WE HELP OUR BUSINESS PARTNERS THRIVE BY OFFERING DYNAMIC UNDERWRITING



Life business—faster, easier.

Serve clients better and close cases quickly with our dynamic underwriting and dedicated case management experts. Plus, our **Age Last Birthday Advantage** can make clients one year younger for pricing!

Large case expertise

Prudential has the knowledge and capacity to handle your large cases.

$175M

Facultative capacity potential of up to $175M.

$10M

Internal retention of $10 million—among the highest in the industry.

$75M

High automatic issue limits: Up to $75 million for single life policies—one of the highest limits in the industry.

Plus:

- Strong relationships with our reinsurers to help ensure we get the best offer possible
- Deep knowledge of the reinsurance market to help navigate even the largest cases
- An Advanced Planning team with the expertise to understand complex planning scenarios

Who's Your Rock?®

Reach out to your Prudential wholesaler to discover why Prudential is the premier provider and partner for life insurance today.

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Prudential

Progressive Strengths

We do things differently than most carriers, which means potentially better rates for clients.

72%

of placed cases are in our top three underwriting categories.*

* Issued business via Prudential Individual Life sales for 2025.

- **We have four non-smoker categories vs. the competition's three.**
- **We offer competitive nicotine rates. Chewing tobacco, cigar, and nicotine substitutes may qualify for Non-Smoker Plus rates.**
- Our extensive list of medical impairments may qualify clients for preferred rates.
- We offer competitive rates for preferred family history evaluations.
- We have preferred categories available for mild depression, controlled depression, and anxiety.
- A preferred category is available for low-grade or best-case scenario cervical, prostate, testicular, and thyroid cancer histories.
- Coverage is available for clients up to age 85.

Specialty Niches

Prudential's specialty niches offer the opportunity for better rates.

- Our Rate Reduction Program allows certain Table A-rated and Table B-rated new business applications to be automatically issued at standard rates (Non-Smoker or Smoker).
- We have competitive preferred build tables.
- Most commercial pilots are eligible for preferred rates; most private pilots may be eligible for preferred rates as well, provided they meet certain conditions.
- Most certified scuba divers that dive to a maximum of 100 feet are eligible for preferred rates.
- We have industry-leading Foreign Resident and Foreign Travel guidelines with a liberal definition of what constitutes travel, auto capacity of up to $65M for "A-rated" countries and $40M for "B-rated" countries.

Accelerated Underwriting

71%

of preferred best cases were accelerated.*

* Data as of December 2025.

Get on board with PruFast Track

PruFast Track is Prudential's accelerated underwriting process for eligible applicants. If a case isn't eligible, we'll only order the best requirements to offer a decision. Labs or exams may not be required. Other carriers generally require full underwriting if a case doesn't qualify for accelerated underwriting.

PruFast Track is available with:

- All single life term and permanent products (excludes PruTerm® One)
- All standard or better ratings, including smoker
- Face amounts of up to $5 million
- Applicants ages 18 to 60
- Available for all riders on eligible products, including BenefitAccess Rider
- PruFast Track is available for permanent legal U.S. residents

Underwriting criteria and pricing are the same as for non-PruFast Track cases.

Continued on the next page.

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.

Automatic and jumbo limits are graded down by age, rating, and special risks (e.g., foreign residence and travel, entertainers, and professional athletes).

Life insurance is issued by Pruco Life Insurance Company except in New York, where it is issued by Pruco Life Insurance Company of New Jersey. Both are Prudential Financial companies located in Newark, NJ and each is solely responsible for its own financial condition and contractual obligations.

For New York contracts: Please also note the rider is not subject to the minimum requirements of New York law, does not qualify for the New York State Long-Term Partnership Program, and is not a Medicare supplement policy. In addition, receiving accelerated death benefits may affect clients' eligibility for public assistance programs and such benefits may be taxable. Benefit payments may only be made if the payments are subject to favorable federal tax treatment. When determining whether the benefit payments will receive favorable tax treatment, the payment of benefits from all insurance policies must be considered. Accordingly, prior to applying for benefits, you should seek assistance from a qualified tax advisor.

The BenefitAccess Rider is an optional rider that accelerates the life insurance death benefit when the insured is terminally ill or is chronically ill as defined in the rider. It is not Long Term Care (LTC) insurance. Benefits received under the rider will reduce and may deplete the death benefit. Electing the BenefitAccess Rider results in an additional charge and underwriting requirements. Some benefit payments may be subject to a fee. Other terms and conditions apply and can vary by state. Clients should consult their tax and legal advisors.

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