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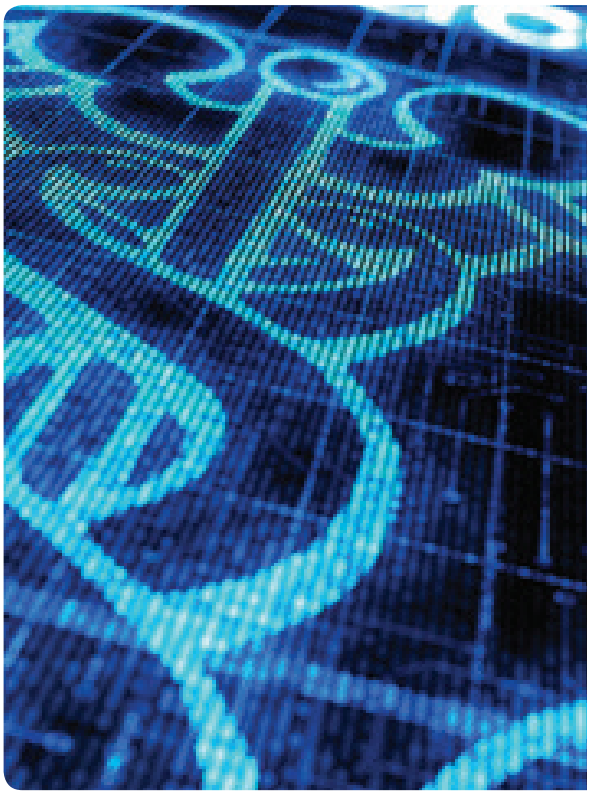

UNDERWRITING OVERVIEW

Reference Guide to Prudential's Underwriting

Life Insurance

CONTENTS

Preferred and Impaired Risks....1
Exam Shelf Life....1
Exceptional Capacity....2
Rating Reductions....2
Build Tables....3
Underwriting Credit Opportunities....5
Impairments and Credits....5
Financial Underwriting Highlights....7
Income Factor Table....8
Age and Amount Requirements....9
Underwriting Categories and Criteria....11

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Preferred and Impaired Risks

Some categories of individuals who may qualify for Preferred classification include:

- Most commercial and business pilots for U.S.-based airlines (possible Preferred Best)
- Clients who plan to travel to most foreign countries for six months or less annually (business or pleasure)[1]
- Scuba divers who dive up to 100 feet
- Individuals with cholesterol/HDL levels up to and including 6, even if on cholesterol-lowering medications[2]
- Males/Females 6'0", ages 18 to 59, up to 228 pounds, BMI up to 31[3]
- Males/Females 6'0", age 60 and over, up to 258 pounds, Body Mass Index (BMI) up to 35[3]

Some categories of individuals who may qualify for our advantageous Non-Smoker Plus classification include:

- Cigar/pipe smokers and smokeless tobacco users
- Nicotine patch or Nicorette® Gum users
- Individuals with cholesterol/HDL levels up to and including 7, even if on cholesterol-lowering medications[2]
- Males/Females 6'0", ages 18 to 59, up to 242 pounds, BMI up to 33
- Males/Females 6'0", age 60 and over, up to 294 pounds, Body Mass Index (BMI) up to 40
- Private pilots, age 25 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:

- Asthma
- Atrial fibrillation
- Bladder cancer
- Breast cancer
- Build
- Cerebrovascular disease
- Cervical cancer
- Coronary artery disease
- Diabetes mellitus (adult onset)
- Elevated liver function tests
- Hepatitis C
- Mood disorders
- Prostate cancer
- Thyroid cancers

And that's not all! Pru also offers:

- Age Last Birthday rates (not nearest)!
- Full commissions on special class ratings; partial on temporary extra ratings [subject to Commissionable Target Premiums (CTP)]
- No Problem Underwriting:
  - No MD examinations (Paramedic exam may be required)[4]
  - Treadmill ECG testing is NOT automatically required!
  - No inspection reports
  - No chest X-ray
- Our popular "Rx for Success" series is available on www.pruxpress.com
- Our regularly updated "Working Document" Medical Underwriting Manual

