

# UNDERWRITING OVERVIEW

YOUR REFERENCE GUIDE TO PRUDENTIAL'S CURRENT UNDERWRITING

## TABLE OF CONTENTS

Preferred and Impaired Risks.....	2
Exceptional Capacity.....	3
Build Table.....	3
Underwriting Credits Opportunities.....	4
Foreign Travel Guidelines.....	5
Non-U.S. Foreign Residence Guidelines.....	6
Financial Underwriting Highlights.....	7
Preferred UW Categories and Criteria...10	
Age and Amount Requirements.....	11

# PREFERRED AND IMPAIRED RISKS

## Some categories of individuals who may qualify for Preferred Underwriting:

- ▶ Most commercial and business pilots for U.S.- based airlines<sup>1</sup>
- ▶ Clients who plan to travel to most foreign countries for 3 months or less annually (business or pleasure)<sup>1,2</sup>
- ▶ Scuba divers who dive up to 100 feet
- ▶ Individuals with Cholesterol/HDL levels up to and including 6.0, even if on cholesterol-lowering medications
- ▶ Male/Female 6'0", ages 18–64, up to 213 pounds<sup>1</sup>
- ▶ Male/Female 6'0", ages 65 and over, up to 228 pounds<sup>1</sup>

## Some categories of individuals who may qualify for our advantageous Non-Smoker Plus ratings:

- ▶ Cigar/pipe smokers and smokeless tobacco users
- ▶ Nicotine patch or Nicorette Gum users
- ▶ Individuals with Cholesterol/HDL levels up to and including 7.0, even if on cholesterol-lowering medications
- ▶ Male/Female 6'0", ages 18–64, up to 243 pounds
- ▶ Male/Female 6'0", ages 65 and over, up to 294 pounds
- ▶ Private pilots 25 years of age or older with more than 600 hours in total flight time and between 30 and 300 hours per year

## We look for the best possible impaired risk treatment for clients with the following impairments:

- ▶ Breast Cancer
- ▶ Bladder Cancer
- ▶ Thyroid Cancer
- ▶ Coronary Artery Disease
- ▶ Diabetes Mellitus (adult onset)
- ▶ Asthma
- ▶ Mood Disorders
- ▶ Prostate Cancer
- ▶ Hepatitis C
- ▶ Build
- ▶ Elevated Liver Function Tests
- ▶ Rheumatoid Arthritis

## And that's not all...

- ▶ Age last birthday rates! (not nearest)
- ▶ Full commissions on special class ratings; partial on temporary extra ratings (subject to Commissionable Target Premiums [CTP])
- ▶ No MD exam below \$10,000,000 for clients under age 71<sup>3</sup> (Paramedic exam may be required)
- ▶ Treadmill ECG testing is NOT automatically required!
- ▶ No Inspection Reports
- ▶ No Chest X-ray
- ▶ Popular "Rx for Success" newsletter now available on [www.pruxpress.com](http://www.pruxpress.com) and PruLife Links
- ▶ "Working Document" Medical Underwriting Manual regularly updated
- ▶ We now accept insurance exams up to 12 months

Exam Shelf Life		
	Ages 0–70	Age 71+
<b>Paramed and MD Exam</b>	Up to 12 months	Up to 6 months
<b>Blood and Urine Specimen</b>	Up to 12 months	Up to 6 months
<b>EKG</b>	Up to 12 months	Up to 12 months

<sup>1</sup> These scenarios could qualify for Preferred Best as well.

<sup>2</sup> This does not apply to foreign countries Prudential considers to be extremely hazardous.

<sup>3</sup> Age 0-70 MD exam required at face amounts of \$10,000,000 and above, age 71 and over at face amounts of \$2,500,000 and above.

# EXCEPTIONAL CAPACITY

At Prudential, our retention limit is up to \$30 million on fully underwritten single-life policies, and up to \$35 million on second-to-die policies. These limits enable Prudential to issue policies up to \$65 million for most single-life and second-to-die life insurance products. Those retention limits are likely the highest you'll find anywhere.

## Ready and able to handle your large cases quickly...

Prudential can automatically issue a single-life insurance policy up to \$65 million without having to delay the process by discussing the risk with reinsurers.

## ...and go beyond when you need us to.

For cases that exceed \$65 million, we have facultative relationships with most of the major reinsurers.

Plus, Pru can now offer an additional \$35 million of facultative capacity as a result of being a participant in the SuperPool<sup>SM</sup> established by a major reinsurance company.

Prudential's retention limits	
<b>\$30 million</b>	Single-life policies
<b>\$35 million</b>	Second-to-die policies
Prudential's automatic issue limit	
<b>\$65 million</b>	Most Single-life and Second-to-die policies

## Come to Prudential first.

Learn more about the ways Prudential's retention limits and high automatic issue limits make us an ideal choice for your larger cases.

# BUILD TABLE

## PHYSICAL MEASUREMENTS

The following chart indicates the maximum weight per height for the specified underwriting category. (*weight in lbs.*)

	AGES 18-64		AGES 65 AND OVER	
	PREFERRED BEST PREFERRED NON-TOBACCO PREFERRED SMOKER	NON-SMOKER PLUS	PREFERRED BEST PREFERRED NON-TOBACCO PREFERRED SMOKER	NON-SMOKER PLUS
4'10"	138	158	148	191
4'11"	143	163	153	198
5'0"	148	169	158	204
5'1"	153	174	164	211
5'2"	158	180	169	218
5'3"	163	186	175	225
5'4"	169	192	180	233
5'5"	174	198	186	240
5'6"	179	204	192	247
5'7"	185	210	198	255
5'8"	190	217	203	263
5'9"	196	223	209	270
5'10"	202	230	216	278
5'11"	207	236	222	286
6'0"	213	243	228	294
6'1"	219	250	234	303
6'2"	225	256	241	311
6'3"	232	263	247	319
6'4"	238	271	254	328
6'5"	244	278	261	337
6'6"	250	285	268	345
6'7"	257	292	275	354
6'8"	263	300	282	363
6'9"	270	307	289	372
6'10"	277	315	296	382

# UNDERWRITING CREDITS OPPORTUNITIES

Prudential Financial continues to be competitive in impaired risk underwriting. In an effort to maintain our competitiveness, Prudential expands its repertoire of underwriting credits. Underwriting credits are available for any face amount, issue age, product, and table rating. Credits are also available for smokers and non-smokers, and are designed to apply to far more of the business you submit to us and, therefore, generate more placed cases.

Crediting decisions are evidence-based decisions, using underwriting credits to offset “like” debits, based on test results or other favorable criteria, specific to a given applicant.

For example, we may use treadmill credits to offset overweight and blood pressure debits, or good blood sugar control to offset debits for diabetes. The result can be improvement on a standard or substandard offer, or possibly even improvement from a low substandard offer to a preferred non-smoker offer.

