

# UNDERWRITING OVERVIEW

YOUR REFERENCE GUIDE TO CURRENT PRUDENTIAL UNDERWRITING

## TABLE OF CONTENTS

Preferred and Impaired Risks.....	2
Exceptional Capacity.....	3
Build Table.....	3
Give your clients “Credit”.....	3
Foreign Travel Guidelines.....	4
Non-U.S. Foreign Residence Guidelines.....	5
Preferred UW Categories & Criteria.....	6
Age and Amount Requirements.....	7



# PREFERRED AND IMPAIRED RISKS

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

- ▶ Most commercial pilots for US based airlines<sup>1</sup>
- ▶ Clients who plan to travel to most foreign countries for 3 months or less annually (business or pleasure)<sup>1,2</sup>
- ▶ Scuba divers who dive up to 100 feet
- ▶ Individuals with cholesterol levels up to and including 249, even if on cholesterol lowering medications<sup>1,3</sup>
- ▶ Male/Female 6'0", ages 18-64, up to 213 pounds<sup>1</sup>
- ▶ Male/Female 6'0", ages 65 and over, up to 228 pounds<sup>1</sup>

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

- ▶ Cigar/pipe smokers and smokeless tobacco users
- ▶ Nicotine patch or Nicorette Gum users
- ▶ Individuals with cholesterol levels up to and including 274
- ▶ Male/Female 6'0", ages 18-64, up to 243 pounds
- ▶ Male/Female 6'0", ages 65 and over, up to 294 pounds
- ▶ Civilian student and private pilots up to 200 hours per year

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

- ▶ Breast Cancer
- ▶ Bladder Cancer
- ▶ Coronary Artery Disease
- ▶ Diabetes Mellitus (Adult onset)
- ▶ Asthma
- ▶ Mood Disorders
- ▶ Prostate Cancer cases
- ▶ 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 71<sup>4</sup> (Paramedic exam may be required)
- ▶ Treadmill ECG testing is NOT automatically required!
- ▶ No Inspection Reports
- ▶ No Chest X-Ray
- ▶ Popular Rx for Success newsletter now available on [www.pruxpress.com](http://www.pruxpress.com) and PruLife Links
- ▶ "Working Document" Medical Underwriting Manual regularly updated
- ▶ We now accept insurance exams up to six months

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

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

<sup>3</sup> Individuals with cholesterol levels up to 219 may qualify for Preferred Best, even if on cholesterol lowering medications.

<sup>4</sup> Age 0-70 MD exam required at face amounts of \$10,000,000 and above, age 71 and over at face amounts of \$2,500,000 and above.

## EXCEPTIONAL CAPACITY

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

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

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

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

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

### 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.

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

## GIVE YOUR CLIENTS "CREDIT"

Prudential Financial continues to be competitive in impaired risk underwriting. In an effort to maintain our competitiveness, Prudential expands its repertoire of underwriting credits. Underwriting credits are available for any face amount, for any issue age, for any product and for any 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: Build, Cancer, Coronary Disease, Diabetes, Hypertension, Anxiety Disorders, High Cholesterol and Elevated LFTs. Credits are also provided for new and innovative testing such as Electron Beam Computed Tomography (EBCT). Refer to 0150547-00001-00 *Make the Most of Prudential's Underwriting Credit Opportunities* for more information.

## BUILD TABLE

### PHYSICAL MEASUREMENTS

The following chart indicates the maximum weight per height for the specified underwriting category.

(weight in LBS)

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

# 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 and 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.

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

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

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

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

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

**Philippines** — Mindanao and Sulu Archipelago

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

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

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

For additional information on Foreign Travel Guidelines refer to Foreign Travel Highlighter 0156069

# NON-U.S. FOREIGN RESIDENCE GUIDELINES

The ratings assigned are based on analysis of government and 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.

**A** Acceptable for Residence — Preferred Best available   **B** Acceptable for Residence — Non-Smoker Plus available   **C** Unacceptable for Residence  
**Blue** — Prohibited Sales due to countries insurance regulations.

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

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

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

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

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

<b>China</b>	Modern cities comparable to those in the West (e.g. <i>Beijing, Chongqing, Guangzhou, Shanghai, Shenyang &amp; Tianjin</i> ) are considered B regions with the balance of the country a C region.
<b>India</b>	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.
<b>Philippines</b>	Metro Manila will be considered a B region with the balance of the country a C region.
<b>Turkey</b>	Istanbul & Ankara will be considered B regions with the balance of the country a C region.