EXAM SHELF LIFE

EXAM	Ages 0 to 70	Age 71+
Exam	Up to 12 months	Up to 6 months
Blood & Urine Specimen	Up to 12 months	Up to 6 months
EKG	Up to 12 months	Up to 12 months

[1] This does not apply to foreign countries Prudential considers to be "Unacceptable."
[2] Total cholesterol readings of 300 or higher may not be eligible for Preferred classification regardless of cholesterol/HDL ratio.
[3] Individuals with Body Mass Index (BMI) up to 29, for ages 18 to 59, and BMI up to 31, for age 60 and over, can qualify for Preferred Best.
[4] MD exams may be required based upon the underwriter's discretion.

Exceptional Capacity

At Prudential, our retention limit is up to $20 million on fully underwritten single-life policies and second-to-die policies. These limits enable us to issue policies up to $65 million for most single-life and second-to-die life cases. These retention limits are among some of the highest that you will find.

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

We can automatically issue a single-life insurance policy up to $65 million without having to delay the process by discussing the risk with reinsurers. Our auto-bind capacity of up to $65 million is one of the largest in the industry.

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

For cases that exceed $65 million, we have facultative relationships with most of the major reinsurers. As a result of our relationships with major reinsurance companies, Prudential has the ability to issue cases over $80 million, including $50 million of facultative capacity from a single reinsurance company. Our capacity and reinsurance relationships uniquely position Prudential to help you place these cases.

PRUDENTIAL'S RETENTION LIMIT	
$20 million	Single-life policies
$20 million	Second-to-die policies
PRUDENTIAL'S AUTOMATIC ISSUE LIMIT	
$65 million	Most single-life & second-to-die policies

RATING REDUCTIONS

Ratings are imposed on a policy at issue when some aspect of the insured's health, occupation, lifestyle, or any combination of these factors presents an element of excess risk to the company. When these elements no longer exist or if health improves, the client may qualify for a rating reduction.

General Rating Reduction Information

First Policy Anniversary

- In certain instances (e.g., smoking, ratings for height and weight, occupation, and aviation, etc.), reductions may be considered after the first policy anniversary.
- Evidence of insurability (full underwriting) is usually required.
- While rate reduction considerations are possible after the first policy anniversary for height and weight, the policy has to have been issued as a rated contract (Tables A through H).
  - Prudential will consider Smoker to Non-Smoker reductions at or after the first policy anniversary.

Second Policy Anniversary

- Rating reductions are generally available after the second policy anniversary.
- It is important to review the modification letter sent with the policy to determine if the client qualifies for a reduction.
- Full underwriting, which includes callbacks, examinations, and possibly medical records, is required.

Rating Reduction for Preferred Categories

Second Policy Anniversary

- Reclassification in the Preferred categories is generally available after the second policy anniversary.
- Evidence of insurability is needed and requires full underwriting.
- It is important to note that the one-year waiting period does not apply to policies issued in one of the Preferred categories due to height and weight (PNT, PS, NSP, NS). The waiting period for such contracts is two years.
- Prudential will consider Smoker to Non-Smoker reductions after year one, but no reclassification in the Preferred categories (PNT, NSP rates) until two years.

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Talk to us about why Prudential's retention limits and high automatic issue limits make us an ideal choice for your larger cases.

Log on to www.pruxpress.com for the latest underwriting information.

Build Table 1 Male and Female–Ages 18 to 59

Rating classification is based on Body Mass Index (BMI). (The height and weight tables are presented for guidance only.)

