



UNDERWRITING OVERVIEW

Your reference guide to Prudential's current underwriting

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PREFERRED AND IMPAIRED RISKS

Some categories of individuals who may qualify for Preferred Underwriting:

- ▶ Most commercial and business pilots for U.S.-based airlines.¹
- ▶ Clients who plan to travel to most foreign countries for three months or less annually (business or pleasure).^{1,2}
- ▶ 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.¹
- ▶ Male/Female 6'0", ages 65 and over, up to 228 pounds.¹

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:

- ▶ Atrial fibrillation
- ▶ 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

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 71³ (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 and PruLife Links.
- ▶ "Working Document" Medical Underwriting Manual regularly updated.
- ▶ We now accept insurance exams up to twelve months.

EXAM SHELF LIFE

	Ages 0–70	Ages 71+
Paramed & MD 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 These scenarios could qualify for Preferred Best as well.

² This does not apply to foreign countries Prudential considers to be extremely hazardous.

³ 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. These 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 SuperPoolSM established by a major reinsurance company.

PRUDENTIAL'S RETENTION LIMIT	
\$30 million	Single-life policies
\$35 million	Second-to-die policies
PRUDENTIAL'S AUTOMATIC ISSUE LIMIT	
\$65 million	Most Single-life & 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 1
MALE AND FEMALE—AGES 18 TO 64

Classification	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"
Individual Consideration	81	84	87	90	93	96	99	102	105	108	112	115	118	122
Minimum	86	89	92	95	98	101	105	108	111	115	118	122	125	129
Preferred Best Preferred Non-Tobacco Preferred Smoker	138	143	148	153	158	163	169	174	179	185	190	196	202	207
Non-Smoker Plus	158	163	169	174	180	186	192	198	204	210	217	223	230	236
Standard*	182	188	195	201	208	215	222	228	236	243	250	257	265	273
Table A	203	210	217	224	232	239	247	255	263	271	279	287	296	304
Table B	224	232	240	248	256	264	273	281	290	299	308	317	326	336
Table C	234	243	251	259	268	277	285	294	304	313	322	332	341	351
Table D	244	253	262	270	279	288	298	307	317	326	336	346	356	366
Table E	255	264	273	282	291	301	310	320	330	340	350	361	371	382
Table F	265	275	284	294	303	313	323	333	344	354	365	376	387	398
Decline	266	276	285	295	304	314	324	334	345	355	366	377	388	399

CONTINUED

Classification	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"
Individual Consideration	125	129	132	136	139	143	147	151	154	158	162
Minimum	132	136	140	144	148	151	155	159	164	168	172
Preferred Best Preferred Non-Tobacco Preferred Smoker	213	219	225	232	238	244	250	257	263	270	277
Non-Smoker Plus	243	250	256	263	271	278	285	292	300	307	315
Standard*	280	288	296	304	312	321	329	337	346	355	364
Table A	313	321	330	339	348	358	367	376	386	396	406
Table B	345	355	365	374	384	395	405	415	426	437	448
Table C	361	371	382	392	403	413	424	435	446	457	469
Table D	377	387	398	409	420	431	442	454	465	477	489
Table E	393	404	415	426	438	449	461	473	485	497	510
Table F	409	421	432	444	456	468	480	493	505	518	531
Decline	410	422	433	445	457	469	481	494	506	519	532

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

*Qualifies for Non-Smoker or Smoker rates only if there are no additional debits for medical impairments.

BUILD TABLE 2
MALE AND FEMALE—AGES 65 AND OVER

Classification	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"
Individual Consideration	91	94	97	100	104	107	110	114	117	121	125	128	132	136
Minimum	95	99	102	106	109	113	116	120	124	127	131	135	139	143
Preferred Best Preferred Non-Tobacco Preferred Smoker	148	153	158	164	169	175	180	186	192	198	203	209	216	222
Non-Smoker Plus	191	198	204	211	218	225	233	240	247	255	263	270	278	286
Table A	224	232	240	248	256	265	273	282	291	299	308	318	327	336
Table B	239	247	255	264	273	282	291	300	309	319	326	338	348	358
Table C	244	252	261	269	278	287	296	306	315	325	335	345	355	365
Table D	253	262	271	280	289	299	308	318	328	338	348	358	369	379
Table E	263	272	281	290	300	310	320	330	340	350	361	372	383	394
Table F	265	275	284	294	303	313	323	333	344	354	365	376	387	398
Decline	266	276	285	295	304	314	324	334	345	355	366	377	388	399

