

FAQs

PruFast Track

What is PruFast Track?

PruFast Track is Prudential's underwriting process that allows for an Accelerated decision for clients who are applying for individual life insurance within specific eligibility criteria. It's a more customized approach than traditional underwriting. Requirements are based upon an evaluation of the client information, not just age and coverage amount.

It's a more streamlined process as well. The initial submission can be made via worksheet or drop ticket, and the client then completes the remainder of the application via a telephone interview.

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

Who's eligible?*

PruFast Track eligible individuals are age 18 – 60, applying for coverage amounts of \$100,000 to \$1,000,000. In general, younger and healthier clients are more likely to follow the Accelerated path, although some minor medical conditions and/or non-medical issues are allowed.

PruFast Track is available on most of Prudential's term and permanent life insurance products, but not available on survivorship products. Applications with underwriting category quoted of Preferred Smoker, Smoker, or Special Class rating are not eligible.

*Multiple applications submitted on the same client at the same time are **not** eligible.

What types of data are used?

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

- Client identification
- Fraud and insurance history
- Prescription history
- Motor-vehicle records

Will my clients be required to complete a phone interview for PruFast Track?

Yes. The phone interview is required to collect personal, medical, and family information.

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0000000-00001-00 Ed. 08/2018



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