Class	Debit	BMI	The maximum weight for each classification is reflected in the chart.													
			4'10"	4'11"	5'0"	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"	5'8"	5'9"	5'10"	5'11"
IC (<40)		17	82	84	87	90	93	96	99	102	106	109	112	115	119	122
IC (40 – 59)		18	86	89	92	96	99	102	105	108	112	115	119	122	126	129
Best	0	≤29	138	143	148	153	158	163	169	174	179	185	190	196	202	208
PNT/PS	0	≤31	148	153	158	164	169	175	180	186	192	198	203	209	216	222
NSP	0	≤33	158	163	168	174	180	186	192	198	204	211	216	223	229	236
NS/Smkr	0	≤38	181	188	194	201	207	214	221	228	235	242	249	257	264	272
Class A	50	≤41	196	203	209	217	224	231	238	246	253	261	269	277	285	293
Class B	75	≤43	205	212	220	227	235	242	250	258	266	274	282	291	299	308
Class C	100	≤45	215	222	230	238	246	254	262	270	278	287	295	304	313	322
Class D	150	≤47	224	232	240	248	256	265	273	282	291	299	308	318	327	338
Class E	200	≤50	239	247	255	264	273	282	291	300	309	319	328	338	348	358
Decline		>50	240	248	256	265	274	283	292	301	310	320	329	339	349	359

(Table Continued)

Class	Debit	BMI	The maximum weight for each classification is reflected in the chart.										
			6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"	6'8"	6'9"	6'10"
IC (<40)		17	125	129	133	136	140	143	147	151	155	159	163
IC (40 – 59)		18	133	137	140	144	148	152	156	160	164	168	172
Best	0	≤29	213	219	225	232	238	245	251	257	264	271	277
PNT/PS	0	≤31	228	235	241	248	254	261	268	275	282	289	296
NSP	0	≤33	242	250	256	264	271	278	286	293	300	308	316
NS/Smkr	0	≤38	279	288	295	303	312	320	329	337	346	355	363
Class A	50	≤41	302	310	319	327	336	346	355	364	373	383	392
Class B	75	≤43	316	325	334	343	353	363	372	382	391	401	411
Class C	100	≤45	331	340	350	359	369	379	389	399	410	420	430
Class D	150	≤47	346	355	365	375	385	396	407	417	428	439	450
Class E	200	≤50	368	378	389	399	410	422	433	444	455	467	478
Decline		>50	369	379	390	400	411	423	434	445	456	468	479

NOTE: For individuals heavier than the maximum limits for Class D or lighter than the minimum stated weight for their height (i.e., Individual Consideration range), an APS is required. Separate build tables are available from birth to 17 years of age within our medical guidelines.

Build Table 2 Male and Female–Age 60 and Over

Rating classification is based on Body Mass Index (BMI). (The height and weight tables are presented for guidance only.)

Class	Debit	BMI	The maximum weight for each classification is reflected in the chart.													
			4'10"	4'11"	5'0"	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"	5'8"	5'9"	5'10"	5'11"
IC		18	86	89	92	96	99	102	105	108	112	115	119	122	126	129
Best	0	≤31	148	153	158	164	169	175	180	186	192	198	203	209	216	222
PNT/PS	0	≤35	167	173	179	185	191	197	204	210	216	223	230	236	243	250
NSP	0	≤40	191	198	204	211	218	225	232	240	247	255	262	270	278	286
NS/Smkr	0	≤45	215	222	230	238	246	254	262	270	278	287	295	304	313	322
Class A	50	≤47	224	232	240	248	256	265	273	282	291	299	308	318	327	338
Class B	75	≤50	239	247	255	264	273	282	291	300	309	319	328	338	348	358
Class C	100	≤52	248	257	266	275	284	293	302	312	322	331	341	351	362	372
Class D	150	≤53	253	262	271	280	289	299	308	318	328	338	348	358	369	379
Class E	200	≤55	263	272	281	291	301	310	320	330	341	351	362	372	383	394
Decline		>55	264	273	282	292	302	311	321	331	342	352	363	373	384	395

(Table Continued)

Class	Debit	BMI	The maximum weight for each classification is reflected in the chart.										
			6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"	6'8"	6'9"	6'10"
IC		18	133	137	140	144	148	152	156	160	164	168	172
Best	0	≤31	228	235	241	248	254	261	268	275	282	289	296
PNT/PS	0	≤35	258	265	272	279	287	295	303	311	319	327	335
NSP	0	≤40	294	302	311	319	328	337	346	355	364	373	383
NS/Smkr	0	≤45	331	340	350	359	369	379	389	399	410	420	430
Class A	50	≤47	346	355	365	375	385	396	407	417	428	439	450
Class B	75	≤50	368	378	389	399	410	422	433	444	455	467	478
Class C	100	≤52	383	393	404	415	426	438	450	462	473	485	497
Class D	150	≤53	390	401	412	423	435	447	459	470	482	495	507
Class E	200	≤55	405	417	428	440	452	464	476	488	501	513	526
Decline		>55	406	418	429	441	453	465	477	489	502	514	527

NOTE: For individuals heavier than the maximum limits for Class D or lighter than the minimum stated weight for their height (i.e., Individual Consideration range), an APS is required.

