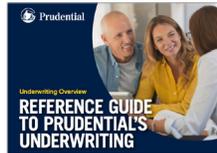




Get to know our other underwriting strengths

Generous financial, non-resident, preferred, and impaired risk guidelines

We have industry-leading Foreign Resident and Foreign Travel guidelines with a liberal definition of what constitutes travel, auto capacity for unrated applicants of up to \$65 million for “A-rated” countries, and \$40 million for “B-rated” countries.



UW Reference Guide [▶](#)



Financial Underwriting [▶](#)



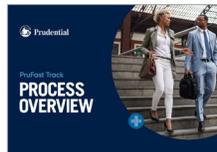
Non-U.S. Resident Guidelines [▶](#)



Immigrants to the U.S. [▶](#)

Accelerated underwriting

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.



Process Overview [▶](#)

Notes (for all cases)

- Amounts available are subject to product-specific premium limitations.
- Efforts will be made to utilize reinsurance in all cases.
- Use of full Prudential retention is available only as determined by a Prudential underwriter. You must receive approval from an underwriter before committing to full retention.
- Amounts available are subject to underwriting and may be reduced based on other in-force or applied-for policies. Limits may be graded down for celebrities, sports figures, private pilots, non-U.S. residents, foreign travel, and juveniles.

The automatic and jumbo limits may vary depending upon age, plan type, rating classification, residence and travel, occupation, and special risk factors. Underwriting rules are subject to change at our discretion.

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

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