There are more than two dozen impairments eligible for credits. Eligible impairments include:

Impairment	Crediting Opportunities
<b>Blood Pressure</b>	Credits may be available if echocardiogram results, done within the prior year, show normal left ventricular wall thickness. Additional credits may be available for a normal maximal treadmill ECG, done within the prior year, with normal blood pressure response to exercise. Maximum credits for normal stress echocardiogram meeting above criteria.
<b>Breast Cancer</b>	Credits may be available for in-situ breast cancer, over age 40 at diagnosis, low-grade (1–2) malignancy, treated with resection, and good follow-up with normal annual mammograms.
<b>Build</b>	Credits may be available if there are no additional medical impairments and there is no evidence of metabolic syndrome (a group of abnormal findings related to the body’s metabolism, including excess body fat, elevated lipids, low HDL cholesterol, borderline or elevated BP, and borderline or elevated blood glucose). Additional credits may be available for negative maximal treadmill, nuclear scanning, or stress echocardiogram testing done within the prior year.
<b>Coronary Artery Disease</b>	Credits may be available for a normal maximal treadmill ECG done within the prior year. Additional credits may be available for normal nuclear scanning or negative stress echocardiogram done within the prior year.
<b>Diabetes</b>	Available credits vary based on type of DM (type 1 or 2), treatment (diet, oral medication or insulin), age of onset, level of control, and other factors such as normal build, BP and HDL.
<b>EBCT (Electron Beam Computed Tomography)/Ultra-Fast CT</b>	Credits may be available if a follow-up nuclear scan is negative.
<b>ECG – Heart Blocks</b>	Credits for first-degree block may be available for a normal treadmill or for 2 years of stability. For left bundle branch block, credits may be available for a negative nuclear scan or if the left bundle branch block has been present and stable for at least 3 years.
<b>ECG – Major &amp; Minor T Waves</b>	Credits may be available for a normal EBCT (if insured is age 50), or a normal maximal treadmill ECG. Additional credits may be available for normal nuclear scanning, catheterization or stress echocardiogram. Resting echocardiogram credits may be available to offset major T waves. (All testing must be completed after the onset of the T wave changes.)
<b>ECG – PVCs</b>	Credits may be available if the applicant is under age 40, or for a normal EBCT (if insured is age 50 and up), or a normal maximal treadmill ECG. Additional credits may be available if both a negative echocardiogram and exercise treadmill ECG were performed. (All testing must be completed after the onset of the PVCs.)
<b>Elevated Liver Enzymes</b>	Credits may be available if the insured is currently on certain medications known to elevate liver enzymes. Additional credits may be available for negative hepatitis screening or other specialized liver tests, if there has been no history or criticism of alcohol use.
<b>Family History</b>	Credits may be available if both parents live to age 70 or higher. Additional incremental credits may be available if both parents survive to age 75 and age 80.
<b>Lipids</b>	Credits may be available for a normal EBCT (if insured is age 50 and up), or a normal maximal treadmill ECG. Additional credits may be available for normal nuclear scanning or stress echocardiogram. Credits may also be available if the applicant is age 66 or older, or when higher HDL cholesterol levels result in lower ratios of total cholesterol to HDL cholesterol.
<b>Malignant Tumors</b>	Credits against table ratings (not against flat extra ratings) may be available for quality ongoing surveillance.
<b>Pacemaker</b>	Credits may be available for 5 years of stability since the pacemaker insertion. Additional credits may be available if there has been a normal maximal stress treadmill with normal nuclear scanning, and a normal echocardiogram.
<b>Rheumatoid Arthritis</b>	Credits may be available for well controlled rheumatoid arthritis if there are no flares of rheumatoid inflammation, with or without medication, for more than two years. Significant crediting is available when the duration of stability exceeds five years with no flares of rheumatoid inflammation, with or without medication.
<b>Sleep Apnea</b>	Credits may be available if a sleep study is available, there are no complications, no problems with BP, no surgical treatment, and good control and compliance with CPAP (Continuous Positive Airway Pressure machine).
<b>Treadmill ECG</b>	Credits may be available for normal nuclear scanning, exercise echocardiogram, or cardiac catheterization.

# FOREIGN TRAVEL GUIDELINES

The chart below indicates whether or not a life insurance application will be accepted for applicants who travel to the countries listed. These guidelines are based on analysis of government, travel services and industry data, and may change depending on current conditions in the country. Guidelines may also vary depending on the application state. For countries not shown below, contact Underwriting. Please log on to [www.pruxpress.com](http://www.pruxpress.com) or PruLife Links for the latest country updates.