Underwriting Credit Opportunities

Prudential Financial strives to be competitive in impaired risk underwriting. In an effort to maintain our competitiveness, Prudential continually expands our 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.

IMPAIRMENTS AND CREDITS

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

IMPAIRMENT	Crediting Opportunities
Atrial Fibrillation	Credits may be available if there are no additional medical impairments, including known heart disease. Additional credits vary based on type of atrial fibrillation (chronic or paroxysmal), years of stability, a normal current NT-proBNP, and negative testing—including stress imaging with good exercise tolerance or a negative angiogram in the past year.
Blood Pressure	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 available for normal stress echocardiogram meeting above criteria.
Breast Cancer	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.
Build	Credits may be available for ages 18 to 59 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 for all ages may be available for negative maximal treadmill, nuclear scanning, or stress echocardiogram testing done within the prior year.
Coronary Artery Disease	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.
Crohn's Disease/ Ulcerative Colitis	Credits available if no significant episode and no medication except aminosalicylate products for five years, colonoscopy within two years, and current normal LFTs.
Diabetes	Available credits vary based on type of diabetes mellitus (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.
EBCT (Electron Beam Computed Tomography)/ Ultra-Fast CT	Credits may be available if a follow-up nuclear scan is negative.

Underwriting Credit Opportunities (Continued)

IMPAIRMENT	Crediting Opportunities
ECG–Heart Blocks	Credits for first-degree block may be available for a normal treadmill or for two years of stability. For left bundle branch block, credits may be available for a negative nuclear scan, if the left bundle branch block has been present and stable for at least three years or with a normal NT-ProBNP (for ages 40 and over).
ECG–Major & Minor T Waves	Credits may be available for a normal EBCT (age 50 and over), or a normal maximal treadmill ECG. Additional credits may be available for normal nuclear scanning, catheterization, or stress echocardiogram with a normal NT-ProBNP (for males ages 40 and over and for females ages 60 and over). Resting echocardiogram credits may be available to offset major T waves. (All testing must be completed after the onset of the T wave changes.)
ECG–PVCs	Credits may be available if the applicant is under age 40, or for a normal EBCT (if insured is age 50 and up), or for 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.)
Elevated Liver Enzymes	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.
Family History	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.
Lipids	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.
Malignant Tumors	Credits against table ratings (not against flat extra ratings) may be available for quality ongoing surveillance.
Pacemaker	Credits may be available for five 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.
Rheumatoid Arthritis	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.
Sleep Apnea	Credits may be available if a sleep study is available, there are no complications, no problems with blood pressure, no surgical treatment, and good control and compliance with CPAP (Continuous Positive Airway Pressure) machine.
Treadmill ECG	Credits may be available for normal nuclear scanning, exercise echocardiogram, or cardiac catheterization.

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.

Why Is Financial Underwriting Important?

Financial underwriting is important in order to prevent over-insurance. Over-insurance occurs when the amount of life insurance in force on an individual exceeds his or her economic—or "human life"—value. The primary purpose of life insurance is to protect against a loss (i.e., loss of income, loss due to payment of taxes, etc.). However, within certain well defined and controlled parameters that ensure client understanding and provide protection against anti-selection, it may also be utilized to enhance wealth transfer.

Insurable Interest

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.

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 Table (refer to the Income Factor Table section of this highlighter), 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 pre-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 pre-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 depend 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.

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.

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 or 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 applications with face amounts of $5,000,000 up to age 70, $2,500,000 or more for ages 71 to 80, $1,000,000 or more for age 81 and up 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:

- Debt repayment (e.g., mortgage or college loans).
- Estate settlement.
- Income in Respect of a Decedent (IRD).
- Income replacement/survivors' income.
- Insurance to address business needs.
- Last expenses.