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

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



# PREFERRED UNDERWRITING CATEGORIES & CRITERIA

	NON-SMOKER CATEGORIES				SMOKER CATEGORIES	
	PREFERRED BEST	PREFERRED NON-TOBACCO	NON-SMOKER PLUS	NON-SMOKER	PREFERRED SMOKER	SMOKER
<b>Smoking</b>	No tobacco or nicotine use within the last 5 years.	No tobacco or nicotine use within the last 3 years.	No cigarettes within the last 12 months (may smoke cigars, pipe or chew tobacco).	No cigarettes within the last 12 months (may smoke cigars, pipe or chew tobacco).	Currently smokes cigarettes or smoked cigarettes within the last 12 months.	Currently smokes cigarettes or smoked cigarettes within the last 12 months.
<b>Blood Pressure</b>	<ul style="list-style-type: none"> <li>• Up to 130/80 for ages up to 49</li> <li>• Up to 135/85 for ages 50 and over</li> <li>• Without medication</li> </ul>	<ul style="list-style-type: none"> <li>• Up to 135/85 for ages up to 49</li> <li>• Up to 140/90 for ages 50 and over</li> <li>• With or without medication</li> </ul>	<ul style="list-style-type: none"> <li>• Up to 140/90 for ages up to 49</li> <li>• Up to 145/90 for ages 50 and over</li> <li>• With or without medication</li> </ul>	Insurability and ratings depend on actual blood pressure readings and other medical conditions.	<ul style="list-style-type: none"> <li>• Up to 135/85 for ages up to 49</li> <li>• Up to 140/90 for ages 50 and over</li> <li>• With or without medication</li> </ul>	Insurability and ratings depend on actual blood pressure readings and other medical conditions.
<b>Cholesterol</b>	<ul style="list-style-type: none"> <li>• Under 220</li> <li>• Cholesterol/HDL ratio 5 or less</li> <li>• With or without medication</li> </ul>	<ul style="list-style-type: none"> <li>• Under 250</li> <li>• Cholesterol/HDL ratio 6 or less</li> <li>• With or without medication</li> </ul>	<ul style="list-style-type: none"> <li>• Under 275</li> <li>• Cholesterol/HDL ratio 7 or less</li> <li>• With or without medication</li> </ul>	Insurability and ratings depend on cholesterol levels and other medical conditions.	<ul style="list-style-type: none"> <li>• Under 250</li> <li>• Cholesterol/HDL ratio under 6</li> <li>• With or without medication</li> </ul>	Insurability and ratings depend on cholesterol levels and other medical conditions.
<b>Physical Measurements</b> (Height and Weight)	Weight must be within acceptable limits per Physical Measurements (Build Table).	Weight must be within acceptable limits per Physical Measurements (Build Table).	Weight must be within acceptable limits per Physical Measurements (Build Table).	Insurability and ratings depend on actual weight and other medical conditions.	Weight must be within acceptable limits per Physical Measurements (Build Table).	Insurability and ratings depend on actual weight and other medical conditions.
<b>Family History</b>	No death of a parent or sibling prior to age 70 due to: <ul style="list-style-type: none"> <li>• Coronary Artery Disease (CAD)</li> <li>• Cerebrovascular Disease (CVD)</li> <li>• Diabetes Mellitus</li> <li>• Cancer</li> </ul>	No death of a parent or sibling prior to age 65 due to: <ul style="list-style-type: none"> <li>• Coronary Artery Disease (CAD)</li> <li>• Cerebrovascular Disease (CVD)</li> <li>• Diabetes Mellitus</li> <li>• Cancer</li> </ul>	No death of a parent or sibling prior to age 60 due to: <ul style="list-style-type: none"> <li>• Coronary Artery Disease (CAD)</li> <li>• Cerebrovascular Disease (CVD)</li> <li>• Diabetes Mellitus</li> <li>• Cancer</li> </ul>	Not applicable.	No death of a parent or sibling prior to age 65 due to: <ul style="list-style-type: none"> <li>• Coronary Artery Disease (CAD)</li> <li>• Cerebrovascular Disease (CVD)</li> <li>• Diabetes Mellitus</li> <li>• Cancer</li> </ul>	Not applicable.
<b>Personal History</b>	No personal history of: <ul style="list-style-type: none"> <li>• Coronary Artery Disease (CAD)</li> <li>• Diabetes Mellitus</li> <li>• Cancer (except skin cancer, excluding melanoma)</li> <li>• Hepatitis C</li> <li>• Glucose Intolerance</li> </ul>	No personal history of: <ul style="list-style-type: none"> <li>• Coronary Artery Disease (CAD)</li> <li>• Diabetes Mellitus</li> <li>• Cancer (except skin cancer, excluding melanoma)</li> <li>• Glucose Intolerance</li> </ul>	Actual medical history will be evaluated to determine qualification for this class. Personal history requiring a rating not permitted.	Some medical conditions may be rated. Insurability and ratings depend on factors such as the specific condition and severity of the condition.	No personal history of: <ul style="list-style-type: none"> <li>• Coronary Artery Disease (CAD)</li> <li>• Diabetes Mellitus</li> <li>• Cancer (except skin cancer, excluding melanoma)</li> <li>• Glucose Intolerance</li> </ul>	Some medical conditions may be rated. Insurability and ratings depend on factors such as the specific condition and severity of the condition.
