDelivery

Prudential's eDelivery lets you spend more time selling and less time worrying about policy placement. Here's how it works:

1. The client agrees to eDelivery during the application process.
2. With eDelivery selected an electronic policy is issued the same day it is approved.
3. The financial professional receives an email notification that an electronic policy is ready for review and eSignature.
4. The policy is sent to the client to review and submit eSignature.
5. The completed policy is delivered to Prudential for placement.

Benefits

Increased Placement: On average, there is a 5% increase in placement with eDelivery.*

Faster Cycle Times: The issued to placement cycle time may be as little as 24 hours.

Improved Quality: The system promotes in-good-order completion, preventing re-work or delays at policy delivery.

*Source: Prudential Individual Life Insurance internal study of issued policies—March 1, 2020 – January 29, 2021.

More Information

- [Prudential's eDelivery Efficient Policy Placement](#)
- [Prudential's eDelivery \(consumer approved flyer\)](#)
- [PruSign Process for Electronic Policy Delivery](#)

eService with LifeInsight®

Deliver a differentiated eService experience with LifeInsight, our patented, interactive policy management tool that simplifies monitoring policy goals, assumptions, and performance. It's a vital resource to support your policy management needs.

These are just some of the features that make LifeInsight such a powerful tool for Financial Professionals:

- **Policy Performance Review:** Get access to everything you need to understand the investments within a policy.
- **Scenario Builder:** An interactive, scenario modeling tool lets you illustrate, review, and compare different scenarios.
- **LifeInsight Summary:** Print an easy-to-understand policy summary to share directly with clients.
- **Notifications and Alerts:** Easily identify upcoming illustrated actions to help keep clients' policies on track.

Benefits

Save time. Quickly see all policy details in one view. No more wasting time searching for what you need.

Be proactive. Stay aware of upcoming actions that you may need to take to keep clients' policy performance in line with their goals.

Boost confidence. Feel more confident working with complex policies.

Strengthen client relationships. Increase clients' trust in you as you continue to track their policies and advise them on actions they should take.

More Information

- Discover More About LifeInsight Today!

Talk to your Prudential representative to find out how eCapabilities can help you grow your business

[ACCESSIBILITY](#)

Disclosure

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Life insurance is issued by Pruco Life Insurance Company (except in NY), and Pruco Life Insurance Company of New Jersey (in NY). Variable universal life policies are offered through Pruco Securities, LLC (member SIPC). All are Prudential Financial companies located in Newark, NJ.

Issuance of the policy may depend upon the answers to the health questions set forth in the application.

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