**Y** Acceptable for Travel — Preferred Best available    **N** Unacceptable for Travel

<b>N</b> Afghanistan	<b>Y</b> Congo	<b>Y</b> Hungary	<b>Y</b> Montserrat	<b>N</b> Somalia
<b>Y</b> Albania	<b>N</b> Congo, Democratic Republic of the	<b>Y</b> Iceland	<b>Y</b> Morocco	<b>Y</b> South Africa
<b>Y</b> Algeria <sup>1</sup>	<b>Y</b> Cook Islands	<b>Y</b> India	<b>Y</b> Mozambique	<b>Y</b> South Korea
<b>Y</b> American Samoa	<b>Y</b> Costa Rica	<b>Y</b> Indonesia	<b>Y</b> Namibia	<b>Y</b> Spain
<b>Y</b> Andorra	<b>Y</b> Croatia	<b>Y</b> Iran	<b>Y</b> Nauru	<b>Y</b> Sri Lanka
<b>Y</b> Angola	<b>N</b> Cuba	<b>N</b> Iraq	<b>Y</b> Nepal	<b>Y</b> St. Kitts and Nevis
<b>Y</b> Anguilla	<b>Y</b> Curacao	<b>Y</b> Ireland	<b>Y</b> Netherlands	<b>Y</b> St. Lucia
<b>Y</b> Antigua & Barbuda	<b>Y</b> Cyprus	<b>Y</b> Israel <sup>2</sup>	<b>Y</b> New Caledonia	<b>Y</b> St. Maarten
<b>Y</b> Argentina	<b>Y</b> Czech Republic	<b>Y</b> Italy	<b>Y</b> New Zealand	<b>Y</b> St. Martin (Guadeloupe)
<b>Y</b> Armenia	<b>Y</b> Denmark	<b>N</b> Ivory Coast (Cote d'Ivoire)	<b>Y</b> Nicaragua	<b>Y</b> St. Vincent and the Grenadines
<b>Y</b> Aruba	<b>Y</b> Djibouti	<b>Y</b> Jamaica	<b>Y</b> Niger	<b>N</b> Sudan
<b>Y</b> Australia	<b>Y</b> Dominica	<b>Y</b> Japan	<b>Y</b> Nigeria <sup>1</sup>	<b>Y</b> Suriname
<b>Y</b> Austria	<b>Y</b> Dominican Republic	<b>Y</b> Jordan	<b>Y</b> Niue	<b>Y</b> Swaziland
<b>Y</b> Azerbaijan	<b>Y</b> East Timor	<b>Y</b> Kazakhstan	<b>N</b> North Korea	<b>Y</b> Sweden
<b>Y</b> Bahamas	<b>Y</b> Ecuador	<b>Y</b> Kenya	<b>Y</b> Northern Ireland <sup>4</sup>	<b>Y</b> Switzerland
<b>Y</b> Bahrain	<b>Y</b> Egypt	<b>Y</b> Kiribati	<b>Y</b> Northern Marianas Islands	<b>Y</b> Syria
<b>Y</b> Bangladesh	<b>Y</b> El Salvador	<b>Y</b> Kosovo (Serbia)	<b>Y</b> Norway	<b>Y</b> Taiwan
<b>Y</b> Barbados	<b>Y</b> England <sup>4</sup>	<b>Y</b> Kyrgyzstan (Kyrgyz Republic)	<b>Y</b> Oman	<b>Y</b> Tajikistan
<b>Y</b> Belarus (Beylorussia)	<b>Y</b> Equatorial Guinea	<b>Y</b> Kuwait	<b>N</b> Pakistan	<b>Y</b> Tanzania
<b>Y</b> Belgium	<b>Y</b> Eritrea	<b>Y</b> Laos	<b>Y</b> Palau	<b>Y</b> Thailand
<b>Y</b> Belize	<b>Y</b> Estonia	<b>Y</b> Latvia	<b>Y</b> Panama	<b>Y</b> Togo
<b>Y</b> Benin	<b>Y</b> Ethiopia	<b>Y</b> Lebanon	<b>Y</b> Papua New Guinea	<b>Y</b> Tonga
<b>Y</b> Bermuda	<b>Y</b> Falkland Islands	<b>Y</b> Lesotho	<b>Y</b> Paraguay	<b>Y</b> Trinidad and Tobago
<b>Y</b> Bhutan	<b>Y</b> Fiji	<b>Y</b> Liberia	<b>Y</b> Peru	<b>Y</b> Tunisia
<b>Y</b> Bolivia	<b>Y</b> Finland	<b>N</b> Libya	<b>Y</b> Philippines <sup>1</sup>	<b>Y</b> Turkey
<b>Y</b> Bosnia and Herzegovina	<b>Y</b> France	<b>Y</b> Liechtenstein	<b>Y</b> Poland	<b>Y</b> Turkmenistan
<b>Y</b> Botswana	<b>Y</b> French Guiana	<b>Y</b> Lithuania	<b>Y</b> Portugal	<b>Y</b> Turks and Caicos Islands
<b>Y</b> Brazil	<b>Y</b> French Polynesia	<b>Y</b> Luxembourg	<b>Y</b> Puerto Rico	<b>Y</b> Tuvalu
<b>Y</b> British Virgin Islands	<b>Y</b> Gabon	<b>Y</b> Macau	<b>Y</b> Qatar	<b>Y</b> U.S. Virgin Islands
<b>Y</b> Brunei	<b>Y</b> Gambia	<b>Y</b> Macedonia	<b>Y</b> Romania	<b>N</b> Uganda
<b>Y</b> Bulgaria	<b>N</b> Gaza Strip (Palestine) <sup>3</sup>	<b>Y</b> Madagascar	<b>Y</b> Russia	<b>Y</b> Ukraine
<b>Y</b> Burkina Faso	<b>Y</b> Georgia	<b>Y</b> Malawi	<b>Y</b> Rwanda	<b>Y</b> United Arab Emirates
<b>Y</b> Burma (Myanmar)	<b>Y</b> Germany	<b>Y</b> Malaysia	<b>Y</b> Samoa	<b>Y</b> United Kingdom <sup>4</sup>
<b>Y</b> Burundi	<b>Y</b> Ghana	<b>Y</b> Maldives	<b>Y</b> Saipan	<b>Y</b> Uruguay
<b>Y</b> Cambodia	<b>Y</b> Greece	<b>Y</b> Mali	<b>Y</b> San Marino	<b>Y</b> Uzbekistan
<b>Y</b> Cameroon	<b>Y</b> Greenland	<b>Y</b> Malta	<b>Y</b> Sao Tome and Principe	<b>Y</b> Vanuatu
<b>Y</b> Canada	<b>Y</b> Grenada	<b>Y</b> Marshall Islands	<b>Y</b> Saudi Arabia	<b>Y</b> Vatican City
<b>Y</b> Canary Islands	<b>Y</b> Guadeloupe	<b>Y</b> Martinique	<b>Y</b> Scotland <sup>4</sup>	<b>Y</b> Venezuela
<b>Y</b> Cape Verde	<b>Y</b> Guam	<b>Y</b> Mauritania	<b>Y</b> Senegal	<b>Y</b> Vietnam
<b>Y</b> Cayman Islands	<b>Y</b> Guatemala	<b>Y</b> Mauritius	<b>Y</b> Serbia	<b>Y</b> Wales <sup>4</sup>
<b>Y</b> Central African Republic	<b>Y</b> Guinea	<b>Y</b> Mexico	<b>Y</b> Seychelles	<b>N</b> West Bank (Palestinian territories) <sup>3</sup>
<b>Y</b> Chad	<b>Y</b> Guinea-Bissau	<b>Y</b> Micronesia, Federated States of	<b>Y</b> Sierra Leone	<b>Y</b> Western Sahara
<b>Y</b> Chile	<b>Y</b> Guyana	<b>Y</b> Moldova	<b>Y</b> Singapore	<b>N</b> Yemen
<b>Y</b> China	<b>Y</b> Haiti	<b>Y</b> Monaco	<b>Y</b> Slovakia	<b>Y</b> Zambia
<b>Y</b> Colombia	<b>Y</b> Honduras	<b>Y</b> Mongolia	<b>Y</b> Slovenia	<b>Y</b> Zimbabwe
<b>Y</b> Comoros	<b>Y</b> Hong Kong	<b>Y</b> Montenegro	<b>Y</b> Solomon Islands	

<sup>1</sup>Specified regions in the following countries are considered "Unacceptable":

**Algeria** — Southeast Algeria (Sahara Desert regions)—examples of cities in this region are Ouargla and Tamanrasset)

**Nigeria** — The Niger Delta region, consisting of the Delta and Rivers states.

**Philippines** — Mindanao and Sulu Archipelago.

<sup>2</sup>See also Gaza Strip, West Bank.

<sup>3</sup>All areas of the West Bank & Gaza are considered "Unacceptable". Major cities include Gaza City, Hebron, Bethlehem, Jericho and Nablus.

<sup>4</sup>United Kingdom consists of England, Wales, Scotland and Northern Ireland. Northern Ireland includes the counties of Tyrone, Fermanagh, Armagh, Dacon, Antrim and Londonderry (*also referred to as Derry*) with the two principal cities of Belfast and Londonderry (*Derry*).

