



PruFast Track

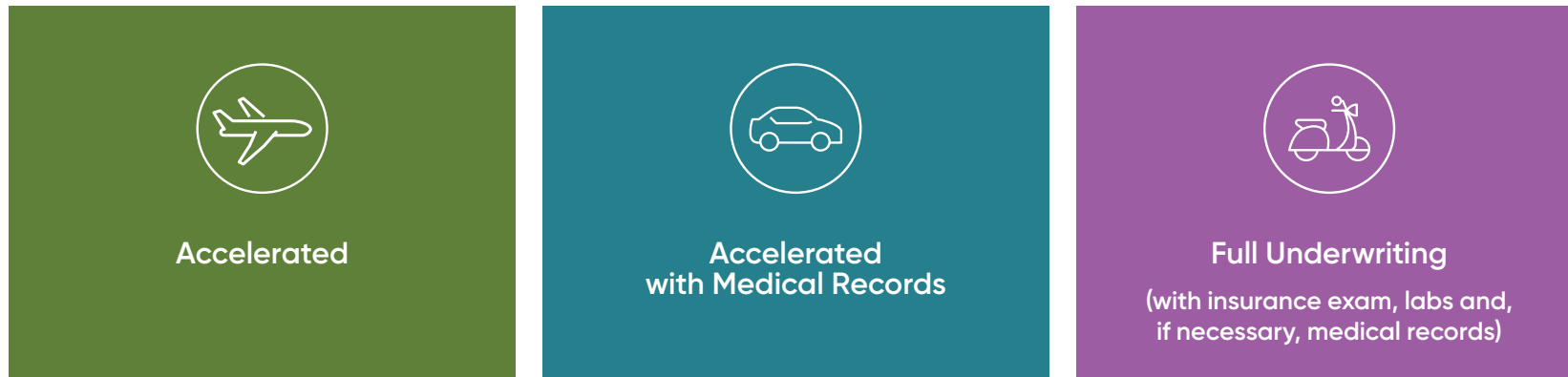
PROCESS OVERVIEW







A better underwriting experience

PruFast Track is Prudential's enhanced process for eligible applicants. It has advantages for you and for clients, who can get underwritten faster than with traditional underwriting.

Eligible clients will fall into one of three PruFast Track paths:



Those who fall into one of the two Accelerated paths will enjoy:

-  **Faster approvals**
Approvals may come in days instead of weeks.
-  **No new exams**
New medical exams and new lab work are not required.
-  **More efficient**
A paperless process means less chance of errors and delays.
-  **Available**
Most of Prudential's life insurance products (excluding Survivorship) and riders are eligible.

Prudential offers a suite of end-to-end digital capabilities, which includes PruFast Track and provides an easier and more convenient process for you and clients. Simply eSubmit your applications and let Prudential do the rest.

We're confident that once you try PruFast Track, you'll want to use it every time you do business with Prudential.

Get started by identifying the right client

Who's eligible?

All applicants who meet the following requirements:

 18 - 60 Age	 \$100K to \$5M Face amount	 U.S. resident	 Any single life policy except [PruTerm One]	 All risk classes¹
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Likely candidates

If the prospect is at a healthy weight and can answer NO to all or most of these questions, they are more likely to receive faster approval of their application through PruFast Track.

- Have heart disease, diabetes — Type 1, or glucose intolerance?
- Have had a stroke, hepatitis, or cancer (other than skin)?
- Have been treated for drug or alcohol abuse in the past 5 years?
- Have applied for life insurance in the past year?
- Have been convicted of a DUI or have other motor vehicle violations?

Acceptable conditions

- Aviation and avocations
- Minor health conditions, such as:
 - ✓ High blood pressure
 - ✓ Mild asthma
 - ✓ Cysts
 - ✓ Benign polyps
 - ✓ Mild anxiety or mild depression
 - ✓ Basal cell cancer
 - ✓ Some types of benign heart murmurs
 - ✓ Diabetes – Type 2
 - ✓ Mild to moderate sleep apnea

3 steps to the PruFast Track process:

STEP 1 – eSubmission

STEP 2 – eInterview

STEP 3 – eReview

¹Applications with underwriting category quoted of Special Class rating are not eligible. For Accelerated paths: Standard smoker or better; for Full Underwriting: All classes.

1 eSubmission

Use the PruXpress Quick Form or a Drop Ticket to submit Part 1 of the application. Follow these steps to get started on PruFast Track when submitting to Prudential.

1. Using the eSubmission tool you prefer, enter the applicant information. Most eSubmission tools will guide you to ensure the information is entered completely and accurately.
2. Once all the required information is entered, you can eSubmit the application to Prudential.*
3. As soon as the application is submitted, Prudential takes it from there. You can check the status of the application at any time so you stay informed every step of the way.

2 eInterview

Within 24 to 48 hours of completing the initial application, clients will receive instructions on how to complete the interview. Be sure to set expectations:

- Encourage the client to complete the interview as soon as possible.
- Prepare the client for the exam, even if they appear eligible for an Accelerated decision.
- Even if the client requires an exam, they may still qualify for all preferred classes.

The speed of this process depends on the completion of the eInterview.

Prepare clients for the interview:

The entire interview may take 20 to 30 minutes. Clients should have this information on hand before the interview.

- Last 4 digits of Social Security number.
- Driver's license number, expiration date, and state of issue.
- The name, address, and phone number of primary physician (or facility) and any medical specialists ever.
- Date (generally month and year) of last visit to primary physician and dates of recent visits to specialists.
- A list of medications they are currently taking.
- Employment history, earned income, unearned income (e.g., income outside of regular salary, bonus, wages, and tips), and net worth (total assets minus liabilities).

A more detailed list of information that clients may need for the call can be found in the [Preparing for the Interview Guide](#) on PruXpress (1011194).



*PruFast Track accelerated underwriting is available only when using the Prudential Xpress Worksheet or Drop Ticket submission options. Full Part 1 long form applications are not eligible.

3 eReview

The PruFast Track process determines the underwriting path. Case Status will keep you updated and informed throughout the process. Accelerated cases will be approved within hours or days. The specific path will determine the amount of time needed for approval.

Accelerated cases will fall into one of two paths:



Accelerated



**Accelerated
with medical records needed**

If a client doesn't qualify for an accelerated decision

Additional requirements may be ordered. The underwriter will order the “best” requirement based on the client’s individual history. This may include an exam, lab, or medical records. We may ask the client to give us their medical records electronically, using their health care provider’s patient portal. Or, a traditional APS may be requested.

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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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.

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**PruFast Track is your path
to a better underwriting
experience.**

Questions?

**Contact your Prudential
representative.**



Prudential