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

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.

Financial Underwriting Highlights (Continued)

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.

Asset Repositioning

Life insurance when used as a vehicle for enhancing or leveraging a legacy for wealth transfer purposes may, depending on the type of policy used, provide the consumer with:

- A guaranteed death benefit.
- The ability to avoid the time and expense of probate.
- An option to avoid market risk by providing a specific amount of coverage, regardless of what takes place in the investment markets.

It is important to note that any assets or income being repositioned into life insurance to enhance or leverage a legacy for wealth transfer purposes should not be needed for support in retirement or create any future financial hardship.

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. In these situations, Underwriting is looking for information that 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 policyowner and premium payer?
- What is the current amount of in-force and applied-for insurance?

The proposed insured, as well as 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, and buy-sell agreements. 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 for ages 18 to 70, $2,500,000 or more for ages 71 to 80, and $1,000,000 or more for age 80 and older. In addition to third-party financial documentation, we will require proof of income at age 71 and older at the face amounts mentioned above.

SUMMARY

The most important source of information about a proposed insured is you. As you analyze a potential client's insurance needs, you gain knowledge of his or her 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. If the purpose of insurance is an asset repositioning concept, then the use of a cover letter at the time of the application is strongly encouraged outlining all the required financial details and information around the sale.

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.

INCOME FACTOR TABLE

The Income Factor Table is a guide to help determine 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 estimate the maximum amount of insurance multiply the proposed insured's earned income by the corresponding factor based on his or her age at the time of application (Income x Age-Specific Factor = Amount of Insurance).

AGES	FACTOR
to 40	35
41 to 50	25
51 to 60	20
61 to 70	10
71 to 80	5

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. The standard time limit for exam requirements is 12 months for ages 0 – 70 (6 months for age 71+)—subject to current (within 3 months) non-medical declarations.

Underwriting Overview & Stand Alone Age & Amount Chart

AGE	$25,000	$25,001 to $49,999	$50,000	$50,001 to $59,999	$60,000 to $99,999	$100,000 to $499,999	$500,000 to $999,999	$1,000,000 to $2,500,000	$2,500,001 to $4,999,999	$5,000,000 to $9,999,999	$10,000,000 and up
0 to 14	NONE	NONE	NONE	NONE	NONE	NONE	APS	APS, EXAM	APS, EXAM	APS, EXAM	APS, EXAM
15 to 17	NONE	NONE	NONE	NONE	NONE	NONE	APS	APS, EXAM, IRP	APS, EXAM, IRP	APS, EXAM, IRP	APS, EXAM, IRP
18 to 40	NONE	NONE	NONE	UHIV (DC)	UHIV (CA, NJ, NY, FL, TX, DC)	EXAM, IRP, MVR	EXAM, IRP, MVR	EXAM, IRP, MVR, Rx	EXAM, IRP, MVR	EXAM, IRP, MVR	EXAM, IRP, MVR
41 to 45	NONE	NONE	NONE	EXAM, SPEC, UHIV (DC)	EXAM, SPEC, UHIV (CA, NJ, NY, FL, TX, DC)	EXAM, IRP	EXAM, IRP	EXAM, IRP, Rx	EXAM, IRP	EXAM, IRP	ECG, EXAM, IRP
46 to 50	NONE	EXAM	EXAM, SPEC	EXAM, SPEC, UHIV (DC)	EXAM, SPEC, UHIV (CA, NJ, NY, FL, TX, DC)	EXAM, IRP	EXAM, IRP	EXAM, IRP, Rx	EXAM, IRP	EXAM, IRP	ECG, EXAM, IRP
51 to 64	EXAM	EXAM	EXAM, SPEC	EXAM, SPEC, UHIV (DC)	EXAM, SPEC, UHIV (CA, NJ, NY, FL, TX, DC)	EXAM, IRP	EXAM, IRP	EXAM, IRP, Rx	EXAM, IRP	EXAM, IRP	ECG, EXAM, IRP
65 to 70	EXAM	EXAM	EXAM, SPEC	EXAM, SPEC, UHIV (DC)	EXAM, SPEC, UHIV (CA, NJ, NY, FL, TX, DC)	EXAM, IRP	EXAM, IRP	EXAM, IRP	EXAM, IRP	EXAM, IRP	ECG, EXAM, IRP
71 to 75	APS, EXAM, Rx	APS, EXAM, Rx	APS, EXAM, Rx, SPEC	APS, EXAM, Rx, SPEC, UHIV (DC)	APS, EXAM, Rx, SPEC, UHIV (CA, NJ, NY, FL, TX, DC)	APS, COG, EXAM, IRP, Rx	APS, COG, EXAM, IRP, Rx	APS, COG, EXAM, IRP, Mobility, Rx	APS, COG, EXAM, IRP, Mobility, Rx	APS, COG, EXAM, Frailty, IRP, Mobility, Rx	APS, COG, EXAM, Frailty, IRP, Mobility, Rx
Over 75						APS, COG, EXAM, IRP, Mobility, MVR, Rx	APS, COG, EXAM, IRP, Mobility, MVR, Rx	APS, COG, EXAM, Frailty, IRP, Mobility, MVR, Rx	APS, COG, EXAM, Frailty, IRP, Mobility, MVR, Rx	APS, COG, EXAM, Frailty, IRP, Mobility, MVR, Rx	APS, COG, EXAM, Frailty, IRP, Mobility, MVR, Rx