# NON-U.S. FOREIGN RESIDENCE GUIDELINES

The ratings assigned are based on analysis of government, travel services and industry data, and may change depending on current conditions in the country. Guidelines may also vary depending on the application state. For countries not shown below, contact Underwriting. Please log on to [www.pruxpress.com](http://www.pruxpress.com) or PruLife Links for the latest country updates.

**A** Acceptable for Residence—Preferred Best available   **B** Acceptable for Residence—Non-Smoker Plus available   **C** Unacceptable for Residence  
**Blue**<sup>1</sup>—Prohibited Sales due to country's insurance regulations.

<b>C</b> Afghanistan	<b>C</b> Central African Republic	<b>A</b> Greece <sup>1</sup>	<b>A</b> Luxembourg	<b>B</b> Panama <sup>1</sup>	<b>A</b> Sweden
<b>C</b> Albania	<b>C</b> Chad	<b>A</b> Greenland	<b>A</b> Macau	<b>C</b> Papua New Guinea	<b>A</b> Switzerland <sup>1</sup>
<b>C</b> Algeria	<b>A</b> Chile	<b>B</b> Grenada	<b>C</b> Macedonia	<b>B</b> Paraguay	<b>C</b> Syria <sup>2</sup>
<b>A</b> American Samoa	<b>B</b> China <sup>4</sup>	<b>B</b> Guadeloupe	<b>C</b> Madagascar	<b>B</b> Peru	<b>A</b> Taiwan
<b>A</b> Andorra	<b>C</b> Colombia	<b>A</b> Guam	<b>C</b> Malawi	<b>B</b> Philippines <sup>4</sup>	<b>C</b> Tajikistan
<b>C</b> Angola	<b>C</b> Comoros	<b>C</b> Guatemala	<b>C</b> Malaysia	<b>A</b> Poland <sup>1</sup>	<b>C</b> Tanzania
<b>B</b> Anguilla	<b>C</b> Comoros	<b>C</b> Guinea	<b>C</b> Maldives	<b>A</b> Portugal	<b>C</b> Thailand
<b>B</b> Antigua and Barbuda	<b>C</b> Congo	<b>C</b> Guinea Bissau	<b>C</b> Mali	<b>A</b> Puerto Rico <sup>1</sup>	<b>C</b> Togo
<b>A</b> Argentina <sup>1</sup>	<b>C</b> Congo, Dem. Rep. of the <sup>2</sup>	<b>C</b> Guyana	<b>A</b> Malta	<b>C</b> Qatar	<b>C</b> Tonga
<b>C</b> Armenia	<b>B</b> Cook Islands	<b>C</b> Haiti	<b>B</b> Marshall Islands	<b>A</b> Romania	<b>B</b> Trinidad and Tobago
<b>B</b> Aruba	<b>A</b> Costa Rica <sup>1</sup>	<b>C</b> Honduras	<b>B</b> Martinique	<b>C</b> Russia	<b>C</b> Tunisia
<b>A</b> Australia	<b>C</b> Croatia	<b>A</b> Hong Kong	<b>C</b> Mauritania	<b>C</b> Rwanda	<b>B</b> Turkey <sup>4</sup>
<b>A</b> Austria	<b>C</b> Cuba <sup>2</sup>	<b>A</b> Hungary	<b>C</b> Mauritius	<b>A</b> Saipan <sup>1</sup>	<b>C</b> Turkmenistan
<b>C</b> Azerbaijan	<b>A</b> Curacao	<b>A</b> Iceland	<b>B</b> Mexico	<b>C</b> Samoa	<b>C</b> Turkisk Republic of Northern Cyprus AKA TRNC
<b>B</b> Bahamas	<b>A</b> Cyprus	<b>B</b> India <sup>4</sup>	<b>C</b> Micronesia, Federated States of	<b>A</b> San Marino	<b>C</b> Turks and Caicos Islands
<b>C</b> Bahrain	<b>A</b> Czech Republic	<b>C</b> Indonesia	<b>C</b> Moldova	<b>C</b> Sao Tome and Principe	<b>C</b> Tuvalu
<b>C</b> Bangladesh	<b>A</b> Denmark	<b>C</b> Iran <sup>2</sup>	<b>A</b> Monaco	<b>C</b> Saudi Arabia	<b>A</b> U.S. Virgin Islands <sup>1</sup>
<b>B</b> Barbados	<b>C</b> Djibouti	<b>C</b> Iraq	<b>C</b> Mongolia	<b>A</b> Scotland	<b>C</b> Uganda
<b>C</b> Belarus (Beylorussia) <sup>2</sup>	<b>B</b> Dominica	<b>A</b> Ireland <sup>1</sup>	<b>C</b> Montenegro	<b>C</b> Senegal	<b>C</b> Ukraine
<b>A</b> Belgium <sup>1</sup>	<b>B</b> Dominican Republic	<b>C</b> Israel	<b>C</b> Montserrat	<b>C</b> Serbia	<b>A</b> United Arab Emirates <sup>1</sup>
<b>B</b> Belize	<b>C</b> East Timor	<b>A</b> Italy	<b>C</b> Morocco	<b>C</b> Seychelles	<b>A</b> United Kingdom <sup>5</sup>
<b>C</b> Benin	<b>B</b> Ecuador	<b>A</b> Ivory Coast (Cote d'Ivoire)	<b>C</b> Mozambique	<b>C</b> Sierra Leone	<b>B</b> Uruguay <sup>1</sup>
<b>B</b> Bermuda	<b>C</b> Egypt	<b>B</b> Jamaica	<b>C</b> Namibia	<b>A</b> Singapore	<b>C</b> Uzbekistan
<b>C</b> Bhutan	<b>C</b> El Salvador	<b>A</b> Japan <sup>1</sup>	<b>C</b> Nauru	<b>A</b> Slovakia	<b>C</b> Vanuatu
<b>C</b> Bolivia	<b>A</b> England <sup>5</sup>	<b>C</b> Jordan	<b>C</b> Nepal	<b>A</b> Slovenia	<b>A</b> Vatican City
<b>C</b> Bosnia and Herzegovina	<b>C</b> Equatorial Guinea	<b>C</b> Kazakhstan	<b>A</b> Netherlands	<b>C</b> Solomon Islands	<b>B</b> Venezuela <sup>1</sup>
<b>C</b> Botswana	<b>C</b> Eritrea	<b>C</b> Kenya	<b>C</b> New Caledonia	<b>C</b> Somalia	<b>C</b> Vietnam
<b>B</b> Brazil	<b>A</b> Estonia	<b>C</b> Kiribati	<b>A</b> New Zealand	<b>C</b> South Africa	<b>A</b> Wales <sup>5</sup>
<b>B</b> British Virgin Islands	<b>C</b> Ethiopia	<b>C</b> Kosovo (Serbia)	<b>C</b> Nicaragua	<b>A</b> South Korea	<b>C</b> West Bank (Palestine)
<b>B</b> Brunei	<b>B</b> Falkland Islands	<b>C</b> Kyrgyzstan (Kyrgyz Republic)	<b>C</b> Niger	<b>A</b> Spain	<b>C</b> Western Sahara
<b>A</b> Bulgaria	<b>C</b> Fiji	<b>C</b> Kuwait	<b>C</b> Nigeria	<b>C</b> Sri Lanka	<b>C</b> Yemen
<b>C</b> Burkina Faso	<b>A</b> Finland	<b>C</b> Laos	<b>C</b> Niue	<b>B</b> St. Kitts and Nevis	<b>C</b> Zambia
<b>C</b> Burma (Myanmar) <sup>2</sup>	<b>A</b> France <sup>1</sup>	<b>A</b> Latvia	<b>C</b> North Korea <sup>2</sup>	<b>B</b> St. Lucia	<b>C</b> Zimbabwe
<b>C</b> Burundi	<b>B</b> French Guiana	<b>C</b> Lebanon	<b>A</b> Northern Ireland <sup>5</sup>	<b>B</b> St. Maarten	
<b>C</b> Cambodia	<b>C</b> French Polynesia	<b>C</b> Lesotho	<b>A</b> Northern Marianas Islands <sup>1</sup>	<b>B</b> St. Martin (Guadeloupe)	
<b>C</b> Cameroon	<b>C</b> Gabon	<b>C</b> Liberia	<b>A</b> Norway	<b>B</b> St. Vincent and the Grenadines	
<b>A</b> Canada <sup>3</sup>	<b>C</b> Gambia	<b>C</b> Libya	<b>C</b> Oman	<b>C</b> Sudan <sup>2</sup>	
<b>B</b> Canary Islands	<b>C</b> Gaza Strip (Palestine) <sup>2</sup>	<b>A</b> Liechtenstein	<b>C</b> Pakistan	<b>C</b> Suriname	
<b>C</b> Cape Verde	<b>C</b> Georgia	<b>A</b> Lithuania	<b>C</b> Palau	<b>C</b> Swaziland	
<b>B</b> Cayman Islands	<b>A</b> Germany				
	<b>C</b> Ghana				