<b>Alcohol/Drug</b>	No history of alcohol/drug abuse or treatment and no current drug use.	No history of alcohol/drug abuse or treatment within the last 10 years and no current drug use.	Actual alcohol/drug history will be evaluated to determine qualification for this class. History requiring a rating not permitted.	Some drug/alcohol histories may be rated. Insurability and ratings depend on factors such as the substances used, the quantities used, and how recent the history was.	No history of alcohol/drug abuse or treatment within the last 10 years and no current drug use.	Some drug/alcohol histories may be rated. Insurability and ratings depend on factors such as the substances used, the quantities used, and how recent the history was.
<b>Driving Record</b>	<ul style="list-style-type: none"> <li>• No DWI, OUI, DUI or reckless driving within the last 5 years.</li> <li>• No license suspension within last 3 years.</li> <li>• No more than 1 citation for moving violation or motor vehicle accident within last 3 years.</li> </ul>	<ul style="list-style-type: none"> <li>• No DWI, OUI, DUI or reckless driving within the last 5 years.</li> <li>• No license suspension within last 3 years.</li> <li>• No more than 2 citations for moving violation or motor vehicle accident within last 3 years.</li> </ul>	Actual driving history will be evaluated to determine qualification for this class. Driving record requiring a rating not permitted.	May be rated depending on actual driving history. Insurability and ratings depend on the actual driving record.	<ul style="list-style-type: none"> <li>• No DWI, OUI, DUI or reckless driving within the last 5 years.</li> <li>• No license suspension within last 3 years.</li> <li>• No more than 2 citations for moving violation or motor vehicle accident within last 3 years.</li> </ul>	May be rated depending on actual driving history. Insurability and ratings depend on the actual driving record.
<b>Occupation</b>	No hazardous duties (e.g. bridge builders, jockeys).	No hazardous duties (e.g. bridge builders, jockeys).	No hazardous duties (e.g. bridge builders, jockeys).	Hazardous duties may be acceptable with ratings. Insurability and ratings depend on actual occupations.	No hazardous duties (e.g. bridge builders, jockeys).	Hazardous duties may be acceptable with ratings. Insurability and ratings depend on actual occupations.
<b>Avocation</b>	No hazardous activities (e.g. automobile or motorcycle racing, sky diving, scuba diving, bungee jumping).	No ratable activities. No activities that preclude including ADB (i.e. drag racing at speeds over 120mph, scuba diving 101-130 feet with Basic Open Water Certification).	Occupation Ratings available for avocation.	Occupation Ratings available for avocation.	No ratable activities. No activities that preclude including ADB (i.e. drag racing at speeds over 120mph, scuba diving 101-130 feet with Basic Open Water Certification).	Occupation Ratings available for avocation.
<b>Aviation</b>	No private piloting or ratable business or military flying.	No private piloting or ratable business or military flying.	No ratable aviation (e.g. private pilots flying more than 200 hours per year).	Insurability and ratings depend on actual aviation activities.	No private piloting or ratable business or military flying.	Insurability and ratings depend on actual aviation activities.
<b>Residence</b>	Full time, permanent resident of the U.S., Canada or "A" countries.	Full time, permanent resident of the U.S., Canada or "A" countries.	Available to residents of "A" & "B" countries	Available to residents of "A" & "B" countries	Full time, permanent resident of the U.S., Canada or "A" countries.	Available to residents of "A" & "B" countries
<b>Rating</b>	No Occupation, Aviation or Temporary Extra, no substandard ratings of any kind.	No Occupation, Aviation or Temporary Extra, no substandard ratings of any kind.	Occupational Extras may be permitted for travel or avocation only.	Substandard Rating Classes A-H (A-S for survivorship), Occupation Extras, Aviation Extras and Temporary Extras permitted.	No Occupation, Aviation or Temporary Extra, no substandard ratings of any kind.	Substandard Rating Classes A-H (A-S for survivorship), Occupation Extras, Aviation Extras and Temporary Extras permitted.

