



PREFERRED UNDERWRITING

LATEST UPDATE:
UNDERWRITING
INFORMATION

For policies introduced on or after May 8, 2000

This highlighter contains the following:

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- Preferred Underwriting Categories & Criteria Chart

 - Definition of Occupation, Aviation and Temporary Extras

 - List of Hazardous Avocations

 - List of Hazardous Occupations

 - Physical Measurements (Build Table)

 - Age and Amount Requirements Chart

 - Contractual and Non-Contractual Conversions Information



Preferred Underwriting Categories & Criteria

Meeting the criteria listed does not guarantee the underwriting category or issuance of a life insurance policy. The actual underwriting category will be determined after complete underwriting evaluation.

	NON-SMOKER CATEGORIES				SMOKER CATEGORIES	
	Preferred Best	Preferred Non-Tobacco	Non-Smoker Plus	Non-Smoker	Preferred Smoker	Smoker
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).	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.
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 	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.
Cholesterol	<ul style="list-style-type: none"> Under 220 Cholesterol/HDL ratio 5 or less With or without medication 	<ul style="list-style-type: none"> Under 250 Cholesterol/HDL ratio 6 or less With or without medication 	<ul style="list-style-type: none"> Under 275 Cholesterol/HDL ratio 7 or less With or without medication 	Insurability and ratings depend on cholesterol levels and other medical conditions.	<ul style="list-style-type: none"> Under 250 Cholesterol/HDL ratio under 6 With or without medication 	Insurability and ratings depend on cholesterol levels and other medical conditions.
Physical Measurements (Height and Weight)	Weight must be within acceptable limits per Physical Measurements (Build) Table (on page 5).	Weight must be within acceptable limits per Physical Measurements (Build) Table (on page 5).	Weight must be within acceptable limits per Physical Measurements (Build) Table (on page 5).	Insurability and ratings depend on actual weight and other medical conditions.	Weight must be within acceptable limits per Physical Measurements (Build) Table (on page 5).	Insurability and ratings depend on actual weight and other medical conditions.
Family History	No death of a parent or sibling prior to age 70 due to: <ul style="list-style-type: none"> Coronary Artery Disease (CAD), Cerebrovascular Disease (CVD), Diabetes Mellitus, or Cancer 	No death of a parent or sibling prior to age 65 due to: <ul style="list-style-type: none"> Coronary Artery Disease (CAD), Cerebrovascular Disease (CVD), Diabetes Mellitus, or Cancer 	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), Diabetes Mellitus, or Cancer 	Not applicable.	No death of a parent or sibling prior to age 65 due to: <ul style="list-style-type: none"> Coronary Artery Disease (CAD), Cerebrovascular Disease (CVD), Diabetes Mellitus, or Cancer 	Not applicable.
Personal History	No personal history of: <ul style="list-style-type: none"> Coronary Artery Disease (CAD), Diabetes Mellitus, Hepatitis C Cancer (except skin cancer, excluding melanoma), or Glucose Intolerance 	No personal history of: <ul style="list-style-type: none"> Coronary Artery Disease (CAD), Diabetes Mellitus or 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.	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),or Glucose Intolerance 	Some medical conditions may be rated. Insurability and ratings depend on factors such as the specific condition and severity of the condition.
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.	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.
Driving Record	<ul style="list-style-type: none"> No DWI, OUI and 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 and 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 accidents within the last 3 years 	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"> No DWI, OUI and 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 accidents within the last 3 years 	May be rated depending on actual driving history. Insurability and ratings depend on the actual driving record.
Occupation	No hazardous duties (e.g. bridge builders, jockeys). (See list of Hazardous Occupations on page 5).	No hazardous duties (e.g. bridge builders, jockeys). (See list of Hazardous Occupations on page 5).	No hazardous duties (e.g. bridge builders, jockeys). (See list of Hazardous Occupations on page 5).	Hazardous Duties may be acceptable with ratings. Insurability and ratings depend on actual occupations. (See list of Hazardous Occupations on page 5)	No hazardous duties (e.g. bridge builders, jockeys). (See list of Hazardous Occupations on page 5).	Hazardous Duties may be acceptable with ratings. Insurability and ratings depend on actual occupations. (See list of Hazardous Occupations on page 5).
Avocation	No hazardous activities (e.g. automobile or motorcycle racing, sky diving, scuba diving, bungee jumping). (See list of Hazardous Avocations on page 5).	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) (See list of hazardous Advocations on page 5)	Occupation Ratings available for avocation. (See list of Hazardous Avocations on page 5).	Occupation Ratings available for avocation. (See list of Hazardous Avocations on page 5).	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) (See list of hazardous Advocations on page 5)	Occupation Ratings available for avocation. (See list of Hazardous Avocations on page 5).
Aviation	No private piloting or ratable business or ratable military flying	No private piloting or ratable business or ratable military flying.	No ratable aviation (e.g. private ratable 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.
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	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
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. No aviation, temporary extra or substandard ratings of any kind.	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.

Occupation Extras

Occupation Extras are ratings applied for hazardous occupations and avocations and are expressed as a dollar amount per \$1,000 of coverage. They might also be applied for individuals who reside or travel outside the US (the appropriate rating is determined by the country(ies) involved).