<sup>1</sup>The insurance regulations of some countries prevent their residents from purchasing life insurance outside their country of residence. Blue text signifies that sales prohibited due to insurance regulations. For more detail please contact your Prudential Wholesaler.

<sup>2</sup>OFAC: U.S. government restrictions prohibit life insurance sales to residents of these countries.

<sup>3</sup>Due to Canadian regulations available products are limited to UL (*Plus and Protector*), SUL (*Protector*), and Term (Essential, Elite and Return of Premium).

<sup>4</sup>Specific regions in the following countries are rated different than the remainder of the country:

**China** Modern cities comparable to those in the West (e.g., Beijing, Chongqing, Guangzhou, Shanghai, Shenyang & Tianjin) are considered B regions with the balance of the country a C region.

**India** Residents and travelers to India will be considered depending on the region/city: Bangalore, Calcutta, Chennai, Delhi, Hyderabad, Mangalore, Mumbai and Surat are considered B regions with the balance of the country a C region.

**Philippines** Metro Manila will be considered a B region with the balance of the country a C region.

**Turkey** Istanbul & Ankara will be considered B regions with the balance of the country a C region.

<sup>5</sup>United Kingdom consists of England, Wales, Scotland and Northern Ireland.

Northern Ireland includes the counties of Tyrone, Fermanagh, Armagh, Dacon, Antrim and Londonderry (*also referred to as Derry*) with the two principal cities of Belfast and Londonderry (*Derry*).

# FINANCIAL UNDERWRITING HIGHLIGHTS

## What Is Financial Underwriting?

Financial underwriting is the evaluation of a prospective insured's personal or business financial background and current economic situation. The analysis of an individual's financial situation takes place every time a case is underwritten, although the depth of this evaluation is based on the amount of insurance applied for. The purpose of this evaluation is to determine the proposed insured's need for insurance and make sure that the amount of insurance applied for is reasonable and in line with his or her needs.

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## Why Is Financial Underwriting Important?

Financial underwriting is important in order to prevent overinsurance. Over-insurance occurs when the amount of life insurance in force on an individual exceeds his/her economic or "human life" value. The primary purpose of life insurance is to provide funds to help replace the economic loss that results from the premature death of the insured person. If the amount of insurance carried on an individual exceeds any possible loss on the part of the beneficiary, it could be considered speculative, and it is not in the insured's nor the company's best interest.

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## Insurable Interest

In order for a life insurance purchase to be valid, the beneficiary must have an insurable interest in the proposed insured. Insurable interest exists if the beneficiary benefits financially from the proposed insured's continued existence and would suffer a financial loss at the death of the insured.

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## Affordability

Affordability is an important factor that must be evaluated to determine if a product recommendation is suitable to meet a customer's needs. There are two basic relationships that underwriting looks at in evaluating whether a client will be able to sustain the premiums:

**Premium to Income Relationship.** In conjunction with the Income Factor Tables (refer to the Income Factor Tables section of this highlighter for the tables), the relationship of premium outlay to the proposed insured's gross annual income is considered. A good rule of thumb is that the total premium outlay for all life insurance policies supported by the premium payer's income should not exceed 10% of the premium payer's before tax income. In certain situations, it may be acceptable, from a financial underwriting perspective, for premiums to be as high as 20%. If you feel such a case is warranted, contact underwriting before submitting an application for insurance. **Be sure to provide underwriting with a cover letter outlining why you believe the need and amount of coverage are warranted and why the premiums are affordable.**

**Premium to Liquid Net Worth Relationship.** If the premium to before tax income relationship is greater than 10%, premiums may need to be paid from a client's liquid assets. In that case, it becomes necessary to consider whether the premium payer's liquid net worth is sufficient to sustain the premiums and whether this is an appropriate use of these assets. The answers to these questions will be dependent on the proposed insured's overall financial situation. A good rule of thumb is that the premium should not exceed 25% of the premium payer's liquid net worth.

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## Amount of Insurance

Underwriting will also evaluate how the amount of insurance being requested was determined. Results from a comprehensive needs analysis, or recommendations from an accountant, attorney, or other advisor can make a difference when evaluating the case. If the proposed insured simply told you how much insurance he or she wanted to purchase, you should determine if that amount of insurance is reasonable and convey that information to underwriting.

# FINANCIAL UNDERWRITING HIGHLIGHTS

## Amount of Insurance (CONT.)

When determining the overall amount of insurance that will generally be granted to an individual, the underwriters take into account any existing insurance coverage he/she already has in force and any insurance being applied for with other companies.

A complete needs analysis takes these factors into account and is an important and useful tool in helping the producer, the client, and the underwriter understand how much insurance is required and why. **(Note:** A Financial Supplement form is required for all applications with face amounts of \$5,000,000 or more if the case was submitted with a new application)

In most situations, the amount of insurance applied for should be directly related to the need the life insurance was purchased to satisfy, such as to replace lost income, or cover a debt such as a mortgage or small business loan. From an underwriting point of view, insurance purchased for the following reasons is generally acceptable:

- 4 Last expenses
- 4 Income replacement/survivors' income
- 4 Debt repayment (i.e., mortgage or college loans)
- 4 Estate settlement
- 4 Income in Respect of a Decedent (IRD)
- 4 Business insurance

While life insurance has other specialty uses such as cash value accumulation, the primary purpose must be for death benefit protection.