# AGE AND AMOUNT REQUIREMENTS

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

AGE	\$25,000	\$25,001 to \$49,999	\$50,000	\$50,001 to \$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 to \$9,999,999	\$10,000,000 and up
0 to 14	NONE	NONE	NONE	NONE	NONE	NONE	NONE	APS	EXAM, APS	EXAM, APS	MD, APS
15 to 17	NONE	NONE	NONE	NONE	NONE	NONE	NONE	APS	EXAM, APS, IRP	EXAM, APS, IRP	MD, APS, IRP
18 to 39	NONE	NONE	NONE	UHIV(DC)	UHIV in (CA, NJ, NY, FL, TX, DC)	EXAM, IRP, MVR	EXAM, IRP, MVR	EXAM, IRP, MVR	EXAM, IRP, MVR	EXAM, IRP, MVR	MD, IRP, MVR
40	NONE	NONE	NONE	UHIV(DC)	UHIV in (CA, NJ, NY, FL, TX, DC)	EXAM, IRP, MVR	EXAM, IRP, MVR	EXAM, IRP, MVR, ECG	EXAM, IRP, MVR, ECG	EXAM, IRP, MVR, ECG	MD, IRP, MVR, ECG
41 to 45	NONE	NONE	NONE	EXAM, SPEC, UHIV (DC)	EXAM, SPEC, UHIV in (CA, NJ, NY, FL, TX, DC)	EXAM, IRP	EXAM, IRP	EXAM, IRP, ECG	EXAM, IRP, ECG	EXAM, IRP, ECG	MD, IRP, ECG
46 to 50	NONE	EXAM	EXAM, SPEC	EXAM, SPEC, UHIV (DC)	EXAM, SPEC, UHIV in (CA, NJ, NY, FL, TX, DC)	EXAM, IRP	EXAM, IRP	EXAM, IRP, ECG	EXAM, IRP, ECG	EXAM, IRP, ECG	MD, IRP, ECG
51 to 64	EXAM	EXAM	EXAM, SPEC	EXAM, SPEC, UHIV (DC)	EXAM, SPEC, UHIV in (CA, NJ, NY, FL, TX, DC)	EXAM, IRP	EXAM, IRP, ECG	EXAM, IRP, ECG	EXAM, IRP, ECG	EXAM, IRP, ECG	MD, IRP, ECG
65 to 70	EXAM	EXAM	EXAM, SPEC	EXAM, SPEC, UHIV (DC)	EXAM, SPEC, UHIV in (CA, NJ, NY, FL, TX, DC)	EXAM, IRP, ECG	EXAM, IRP, ECG	EXAM, IRP, ECG	EXAM, IRP, ECG	EXAM, IRP, ECG	MD, IRP, ECG
71 to 75	EXAM	EXAM	EXAM, SPEC	EXAM, SPEC, UHIV (DC)	EXAM, SPEC, UHIV in (CA, NJ, NY, FL, TX, DC)	EXAM, IRP, ECG	EXAM, IRP, ECG	EXAM, IRP, ECG	EXAM, IRP, ECG	MD, IRP, ECG	MD, IRP, ECG
Over 75**	APS, EXAM, ECG	APS, EXAM, ECG	APS, EXAM, ECG, SPEC	APS, EXAM, ECG, SPEC, UHIV (DC)	APS, EXAM, ECG, SPEC, UHIV in (CA, NJ, NY, FL, TX, DC)	EXAM, APS, IRP, ECG, MVR	EXAM, APS, IRP, ECG, MVR	EXAM, APS, IRP, ECG, MVR	EXAM, APS, IRP, ECG, MVR	MD, APS, IRP, ECG, MVR	MD, APS, IRP, ECG, MVR

## Requirements Legend

EXAM
Examiner is a paramed, not an MD. S/he weighs & measures the proposed insured, takes blood pressure & pulse. <b>Modified Exam required for submissions via Express Worksheet.</b> Tele-Underwriting Interview obtains the Part 2 Medical Declarations. <b>Full MD Exams required, for submissions via paper application.</b> Part 2 Medical Declarations are obtained by the examiner.
MD
Examiner is an MD. S/he weighs & measures the proposed insured, takes blood pressure and pulse. The doctor also listens to the proposed insured's heart & lungs, checks the eyes and other areas of the body, may notate scars, etc. <b>Full MD Exam is always required, regardless of the submission method.</b> Part 2 Medical Declarations are obtained by the doctor examining the proposed insured.

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

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

DATA REQUIREMENTS (Prudential to order when required)
<b>Required for all ages:</b> <b>PADR</b> (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 <b>DVR</b> (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. 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.

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

This material is designed to provide general information in regard to the subject matter covered. It should be used with the understanding that we are not rendering legal, accounting or tax advice. Such services should be provided by the client's own advisor. Accordingly, any information in this document cannot be used by any taxpayer for purposes of avoiding penalties under the Internal Revenue Code.

**Securities and Insurance Products:**

Not Insured by FDIC or Any Federal Government Agency.

May Lose Value.

Not a Deposit of or Guaranteed by Any Bank or Bank Affiliate.

**FOR INTERNAL USE ONLY. NOT FOR USE WITH THE PUBLIC.**

©2009 The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102-3777 ALL RIGHTS RESERVED

0151189-00005-00 Ed. 10/2009 Exp. 10/2010