Aviation Extras

Aviation Extras are expressed as a dollar amount per thousand dollars of coverage and are payable for the entire premium paying period. Aviation rates may be military or civilian.

Temporary Extras

Temporary Extra premiums are flat extras expressed as a dollar amount per thousand dollars of coverage. They are applied for a specified limited period of time which is set by the underwriter.

Most occupations, avocations or hobbies involve little or no hazard for life insurance and may be accepted at standard rates. A few involve hazards which may require a rating or in some rare cases, a rejection. There are 8 occupational rating classes which are expressed as a permanent flat extra charge per \$1000 of insurance. These rating classes are used for ratable avocations as well as for ratable occupations.

Most occupations do not require an additional premium. Those that are substandard are rated due to an increased risk of accidents, exposure to carcinogens, overseas locations or potential for criminal involvement. Prudential may apply a rating to any occupation which has unusual life or accident hazards even though not listed.

If a rating is required or if Accidental Death Benefit (ADB) is not available because of occupation, the following rating classes only are available:

- Non-Smoker
- Smoker

If a rating is required or if Accidental Death Benefit (ADB) is not available because of avocation, the following rating classes only are available:

- Non-Smoker Plus
- Non-Smoker
- Smoker

Hazardous Occupations include, but not limited to:	Hazardous Avocations include, but not limited to:
Aerial (Circus) Performers	Automobile Racing
Automobile Racing	Drag Racing
Bartenders/Liquor Industry Building And Construction	Go-Cart - (Kart Racing)
Divers	Bobsled Racing
Electrical Power Line Construction/Maintenance	Motorboat Racing
Commercial Fishing	Motorcycle Racing
High Explosives	Mountain Climbing
Horse Racing	Rodeo Riders
Logging	Scuba Diving
Marine Industry	Sky Diving (Parachuting)
Mining And Quarrying	
Motorcycle Racers	
Oil And Natural Gas Industry	
Railroads And Railways	
Rodeo Performers	
Ship Building And Dry Dock Workers	

Physical Measurements (Build Table)

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

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

Age and Amount Requirements

(The six underwriting categories are available for ages 18 and up, with face amounts of \$100,000 and up.)¹ Minimum face amounts vary by product.

AGE	\$100,000 – \$249,999	\$250,000 – \$499,999	\$500,000 – \$999,999	\$1,000,000 – \$2,499,999	\$2,500,000 – \$4,999,999	\$5,000,000 & up	
18-39	<ul style="list-style-type: none"> Exam* Blood Test Urine 	<ul style="list-style-type: none"> Exam* Blood Test Urine MVR 	<ul style="list-style-type: none"> Exam* Blood Test Urine MVR 	<ul style="list-style-type: none"> Exam* Blood Test Urine MVR 	<ul style="list-style-type: none"> Exam* Blood Test Urine MVR 	<ul style="list-style-type: none"> Exam* Blood Test Urine MVR 	
40	<ul style="list-style-type: none"> Exam* Blood Test Urine MVR 	<ul style="list-style-type: none"> Exam* Blood Test Urine MVR 	<ul style="list-style-type: none"> Exam* Blood Test Urine MVR ECG 	<ul style="list-style-type: none"> Exam* Blood Test Urine MVR ECG 	<ul style="list-style-type: none"> Exam* Blood Test Urine MVR ECG 	<ul style="list-style-type: none"> Exam* Blood Test Urine MVR ECG 	
41-45	<ul style="list-style-type: none"> Exam* Blood Test Urine 	<ul style="list-style-type: none"> Exam* Blood Test Urine 	<ul style="list-style-type: none"> Exam* Blood Test Urine ECG 	<ul style="list-style-type: none"> Exam* Blood Test Urine ECG 	<ul style="list-style-type: none"> Exam* Blood Test Urine ECG 	<ul style="list-style-type: none"> Exam* Blood Test Urine ECG 	
46-50	<ul style="list-style-type: none"> Exam* Blood Test Urine 	<ul style="list-style-type: none"> Exam* Blood Test Urine 	<ul style="list-style-type: none"> Exam* Blood Test Urine ECG 	<ul style="list-style-type: none"> Exam* Blood Test Urine ECG 	<ul style="list-style-type: none"> Exam* Blood Test Urine ECG 	<ul style="list-style-type: none"> Exam* Blood Test Urine ECG 	
51-64	<ul style="list-style-type: none"> Exam* Blood Test Urine 	<ul style="list-style-type: none"> Exam* Blood Test Urine ECG 	<ul style="list-style-type: none"> Exam* Blood Test Urine ECG 	<ul style="list-style-type: none"> Exam* Blood Test Urine ECG 	<ul style="list-style-type: none"> Exam* Blood Test Urine ECG 	<ul style="list-style-type: none"> Exam* Blood Test Urine ECG 	
65-75	<ul style="list-style-type: none"> Exam* Blood Test Urine ECG 	<ul style="list-style-type: none"> Exam* Blood Test Urine ECG 	<ul style="list-style-type: none"> Exam* Blood Test Urine ECG 	<ul style="list-style-type: none"> Exam* Blood Test Urine ECG 	<ul style="list-style-type: none"> Exam* Blood Test Urine ECG 	<ul style="list-style-type: none"> Exam* Blood Test Urine ECG 	
Over 75³	<ul style="list-style-type: none"> APS Exam Blood Test Urine MVR ECG 	<ul style="list-style-type: none"> APS Exam* Blood Test Urine MVR ECG 	<ul style="list-style-type: none"> APS Exam* Blood Test Urine MVR ECG 	<ul style="list-style-type: none"> APS Exam* Blood Test Urine MVR ECG 	<ul style="list-style-type: none"> APS Exam* Blood Test Urine MVR ECG 	<ul style="list-style-type: none"> APS Exam* Blood Test Urine MVR ECG 	<ul style="list-style-type: none"> APS Exam* Blood Test Urine MVR ECG