CONTINUED

Classification	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"
Individual Consideration	140	144	148	152	156	160	164	168	173	177	181
Minimum	147	151	155	160	164	169	173	177	182	186	191
Preferred Best Preferred Non-Tobacco Preferred Smoker	228	234	241	247	254	261	268	275	282	289	296
Non-Smoker Plus	294	303	311	319	328	337	345	354	363	372	382
Table A	346	355	365	375	385	396	406	416	427	438	449
Table B	368	378	389	399	410	421	432	443	454	466	477
Table C	375	386	396	407	418	429	440	452	463	475	487
Table D	390	401	412	423	435	446	458	469	481	494	506
Table E	405	416	427	439	451	463	475	487	500	512	525
Table F	409	421	432	444	456	468	480	493	505	518	531
Decline	410	422	433	445	457	469	481	494	506	519	532

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

UNDERWRITING CREDITS OPPORTUNITIES

Prudential Financial strives to be competitive in impaired risk underwriting. In an effort to maintain our competitiveness, Prudential continually 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
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 for normal stress echocardiogram meeting above criteria.
Breast Cancer	Credits may be available for <i>in-situ</i> 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 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.
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.
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.
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 or if the left bundle branch block has been present and stable for at least three years.
ECG—Major & Minor T Waves	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.)
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 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



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.pruexpress.com or PruLife Links for the latest country updates.

Y Acceptable for Travel—Preferred Best Available

N Unacceptable for Travel

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

¹Specified 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.

²See also Gaza Strip, West Bank.

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

⁴United 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 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**
Light Blue¹—Prohibited Sales due to country's insurance regulations.

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

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

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

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

⁴Specific 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.

⁵United 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.

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/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.

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.

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.

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:

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

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.

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	=	\$

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 policy owner and premium payer?
- ▶ What is the current amount of in-force 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.

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.

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	\$25,000 to \$49,999	\$50,000	\$50,001 to \$59,999	\$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	\$9,999,999
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 (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 (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 (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 (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 (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 ¹	APS, EXAM, ECG	APS, EXAM, ECG	APS, EXAM, ECG, SPEC	APS, EXAM, ECG, SPEC, UHIV (DC)	APS, EXAM, ECG, SPEC, UHIV (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

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

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

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

MD

The examiner is an MD. S/he weighs and measures the proposed insured, and 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.

A 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

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

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

DATA REQUIREMENTS (PRUDENTIAL TO ORDER WHEN REQUIRED)

Attending 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

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. The 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.