NOTE: Please refer to the Attending Physician Statement Requirements Guide (0210258) for additional APS requirements.

The age and amount requirements apply to products with Preferred classifications. Data verification reports and requirements and paramed exam limits and procedures apply to all Life products. The minimum face amount for individuals over age 80 is $250,000. Exceptions to the $200,000 face amount may be permitted—call the underwriter. Minimum face amount for ages 76 to 80 is $100,000. MD exams may be required based upon the underwriter's discretion.

REQUIREMENTS LEGEND

EXAM

The Examiner is a paramed, not a medical doctor. He or she weighs and measures the proposed insured and takes blood pressure and pulse.

A Modified Exam is required for submissions via Express Worksheet.
The Tele-underwriting Interviewer obtains the Part 2 Medical Declarations.

Full Exams are required for submissions via paper application.
The Examiner obtains the Part 2 Medical Declarations.

REQUIREMENTS

APS	Attending Physician Statement
COG	Cognitive function testing, administered by examiner
ECG	Electrocardiogram
FRAILTY	Senior supplement questionnaire, administered by examiner
IRP	Insurance Risk Profile (comprehensive blood and urine panel)
MOBILITY	Get Up & Go mobility test, administered by examiner
MVR	Motor Vehicle Report
Rx	Pharmaceutical database check
SPEC	Urine specimen
UHIV	Urine HIV testing—Examiner-collected urine specimen for states listed in the Age and Amount Requirements for HIV testing

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

DATA REQUIREMENTS (PRUDENTIAL TO ORDER WHEN REQUIRED)

X-ID Express Identification
Face amount: $100,000 – $500,000 (all ages)

PADR (Prudential Automated Database Report)
Face amount: $500,001 – $999,999 for ages < 71

DVR (Data Verification Report)
Face amount: $1,000,000 and over for ages < 71
Face amount: $500,001 and over for age 71 and over

If the following, then PADR in place of X-ID
- NF2F
- Not a prior client
- Producer has never met, or knows as "other"
- Sale generated via direct mail, internet, "other"

FINANCIAL RULES (FOR SURVIVORSHIP, THE FULL FACE AMOUNT IS USED TO DETERMINE FINANCIAL REQUIREMENTS. ADDITIONAL REQUIREMENTS MAY BE OBTAINED BY THE UNDERWRITER AS NEEDED)

Requirement	Age Range	Face Amounts
Financial Supplement to the Application	Ages ≤ 70	≥ $5,000,000
	Ages 71 – 80	≥ $2,500,000
	Ages > 80	≥ $1,000,000
Completion of IRS form 4506T*	Ages 71 – 80	≥ $2,500,000
	Ages > 80	≥ $1,000,000
Third party supporting financial documentation required	Ages 18 – 70	≥ $10,000,000
	Ages 71 – 80	≥ $2,500,000
	Ages > 80	≥ $1,000,000

*Effective 9/15/2017 use of the 4506TEZ form has been suspended until further notice.