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## Income Replacement

A client's income is one of the factors looked at in determining the amount of insurance that will be granted for income replacement. An individual's total income can be comprised of earned and unearned income.

Earned income is defined as income that will normally cease upon the death of the insured, such as salaries, pensions, Social Security, and cash distributions from a business.

Life insurance may be considered as a means to replace lost earned income upon the death of the insured.

Unlike earned income, unearned income does not cease upon the death of the insured. Unearned income includes pure investment income and distributions from 401(k) plans and IRAs. Life insurance may be needed to cover any potential tax liability on this unearned income upon the insured's death (refer to the "Amount of Insurance" section of this highlighter for additional information).

Unearned income increases one's ability to pay premiums and may be available to help offset some of the financial losses the survivors may experience. However, these available proceeds may decrease the need for insurance after the potential tax liability has been taken into consideration.

A software-generated income needs analysis can be useful in determining the amount of income that should generally be replaced by life insurance.

Needs typically covered by income protection include mortgage protection, education needs, and providing continuing income to support dependents upon the death of the insured.

# FINANCIAL UNDERWRITING HIGHLIGHTS

## Income Factor Tables

The following Income Factor Table is a guide to the maximum amount of insurance (excluding group coverage) that is generally acceptable in relation to the earned income of an individual with or without dependents. To use the Income Factor Table, multiply the proposed insured's earned income by the corresponding factor based on his/her age at the time of application.

AGES	INCOME	FACTOR	AMOUNT OF INSURANCE
to 40	\$ x's	35 =	\$
41-50	\$ x's	25 =	\$
51-60	\$ x's	20 =	\$
61-70	\$ x's	10 =	\$
71-80	\$ x's	5 =	\$

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## Sources of Information

In most cases, the information received during the client interview is sufficient to determine if the amount of insurance applied for is appropriate. For very large or complex cases including estate settlement or business situations, more extensive information may be required. These cases involve higher risks and require the evaluation of more than just income and ability to pay. It may, therefore, be necessary to submit financial documents that are generally not required for smaller amounts of coverage. The type of information underwriting is looking for is that which will substantiate the amount of insurance being applied for. The information should answer such questions as:

What is the purpose of the insurance?

How was the amount of the insurance applied for determined?

Who will be the policy-owner and premium payer?

What is the current amount of inforce and applied for insurance?

The proposed insured, his or her advisors, attorneys or accountants may also be required to submit documentation to support the need for the amount of insurance requested. This documentation may include personal or business financial statements such as W-2 forms or tax returns, employment contracts, loan or trust agreements, buy-sell agreements, etc. It is always a good idea to inform clients, attorneys, accountants and other financial advisors that they may be required to provide additional information. This type of financial documentation is required on face amounts of \$10,000,000 or more.

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## Summary

The most important source of information about a proposed insured is you. As you analyze a person's insurance needs, you gain knowledge of a potential client's worth and income. Any pertinent information should be communicated to underwriting. It may be advisable to submit a cover letter to underwriting that explains how the amount of insurance requested was determined. Any documentation used during this process should be included with the cover letter.

The Confidential Financial Questionnaire may be used to capture some of this financial information. The extent of this information depends on the amount of insurance you are recommending and the purpose for which it is intended.