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

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

PREFERRED UNDERWRITING

	NON- SMOKER CATEGORIES		
	PREFERRED BEST	PREFERRED NON-TOBACCO	NON-SMOKER PLUS
Smoking	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).
Blood Pressure	<ul style="list-style-type: none"> • Up to 130/80 for ages up to 49 • Up to 135/85 for ages 50 and over • Without medication 	<ul style="list-style-type: none"> • Up to 135/85 for ages up to 49 • Up to 140/90 for ages 50 and over • With or without medication 	<ul style="list-style-type: none"> • Up to 140/90 for ages up to 49 • Up to 145/90 for ages 50 and over • With or without medication
Cholesterol	<ul style="list-style-type: none"> • Cholesterol/HDL ratio 5 or less • With or without medication 	<ul style="list-style-type: none"> • Cholesterol/HDL ratio 6 or less • With or without medication 	<ul style="list-style-type: none"> • Cholesterol/HDL ratio 7 or less • With or without medication
Physical Measurements (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).
Family History¹	No death of a parent or sibling prior to age 60 due to: <ul style="list-style-type: none"> • Coronary Artery Disease (CAD) • Cerebrovascular Disease (CVD) • Cancer 	No more than one death of a parent prior to age 60 due to: <ul style="list-style-type: none"> • Coronary Artery Disease (CAD) • Cerebrovascular Disease (CVD) • Cancer 	Not applicable.
Personal History	No personal history of: <ul style="list-style-type: none"> • Coronary Artery Disease (CAD) • Diabetes Mellitus • Cancer (except skin cancer, excluding melanoma) • Hepatitis C • Glucose Intolerance 	No personal history of: <ul style="list-style-type: none"> • 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 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. History requiring a rating not permitted.
Driving Record	<ul style="list-style-type: none"> • No DWI, OUI, DUI or reckless driving within the last 5 years. • No license suspension within the last 3 years. • No more than 1 citation for moving violation or motor vehicle accident within the last 3 years. 	<ul style="list-style-type: none"> • No DWI, OUI, 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 or motor vehicle accident within the last 3 years. 	Actual driving history will be evaluated to determine qualification for this class. Driving record requiring a rating not permitted.
Occupation	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).	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.
Aviation	<ul style="list-style-type: none"> • No ratable aviation activities. • Current valid pilot certificates: <ul style="list-style-type: none"> - Private - Commercial - ATP • Minimum age is 30. • Minimum of 1,000 total hours or 5-year aviation history as a certificated pilot. • Minimum of 100 hours of flight time in their current aircraft. • Valid medical certificate without restrictions or special issuance (other than requiring the use of corrective lenses). • Fixed wing, powered aircraft flights only. 	<ul style="list-style-type: none"> • No ratable aviation activities. • Current valid pilot certificates: <ul style="list-style-type: none"> - Private - Commercial - ATP • Minimum age is 30. • Minimum of 1,000 total hours or 5-year aviation history as a certificated pilot. • No FAA violations for the past 5 years. • Minimum of 100 hours of flight time in their current aircraft. • Valid medical certificate. 	<ul style="list-style-type: none"> • No occupation related ratable aviation activities. • Current valid pilot certificates: <ul style="list-style-type: none"> - Private - Commercial - ATP • Minimum age is 25. • Minimum of 600 total hours or 3 year aviation history as a certificated pilot. • No FAA violations for the past 3 years. • Valid medical certificate.
Residence	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.
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 travel or avocation only.

¹We 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.



CATEGORIES AND CRITERIA

SMOKER CATEGORIES		
NON-SMOKER	PREFERRED SMOKER	SMOKER
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.
Insurability and ratings depend on actual blood pressure readings and other medical conditions.	<ul style="list-style-type: none"> • Up to 135/85 for ages up to 49 • Up to 140/90 for ages 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.	<ul style="list-style-type: none"> • Cholesterol/HDL ratio under 6 • With or without medication 	Insurability and ratings depend on cholesterol levels and other medical conditions.
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.
Not applicable.	No more than one death of a parent prior to age 60 due to: <ul style="list-style-type: none"> • 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 of: <ul style="list-style-type: none"> • 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.	<ul style="list-style-type: none"> • No DWI, OUI, 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 or motor vehicle accident 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 (i.e., 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.	<ul style="list-style-type: none"> • No ratable aviation activities. • Current valid pilot certificates: <ul style="list-style-type: none"> - Private - Commercial - ATP • Minimum age is 30. • Minimum of 1,000 total hours or 5-year aviation history as a certificated pilot. • No FAA violations for the past 5 years. • Minimum of 100 hours of flight time in their current aircraft. • Valid medical certificate. 	Insurability and ratings depend on actual aviation activities.
Available to residents of "A" & "B" countries.	Full-time, permanent residents of the U.S., Canada or "A" countries.	Available to residents of "A" & "B" countries.
Substandard Rating Classes A-H (A-S for survivorship), Occupation Extras, Aviation Extras, and Temporary Extras permitted.	Substandard Rating Classes A-H (A-S for survivorship), Occupation Extras, Aviation Extras, and Temporary Extras permitted.	Substandard Rating Classes A-H (A-S for survivorship), Occupation Extras, Aviation Extras, and Temporary Extras permitted.

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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