

Frequently Asked Questions

PRUFAST TRACK



What is PruFast Track?

PruFast Track is Prudential's enhanced underwriting process. Compared to traditional methods, it provides eligible clients with a faster, more streamlined decision on their life insurance applications.

Requirements are based upon evaluation of the client information—not just age and coverage amount—to deliver a more tailored and efficient process.

The initial submission can be made via Prudential's Xpress QuickForm worksheet or drop ticket, and the client then completes the remainder of the application via a client interview, which can be done online using Prudential's eInterview platform or through a traditional telephone interview.

The PruFast Track process determines the client's underwriting path.

The speed of the PruFast Track process depends on completion of the client interview and receipt of the Authorization. Accelerated cases will be approved within hours or days. Cases that do not qualify for an Accelerated path will generally follow our full underwriting process. Either way, the producer will be notified about the specific underwriting path and information required.

Who's eligible?

Age 18 – 70

Face amount
\$100,000 to \$5,000,000

U.S. resident

Any single life policy
(except PruTerm One)

What types of data are used?

We work with third-party vendors to gather and/or verify the following information:

- ✓ Client identification
- ✓ Fraud and insurance history
- ✓ Motor vehicle records
- ✓ Electronic health records
- ✓ Prescription history and medical claim information





Some complex conditions that may result in Full Underwriting:

Alcohol or drug abuse/treatment	Current disability
Atrial Fibrillation	Eating disorders
Barrett's esophagus	HIV
Blood disorders	Hepatitis B or
Cardiomyopathy	Multiple or conditions with co-morbidities
Chronic kidney disease	Prostate cancer
Cirrhosis	

NOTE: This is not a comprehensive list of all conditions that can affect underwriting.



Have Prudential's underwriting guidelines changed?

No, PruFast Track uses the same underwriting guidelines as traditional underwriting; therefore, the risk class decision for PruFast Track and traditional underwriting will be the same.



Could the exams and labs result in a worse risk class decision?

We strive for consistent results in our underwriting decisions regardless of the application process; however, if the insurance exam provides information not otherwise available, this may result in a worse risk class.



What will happen if a client requests a change after an Accelerated underwriting decision is made?

Depending on the nature of the change, a medical exam may be required. For example, if the client requests an increase in face amount, there is a high likelihood that a medical exam will be required. Therefore, the initial application should reflect the client's intention.



Are replacement cases eligible for PruFast Track?

Yes, provided all state-specific requirements are satisfied.



Can a client apply for an additional policy after receiving an Accelerated decision on a PruFast Track case?

Yes, but additional exam requirements will likely be required.

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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.

Life insurance is issued by The Prudential Insurance Company of America, Pruco Life Insurance Company (except in NY), and Pruco Life Insurance Company of New Jersey (in NY). All are Prudential Financial companies located in Newark, NJ.

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Prudential



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.
-  **Greater efficiency**
A paperless process means less chance of errors and delays.
-  **Availability of products**
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 - 70
Age



\$100K to \$5M
Face amount



U.S. resident



**Any single
life policy**
except PruTermSM One

Up to
\$3M

**Instant
approvals**

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 five 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

*Applications with underwriting category quoted of Special Class rating are not eligible.

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 help 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 four 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 healthcare provider's patient portal. Or, a traditional APS may be requested.

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

**Questions?
Contact your Prudential
representative.**

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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