¹The age and amount requirements apply to products with Preferred UW categories.

²Data verification reports and requirements, paramed exam limits and procedures apply to all Life Products.

³Minimum face amounts ages >80 is \$250,000. Face amounts of \$200,000 may be considered as an exception. Contact underwriting prior to submitting an application.

DATA VERIFICATION REPORTS AND REQUIREMENTS ²
(amounts over these require data verification)
LIFE NEW BUSINESS PROCESS/PruXpress All Ages – \$1,000,000 and over
FOR PAPER APPLICATION
All Ages – \$500,000 and over

*PARAMED EXAM LIMITS	
(amounts over these require a MD exam)	
AGE	MAXIMUM AMOUNT
0-70	\$9,999,999
71 and up	\$2,499,999

PARAMED EXAM	MD EXAM
<p>Life New Business Process/ PruXpress</p> <p>During the Paramed exam the examiner weighs and measures the proposed insured, takes blood pressure and pulse and obtains a blood and urine sample.</p>	<p>PAPER APPLICATION</p> <p>During the Paramed exam the examiner weighs and measures the proposed insured, takes blood pressure and pulse, obtains a blood and urine sample, and asks the medical questions that appear on the application.</p>
	<p>During the MD exam, in addition to the paramed requirements, the doctor listens to the proposed insured's heart and lungs, checks the eyes and other areas of the body, may notate scars, etc.</p>

PREFERRED AND IMPAIRED RISKS

Some categories of individuals that may qualify for our Non Smoker Plus Underwriting.

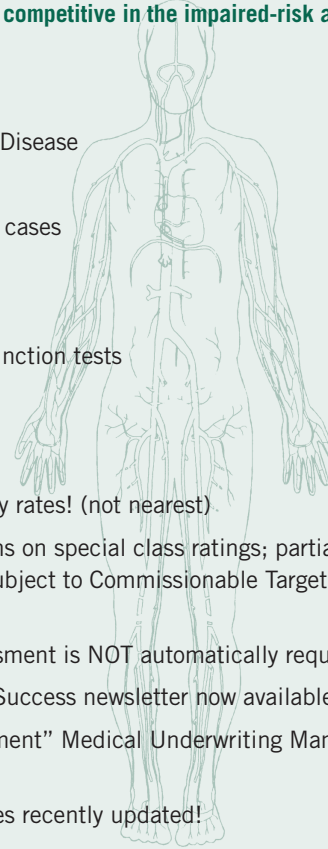
- ▶ Cigar/pipe smokers and smokeless tobacco users
- ▶ Nicotine patch or Nicorette Gum users
- ▶ Scuba divers who dive up to 100 feet
- ▶ Cholesterol levels up to and including 249
- ▶ Male/female 6'0", ages 18–64, up to 213 pounds
- ▶ Male/female 6'0", ages 65 and over, up to 228 pounds
- ▶ Civilian student and private pilots up to 200 hours per year
- ▶ Most commercial pilots for U.S. based airlines
- ▶ Clients who plan to travel to most foreign countries for 3 months or less annually (business or pleasure)*
- ▶ Full time, permanent resident of the U.S., Canada or "A" countries. See country rating chart.

We continue to be competitive in the impaired-risk arena:

- ▶ Bladder Cancer
- ▶ Breast Cancer
- ▶ Diabetes Artery Disease
- ▶ Mood Disorders
- ▶ Prostate Cancer cases
- ▶ Hepatitis C
- ▶ Build
- ▶ Elevated liver function tests
- ▶ Asthma

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])
- ▶ Treadmill assessment is NOT automatically required!
- ▶ Popular RX for Success newsletter now available on CD ROM!
- ▶ "Working Document" Medical Underwriting Manual regularly updated
- ▶ Income multiples recently updated!



Contractual Conversions

If you want to know what underwriting category applies to a new policy resulting from a conversion refer to the Term Conversion Highlighter IFS-A063495.

Non-Contractual Conversions

For non-contractual conversions, the new underwriting criteria (age and amount medical requirements) will apply on the entire amount of the conversion. (Previously only the amount above the guaranteed convertible amount was underwritten).

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



INSURANCE
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ASSOCIATION

Membership promotes ethical market
conduct for individual life insurance,
long-term care and annuities.

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