UNDERWRITING CATEGORIES AND CRITERIA

	NON-SMOKER CATEGORIES		
	Preferred Best	**Preferred Non-Tobacco**	**Non-Smoker Plus**
Tobacco/ Nicotine	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 and/or pipe or chew tobacco).
Blood Pressure	• Up to 130/80 and without medication for ages up to 49 • Up to 140/85 with no more than one medication for ages 50 and over	• Up to 135/85 for ages up to 49 • Up to 145/90 for age 50 and over • With or without medication	• Up to 140/90 for ages up to 49 • Up to 145/90 for age 50 and over • With or without medication
Cholesterol/ HDL Ratio	• Total cholesterol < 300 • Cholesterol/HDL ratio 5 or less • With or without medication[5]	• Total cholesterol < 300 • Cholesterol/HDL ratio 6 or less • With or without medication[5]	• Total cholesterol < 300 • Cholesterol/HDL ratio 7 or less • With or without medication[5]
Physical Measurements (Height and Weight)	Body Mass Index (BMI) must be within acceptable limits per Physical Measurements (Build Table).	Body Mass Index (BMI) must be within acceptable limits per Physical Measurements (Build Table).	Body Mass Index (BMI) must be within acceptable limits per Physical Measurements (Build Table).
Family History[1]	No death of a parent or sibling prior to age 60 due to: • Coronary Artery Disease (CAD) • Cerebrovascular Disease (CVD) • Cancer	No more than one death of a parent prior to age 60 due to: • Coronary Artery Disease (CAD) • Cerebrovascular Disease (CVD) • Cancer	Not applicable.
Personal History	No personal history of: • Coronary Artery Disease (CAD) • Diabetes Mellitus • Cancer (except skin cancer, excluding melanoma) • Hepatitis C • Glucose Intolerance	No personal history of: • Coronary Artery Disease (CAD) • Diabetes Mellitus • Cancer (except skin cancer, excluding melanoma) • Glucose Intolerance	Actual medical history will be evaluated to determine qualification for this class. Personal history requiring a rating is not permitted.
Alcohol/Drug	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. Personal history requiring a rating is not permitted.
Driving Record	• No Driving While Intoxicated (DWI), Operating Under the Influence (OUI), Driving Under the Influence (DUI), or reckless driving within the last 5 years. • No license suspension within the last 3 years. • No more than 2 citations for moving violation and/or motor vehicle accidents within the last 3 years.	• No DWI, OUI, DUI, or reckless driving within the last 5 years. • No license suspension within the last 3 years. • No more than 3 citations for moving violation and/or motor vehicle accidents within the last 3 years.	Actual driving history will be evaluated to determine qualification for this class. Driving record requiring a rating is not permitted.
Occupation[2]	No hazardous duties (e.g., bridge builders, jockeys).	No hazardous duties (e.g., bridge builders, jockeys).	No hazardous duties (e.g., bridge builders, jockeys).
Avocation	No hazardous activities (e.g., automobile or motorcycle racing, sky diving, scuba diving, bungee jumping). Note: Recreational SCUBA diving with a Basic Open Water certification, dives no deeper than 100 feet, and fewer than 10 dives annually is allowed.	No ratable activities. No activities that preclude including the Accidental Death Benefit (ADB) (e.g., drag racing at speeds over 120 mph, scuba diving 101 – 130 feet with Basic Open Water Certification).	Occupation ratings available for avocation.
Aviation[3]	• No ratable aviation activities. • Current valid pilot certificates: - Private - Commercial - ATP • Minimum age is 30. • Minimum of 1,000 total hours or 5-year aviation history as a certified pilot. • Minimum of 100 hours of flight time in current aircraft. • Valid medical certificate without restrictions or special issuance (other than requiring the use of corrective lenses). • Fixed-wing, powered aircraft flights only.	• No ratable aviation activities. • Current valid pilot certificates: - Private - Commercial - ATP • Minimum age is 30. • Minimum of 1,000 total hours or 5-year aviation history as a certified pilot. • No FAA violations for the past 5 years. • Minimum of 100 hours of flight time in his or her current aircraft. • Valid medical certificate.	• No occupation-related ratable aviation activities. • Current valid pilot certificates: - Private - Commercial - ATP • Minimum age is 25. • Minimum of 600 total hours or 3-year aviation history as a certified pilot. • No FAA violations for the past 3 years. • Valid medical certificate.
Residence[4]	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" and "B" countries.
Rating	• 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 avocation only.