# PREFERRED UNDERWRITING CATEGORIES & CRITERIA

	NON-SMOKER CATEGORIES				SMOKER CATEGORIES	
	PREFERRED BEST	PREFERRED NON-TOBACCO	NON-SMOKER PLUS	NON-SMOKER	PREFERRED SMOKER	SMOKER
<b>Smoking</b>	No tobacco or nicotine use within the last 5 years.	No tobacco or nicotine use within the last 3 years.	No cigarettes within the last 12 months (may smoke cigars, pipe, or chew tobacco).	No cigarettes within the last 12 months (may smoke cigars, pipe, or chew tobacco).	Currently smokes cigarettes or smoked cigarettes within the last 12 months.	Currently smokes cigarettes or smoked cigarettes within the last 12 months.
<b>Blood Pressure</b>	<ul style="list-style-type: none"> <li>Up to 130/80 for ages up to 49</li> <li>Up to 135/85 for ages 50 and over</li> <li>Without medication</li> </ul>	<ul style="list-style-type: none"> <li>Up to 135/85 for ages up to 49</li> <li>Up to 140/90 for ages 50 and over</li> <li>With or without medication</li> </ul>	<ul style="list-style-type: none"> <li>Up to 140/90 for ages up to 49</li> <li>Up to 145/90 for ages 50 and over</li> <li>With or without medication</li> </ul>	Insurability and ratings depend on actual blood pressure readings and other medical conditions.	<ul style="list-style-type: none"> <li>Up to 135/85 for ages up to 49</li> <li>Up to 140/90 for ages 50 and over</li> <li>With or without medication</li> </ul>	Insurability and ratings depend on actual blood pressure readings and other medical conditions.
<b>Cholesterol</b>	<ul style="list-style-type: none"> <li>Cholesterol/HDL ratio 5 or less</li> <li>With or without medication</li> </ul>	<ul style="list-style-type: none"> <li>Cholesterol/HDL ratio 6 or less</li> <li>With or without medication</li> </ul>	<ul style="list-style-type: none"> <li>Cholesterol/HDL ratio 7 or less</li> <li>With or without medication</li> </ul>	Insurability and ratings depend on cholesterol levels and other medical conditions.	<ul style="list-style-type: none"> <li>Cholesterol/HDL ratio under 6</li> <li>With or without medication</li> </ul>	Insurability and ratings depend on cholesterol levels and other medical conditions.
<b>Physical Measurements</b> (Height and Weight)	Weight must be within acceptable limits per Physical Measurements (Build Table).	Weight must be within acceptable limits per Physical Measurements (Build Table).	Weight must be within acceptable limits per Physical Measurements (Build Table).	Insurability and ratings depend on actual weight and other medical conditions.	Weight must be within acceptable limits per Physical Measurements (Build Table).	Insurability and ratings depend on actual weight and other medical conditions.
<b>Family History<sup>1</sup></b>	No death of a parent or sibling prior to age 60 due to: <ul style="list-style-type: none"> <li>Coronary Artery Disease (CAD)</li> <li>Cerebrovascular Disease (CVD)</li> <li>Cancer</li> </ul>	No more than one death of a parent prior to age 60 due to: <ul style="list-style-type: none"> <li>Coronary Artery Disease (CAD)</li> <li>Cerebrovascular Disease (CVD)</li> <li>Cancer</li> </ul>	Not applicable.	Not applicable.	No more than one death of a parent prior to age 60 due to: <ul style="list-style-type: none"> <li>Coronary Artery Disease (CAD)</li> <li>Cerebrovascular Disease (CVD)</li> <li>Cancer</li> </ul>	Not applicable.
<b>Personal History</b>	No personal history of: <ul style="list-style-type: none"> <li>Coronary Artery Disease (CAD)</li> <li>Diabetes Mellitus</li> <li>Cancer (except skin cancer, excluding melanoma)</li> <li>Hepatitis C</li> <li>Glucose Intolerance</li> </ul>	No personal history of: <ul style="list-style-type: none"> <li>Coronary Artery Disease (CAD)</li> <li>Diabetes Mellitus</li> <li>Cancer (except skin cancer, excluding melanoma)</li> <li>Glucose Intolerance</li> </ul>	Actual medical history will be evaluated to determine qualification for this class. History requiring a rating not permitted.	Some medical conditions may be rated. Insurability and ratings depend on factors such as the specific condition and severity of the condition.	No personal history of: <ul style="list-style-type: none"> <li>Coronary Artery Disease (CAD)</li> <li>Diabetes Mellitus</li> <li>Cancer (except skin cancer, excluding melanoma)</li> <li>Glucose Intolerance</li> </ul>	Some medical conditions may be rated. Insurability and ratings depend on factors such as the specific condition and severity of the condition.
<b>Alcohol/Drug</b>	No history of alcohol/drug abuse or treatment and no current drug use.	No history of alcohol/drug abuse or treatment within the last 10 years and no current drug use.	Actual alcohol/drug history will be evaluated to determine qualification for this class. History requiring a rating not permitted.	Some drug/alcohol histories may be rated. Insurability and ratings depend on factors such as the substances used, the quantities used, and how recent the history was.	No history of alcohol/drug abuse or treatment within the last 10 years and no current drug use.	Some drug/alcohol histories may be rated. Insurability and ratings depend on factors such as the substances used, the quantities used, and how recent the history was.
<b>Driving Record</b>	<ul style="list-style-type: none"> <li>No DWI, OUI, DUI or reckless driving within the last 5 years.</li> <li>No license suspension within the last 3 years.</li> <li>No more than 1 citation for moving violation or motor vehicle accident within the last 3 years.</li> </ul>	<ul style="list-style-type: none"> <li>No DWI, OUI, DUI or reckless driving within the last 5 years.</li> <li>No license suspension within the last 3 years.</li> <li>No more than 2 citations for moving violation or motor vehicle accident within the last 3 years.</li> </ul>	Actual driving history will be evaluated to determine qualification for this class. History requiring a rating not permitted.	May be rated depending on actual driving history. Insurability and ratings depend on the actual driving record.	<ul style="list-style-type: none"> <li>No DWI, OUI, DUI or reckless driving within the last 5 years.</li> <li>No license suspension within the last 3 years.</li> <li>No more than 2 citations for moving violation or motor vehicle accident within the last 3 years.</li> </ul>	May be rated depending on actual driving history. Insurability and ratings depend on the actual driving record.
<b>Occupation</b>	No hazardous duties (e.g., bridge builders, jockeys).	No hazardous duties (e.g., bridge builders, jockeys).	No hazardous duties (e.g., bridge builders, jockeys).	Hazardous duties may be acceptable with ratings. Insurability and ratings depend on actual occupations.	No hazardous duties (e.g., bridge builders, jockeys).	Hazardous duties may be acceptable with ratings. Insurability and ratings depend on actual occupations.
<b>Avocation</b>	No hazardous activities (e.g., automobile or motorcycle racing, sky diving, scuba diving, bungee jumping).	No ratable activities. No activities that preclude including ADB (i.e., drag racing at speeds over 120 mph, scuba diving 101–130 feet with Basic Open Water Certification).	Occupation ratings available for avocation.	Occupation ratings available for avocation.	No ratable activities. No activities that preclude including ADB (i.e., drag racing at speeds over 120 mph, scuba diving 101–130 feet with Basic Open Water Certification).	Occupation ratings available for avocation.
<b>Aviation</b>	<ul style="list-style-type: none"> <li>No ratable aviation activities</li> <li>Current valid pilot certificates: <ul style="list-style-type: none"> <li>Private</li> <li>Commercial</li> <li>ATP</li> </ul> </li> <li>Minimum age is 30</li> <li>Minimum of 1,000 total hours or 5-year aviation history as a certificated pilot</li> <li>Minimum of 100 hours of flight time in their current aircraft</li> <li>Valid medical certificate without restrictions or special issuance (other than requiring the use of corrective lenses)</li> <li>Fixed wing, powered aircraft flights only</li> </ul>	<ul style="list-style-type: none"> <li>No ratable aviation activities</li> <li>Current valid pilot certificates: <ul style="list-style-type: none"> <li>Private</li> <li>Commercial</li> <li>ATP</li> </ul> </li> <li>Minimum age is 30</li> <li>Minimum of 1,000 total hours or 5-year aviation history as a certificated pilot</li> <li>No FAA violations for the past 5 years</li> <li>Minimum of 100 hours of flight time in their current aircraft</li> <li>Valid medical certificate</li> </ul>	<ul style="list-style-type: none"> <li>No occupation related ratable aviation activities.</li> <li>Current valid pilot certificates: <ul style="list-style-type: none"> <li>Private</li> <li>Commercial</li> <li>ATP</li> </ul> </li> <li>Minimum age is 25</li> <li>Minimum of 600 total hours or 3 year aviation history as a certificated pilot</li> <li>No FAA violations for the past 3 years</li> <li>Valid medical certificate</li> </ul>	Insurability and ratings depend on actual aviation activities.	<ul style="list-style-type: none"> <li>No ratable aviation activities</li> <li>Current valid pilot certificates: <ul style="list-style-type: none"> <li>Private</li> <li>Commercial</li> <li>ATP</li> </ul> </li> <li>Minimum age is 30</li> <li>Minimum of 1,000 total hours or 5-year aviation history as a certificated pilot</li> <li>No FAA violations for the past 5 years</li> <li>Minimum of 100 hours of flight time in their current aircraft</li> <li>Valid medical certificate</li> </ul>	Insurability and ratings depend on actual aviation activities.
<b>Residence</b>	Full-time, permanent resident of the U.S., Canada or "A" countries.	Full-time, permanent resident of the U.S., Canada or "A" countries.	Available to residents of "A" & "B" countries.	Available to residents of "A" & "B" countries.	Full-time, permanent resident of the U.S., Canada or "A" countries.	Available to residents of "A" & "B" countries
<b>Rating</b>	No Occupation, Aviation or Temporary Extra, no substandard ratings of any kind.	No Occupation, Aviation or Temporary Extra, no substandard ratings of any kind.	Occupational Extras may be permitted for travel or avocation only.	Substandard Rating Classes A-H (A-S for survivorship), Occupation Extras, Aviation Extras, and Temporary Extras permitted.	No Occupation, Aviation or Temporary Extra, no substandard ratings of any kind.	Substandard Rating Classes A-H (A-S for survivorship), Occupation Extras, Aviation Extras, and Temporary Extras permitted.

