

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 medications²
- ▶ Males/females, ages 18-59 with a body mass index (BMI) up to 31 (e.g., 6' 0" 232 lbs)³
- ▶ Males/females, age 60 and over with a BMI up to 35 (e.g., 6' 0" 261 lbs)³

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

- ▶ Cigar/pipe smokers and chewing tobacco/snuff users
- ▶ Nicotine patch or Nicorette® Gum users
- ▶ Individuals with cholesterol/HDL levels up to and including 7, even if on cholesterol-lowering medications²
- ▶ Males/females, ages 18-59 with a BMI up to 33 (e.g., 6' 0" 247 lbs)
- ▶ Males/females, age 60 and over with a BMI up to 38 (e.g., 6' 0" 283 lbs)
- ▶ 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.pruexpress.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 BMI and Body Mass Index with BMI henceforth 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 \$10 million on fully underwritten single-life policies and second-to-die policies. These limits enable us to issue policies up to \$65 million for permanent single-life and second-to-die life cases. There are different, slightly lower limits for term policies. 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.

... 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 \$100 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	
\$10 million	Single-life policies
\$10 million	Second-to-die policies
PRUDENTIAL'S AUTOMATIC ISSUE LIMIT	
\$65 million	Permanent single-life & second-to-die policies

There are different, slightly lower limits for term 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), 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, and NS). The waiting period for such contracts is two years.
- Prudential will consider Smoker to Non-Smoker reductions after first year, but no reclassification in the Preferred categories (PNT and NSP rates) until two years.



COME TO PRUDENTIAL FIRST

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.]