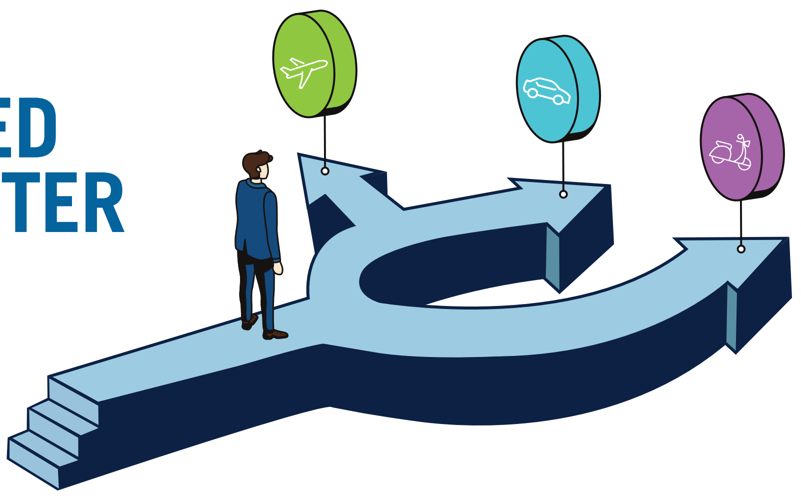
PruFast Track

A MORE CUSTOMIZED APPROACH FOR FASTER UNDERWRITING

PruFast Track helps clients move through underwriting faster, more efficiently, and with far less disruption than traditional underwriting.



Eligibility for PruFast Track

The following requirements must be met:

- Age 18 – 70
- Face amount $100K to $5M
- U.S. resident
- Any single life policy [except PruTerm One]
- Up to $3M Instant approvals[1]

Clients who do not meet these requirements are not eligible for PruFast Track and will go through Traditional underwriting.

Possible lane placement by age and death benefit

	$100K – $1M	>$1M – $3M	>$3M – $5M
18 – 60	Accelerated	Accelerated	Accelerated with medical records
61 – 70	Accelerated with medical records	Full underwriting	Full underwriting

Note: Lane placement varies based on health, instant data, risk factors, and availability of recent medical records

Eligible clients will fall into one of three PruFast Track paths

Accelerated

Minutes to a couple of days

Risk class: Standard Smoker or better

Accelerated with medical records

A few days to weeks

Risk class: All, but influenced by age and face amount

Full underwriting*

Up to a few weeks

Risk class: All

*With insurance exam, labs, and, if necessary, medical records.

Requirements

Accelerated

- Interview
- Instant data (Rx, Dx, MIB, MVR, ID)

Accelerated with medical records

- Interview
- Instant data
- Medical records: EHR/medical records needed
- Require a physical exam and labs to have been completed with their physician within the last year

Note: Connecting to Human API can enable faster, digital medical record collection to help expedite the process.

Full underwriting

- Interview
- Instant data
- Insurance exam and labs
- EHR/medical records if necessary

Likely candidates

Accelerated

- Healthy applicants
- Instant data (pharmacy database checks, medical claims data, MIB, ID, motor vehicle records) is consistent with disclosures
- Height/weight within standard weight class
- May engage in aviation and avocations
- No ratable driving violations and no criminal history

Accelerated with medical records

- Applicants who require an electronic or traditional medical record to complete information
- Have seen a doctor just before the application date or completed recent medical tests
- Instant data (pharmacy database checks, medical claims data, MIB, ID, motor vehicle records) requires additional clarification
- May engage in aviation and avocations
- No ratable driving violations and no criminal history
- **Face amounts >$1M or over age 50:** More likely to require medical records or full underwriting

Full underwriting

- Medical records lack a recent physical exam and labs have not been completed in the last year
- Instant data (pharmacy database checks, medical claims data, MIB, ID, motor vehicle records) is lacking, incomplete, or inconsistent with disclosures
- Multiple life insurance applications with other companies or recent insurance exam/labs completed with another company, or informal application previously submitted
- Higher amounts of existing coverage
- Exam requirements submitted with the application or completed for another company
- High risk avocations or aviation
- Adverse driving history
- Criminal history

Medical

Accelerated

- May have minor non-rated medical impairments, such as asthma, hypothyroidism, benign polyps, and some types of heart murmurs
- May have hypertension and high cholesterol with recent doctor visit (Helpful if the client can provide blood pressure readings and cholesterol value during interview)

Accelerated with medical records

- Medical conditions, which require medical record verification to assess current severity and control (anxiety or mild depression, Type 2 Diabetes, etc.)

Full underwriting

- Have complex medical conditions (See list below)

Some complex conditions that may result in full underwriting

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

Note that is not a comprehensive list of all conditions that can affect underwriting.

[1] Ages 61 – 70 are not eligible for Instant approvals.

1083503-00002-00 Ed. 06/2026

Prudential