[1] 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 breast, colon, ovaries, pancreas, prostate, stomach, and melanoma.

[2] Refer to the Occupations Rating Schedule (0245323) for additional information.

[3] Refer to the Civilian Aviation Rating Schedule (0183124) for additional information.

	SMOKER CATEGORIES	
Non-Smoker	**Preferred Smoker**	**Smoker**
No cigarettes within the last 12 months (may smoke cigars and/or 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.
Insurability and ratings depend on actual blood pressure readings and other medical conditions.	• Up to 135/85 for ages up to 49 • Up to 145/90 for age 50 and over • With or without medication	Insurability and ratings depend on actual blood pressure readings and other medical conditions.
Insurability and ratings depend on cholesterol levels and other medical conditions.	• Total cholesterol < 300 • Cholesterol/HDL ratio under 6 • With or without medication[5]	Insurability and ratings depend on cholesterol levels and other medical conditions.
Insurability and ratings depend on actual BMI and other medical conditions.	Body Mass Index (BMI) must be within acceptable limits per Physical Measurements (Build Table).	Insurability and ratings depend on actual Body Mass Index (BMI) and other medical conditions.
Not applicable.	No more than one death of a parent prior to age 60 due to: • Coronary Artery Disease (CAD) • Cerebrovascular Disease (CVD) • Cancer	Not applicable.
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[6] of: • Coronary Artery Disease (CAD) • Diabetes Mellitus • Cancer (except skin cancer, excluding melanoma) • Glucose Intolerance	Some medical conditions may be rated. Insurability and ratings depend on factors such as the specific condition and severity of the condition.
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.
May be rated depending on actual driving history. Insurability and ratings depend on the actual driving record.	• No DWI, OUI, DUI, or reckless driving within the last 5 years. • No license suspension within the last 3 years. • No more than 3 citations for moving violation and/or motor vehicle accidents within the last 3 years.	May be rated depending on actual driving history. Insurability and ratings depend on the actual driving record.
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.
Occupation ratings available for avocation.	No ratable activities. No activities that preclude including ADB (e.g., drag racing at speeds over 120 mph, scuba diving 101 – 130 feet with Basic Open Water Certification).	Occupation ratings available for avocation.
Insurability and ratings depend on actual aviation activities.	• No ratable aviation activities. • Current valid pilot certificates: - Private - Commercial - ATP • Minimum age is 30. • Minimum of 1,000 total hours or 5-year aviation history as a certified pilot. • No FAA violations for the past 5 years. • Minimum of 100 hours of flight time in current aircraft. • Valid medical certificate.	Insurability and ratings depend on actual aviation activities.
Available to residents of “A” and “B” countries.	Full-time, permanent residents of the U.S., Canada, or “A” countries.	Available to residents of “A” and “B” countries.
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.

[4] Refer to the Non-US Residents Highlighter (0156067) for additional information.

[5] Total cholesterol readings of 300 or higher may not be eligible for Preferred underwriting regardless of cholesterol/HDL ratio.

[6] We may allow Preferred Non-Tobacco/Preferred Smoker with personal history of cervical cancer, thyroid cancer, prostate cancer, and stage 1 seminoma testicular cancer that meet specific parameters.

ADDITIONAL UNDERWRITING MATERIAL

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. Policy guarantees and benefits are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

This material should be regarded as educational information on Social Security and is not intended to provide specific advice. If your clients have any questions regarding their particular situation, they should contact their legal or tax advisors.

Underwriting rules are subject to change at our discretion.

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