<sup>1</sup>We disregard family history if the proposed insured is age 60 and older, or if adopted. For family history of cancer we only consider cancer of the colon, breast, ovaries, prostate, pancreas, stomach, and melanoma.

# AGE AND AMOUNT REQUIREMENTS

The guidelines in the chart below apply to the amount applied for and any amount applied for in the past two years. For Survivorship coverage: Requirements are based on 50% of the face amount applied for, along with 50% of the rider.

AGE	\$25,000	\$25,001 to \$49,999	\$50,000	\$50,001 to \$99,999	\$60,000 to \$99,999	\$100,000 to \$249,999	\$250,000 to \$499,999	\$500,000 to \$999,999	\$1,000,000 to \$2,499,999	\$2,500,000	\$2,500,001 to \$9,999,999	\$10,000,000 and up
0 to 14	NONE	NONE	NONE	NONE	NONE	NONE	NONE	APS	EXAM, APS	EXAM, APS	EXAM, APS	MD, APS
15 to 17	NONE	NONE	NONE	NONE	NONE	NONE	NONE	APS	EXAM, APS, IRP	EXAM, APS, IRP	EXAM, APS, IRP	MD, APS, IRP
18 to 40	NONE	NONE	NONE	UHIV(DC)	UHIV in (CA, NJ, NY, FL, TX, DC)	EXAM, IRP	EXAM, IRP, MVR	EXAM, IRP, MVR	EXAM, IRP, MVR	EXAM, IRP, MVR	EXAM, IRP, MVR	MD, IRP, MVR
41 to 45	NONE	NONE	NONE	EXAM, SPEC, UHIV (DC)	EXAM, SPEC, UHIV in (CA, NJ, NY, FL, TX, DC)	EXAM, IRP	EXAM, IRP	EXAM, IRP	EXAM, IRP	EXAM, IRP	EXAM, IRP, ECG	MD, IRP, ECG
46 to 50	NONE	EXAM	EXAM, SPEC	EXAM, SPEC, UHIV (DC)	EXAM, SPEC, UHIV in (CA, NJ, NY, FL, TX, DC)	EXAM, IRP	EXAM, IRP	EXAM, IRP	EXAM, IRP	EXAM, IRP	EXAM, IRP, ECG	MD, IRP, ECG
51 to 64	EXAM	EXAM	EXAM, SPEC	EXAM, SPEC, UHIV (DC)	EXAM, SPEC, UHIV in (CA, NJ, NY, FL, TX, DC)	EXAM, IRP	EXAM, IRP, ECG	EXAM, IRP, ECG	EXAM, IRP, ECG	EXAM, IRP, ECG	EXAM, IRP, ECG	MD, IRP, ECG
65 to 70	EXAM	EXAM	EXAM, SPEC	EXAM, SPEC, UHIV (DC)	EXAM, SPEC, UHIV in (CA, NJ, NY, FL, TX, DC)	EXAM, IRP, ECG	EXAM, IRP, ECG	EXAM, IRP, ECG	EXAM, IRP, ECG	EXAM, IRP, ECG	EXAM, IRP, ECG	MD, IRP, ECG
71 to 75	EXAM	EXAM	EXAM, SPEC	EXAM, SPEC, UHIV (DC)	EXAM, SPEC, UHIV in (CA, NJ, NY, FL, TX, DC)	EXAM, IRP, ECG	EXAM, IRP, ECG	EXAM, IRP, ECG	EXAM, IRP, ECG	MD, IRP, ECG	MD, IRP, ECG	MD, IRP, ECG
Over 75 <sup>1</sup>	APS, EXAM, ECG	APS, EXAM, ECG	APS, EXAM, ECG, SPEC	APS, EXAM, ECG, SPEC, UHIV (DC)	APS, EXAM, ECG, SPEC, UHIV in (CA, NJ, NY, FL, TX, DC)	EXAM, APS, IRP, ECG, MVR	EXAM, APS, IRP, ECG, MVR	EXAM, APS, IRP, ECG, MVR	EXAM, APS, IRP, ECG, MVR	MD, APS, IRP, ECG, MVR	MD, APS, IRP, ECG, MVR	MD, APS, IRP, ECG, MVR

## Requirements Legend

### EXAM

Examiner is a paramed, not an MD. S/he weighs and measures the proposed insured, takes blood pressure and pulse.

**Modified Exam required for submissions via Express Worksheet.** Tele-Underwriting Interview obtains the Part 2 Medical Declarations.

**Full Exams required, for submissions via paper application.** Part 2 Medical Declarations are obtained by the examiner.

### MD

Examiner is an MD. S/he weighs and measures the proposed insured, takes blood pressure and pulse. The doctor also listens to the proposed insured's heart and lungs, checks the eyes and other areas of the body, may notate scars, etc.

**Full MD Exam is always required, regardless of the submission method.** Part 2 Medical Declarations are obtained by the doctor examining the proposed insured.

### APS

<b>APS</b>	Attending Physician Statement <sup>2</sup>
<b>ECG</b>	Electrocardiogram
<b>IRP</b>	Insurance Risk Profile (Comprehensive Blood and Urine Panel)
<b>UHIV</b>	Urine HIV Testing—Examiner-collected urine specimen for states listed above for HIV testing
<b>SPEC</b>	Urine Specimen
<b>MVR</b>	Motor Vehicle Report

### DATA REQUIREMENTS (Prudential to order when required)

#### Required for all ages:

#### PADR (Prudential Automated Database Report)

Face amount: \$250,000–499,999 for Traditional Paper Application submissions

Face amount: \$500,000–999,999 for Tele-Underwriting Worksheet submissions

#### DVR (Data Verification Report)

Face amount: > \$499,999 for Traditional Paper Application submissions

Face amount: > \$999,999 for Tele-Underwriting Worksheet submissions

In addition to the lab slip, please submit any required state specific HIV consent form.

The age and amount requirements apply to products with Preferred Underwriting categories. Data verification reports and requirements, paramed exam limits and procedures apply to all Life Products. Minimum face amount for individuals over age 80 is \$250,000. Exceptions to \$200,000 may be permitted—call the Underwriter. Minimum face for ages 76–80 is \$100,000.

<sup>1</sup>Minimum face amounts: Ages 76–80: \$100,000; Ages >80: \$250,000. (Face amounts of \$200,000 may be considered as an exception—contact underwriting.)

<sup>2</sup>Brokerage, please refer to Attending Physician's Statement Requirement Guide (0169069-00001-00) for additional APS requirements.

Life insurance is issued by The Prudential Insurance Company of America, Pruco Life Insurance Company (except in NY and/or NJ) and Pruco Life Insurance Company of New Jersey (in NY and/or NJ), all located in Newark, NJ.

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