Underwriting
Comprehensive Physical Program

Good News for Large Amount Applications

Underwriting will review and potentially utilize a client's existing physician's medical records in lieu of traditional age and amount exam requirements, for new business applications with face amounts between $5,000,000 and $75,000,000, where the offer is Standard or better.

Program Eligibility

- US residents only
- Ages: 25 to 65
- Minimum Face Amount: $5,000,000
- Maximum Face Amount: $75,000,000
- Products: All Prudential term and permanent products, including survivorship
- Risks: Standard or better offers
- Normal financial underwriting guidelines apply

Notes:

- Total Prudential coverage allowable under this program is $75,000,000.
- Auto Issue limits apply and may be subject to reinsurance retention/capacity.
- Excludes ALL high-profile clients such as professional athletes or celebrities.

Program Guidelines

Submission of full and comprehensive medical records including all chart notes and testing completed for the past five years is required.

Records must include the following:

- Detailed annual physical with testing and lab work, completed within 12 months of planned policy delivery
- Physical measurements from the physical must include height, weight, blood pressure, and pulse
- Lab testing from the physical must include:
    - Complete Blood Count (CBC)
    - Basic Metabolic Panel with HbA1C testing (Fasting Blood Glucose may be submitted ifthe proposed insured is under age 50)
    - Lipid Screening
    - Urinalysis
- EKG or other cardiac testing such as an Echocardiogram or Stress EKG performed within 24months of planned policy delivery (12 months if over age 60)

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NR-28974256 Ed. 11/2026

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There are no exceptions to the above criteria.

Non-invasive requirements such as MIB check, Motor Vehicle Report, Data Verification Report, Medical Claim Data, and Pharmaceutical database checks are always collected per our age/amount requirements. Prudential Financial reserves the right to request additional medical and/or non-medical underwriting evidence on an as needed basis.

Contact your Prudential Life Wholesaler with any questions.

Life insurance is issued by The Prudential Insurance Company of America, Newark, NJ, and its affiliates.

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.

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