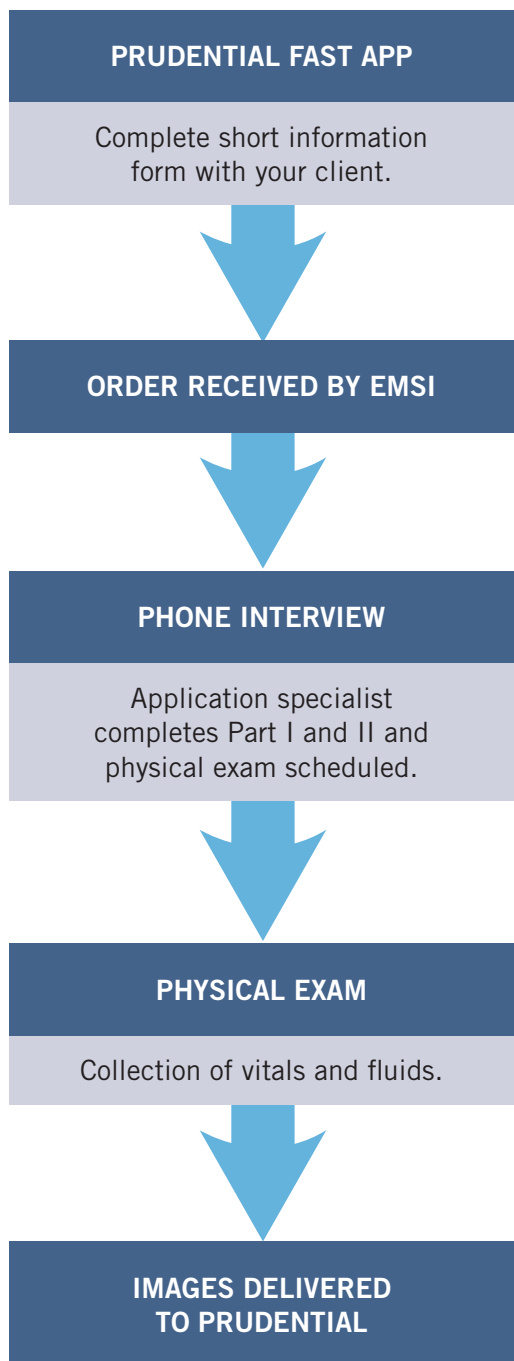




SERVICE

Prudential Fast App



PRUDENTIAL'S FAST APP LETS YOU SPEND LESS TIME WORRIED ABOUT THE APPLICATION PROCESS AND MORE TIME FOCUSED ON SELLING.

Fast App changes the way applicant medical information is collected and paramedical exams are conducted for life insurance applications.

BENEFITS OF PRUDENTIAL FAST APP

- ▶ It's simple.
- ▶ Faster cycle time with eSignature option available to applicant.
- ▶ Complete and legible applications.
- ▶ Private, recorded applicant phone interview.
- ▶ Reduced applicant touch points.
- ▶ Appointment scheduling callbacks minimized with ScheduleEZ.
- ▶ Less time required by applicant during onsite exam.
- ▶ Automated APS ordering when required.
- ▶ Application package includes IGO Part 1 and Part 2 available on EMSIOnline for the Brokerage General Agency.

ELIGIBILITY REQUIREMENTS

- ▶ iGO® e-App contract with iPipeline required.
- ▶ Term products only.
- ▶ Non-Prepaid applications only.
- ▶ Insured must be 18 years and older.
- ▶ Face amount can be \$100,000 to \$5,000,000.
- ▶ Single and Multiple Ownership arrangements allowed.
- ▶ No New York Replacements.

Continued on next page.

NOT FOR CONSUMER USE.

© 2016 Prudential Financial, Inc. and its related entities.
0240394-00003-00 Ed. 01/2016 Exp. 1/25/2018



Prudential
Bring Your Challenges®

A SIMPLE PROCESS FOR YOU AND YOUR CLIENTS

Using iPipeline's iGO e-App, you complete a short, online product and client information form with your applicant. This form is sent electronically to EMSI's centralized application specialist team. Within hours, an EMSI application specialist will contact your applicant through a phone interview to complete Part I and II of Prudential's life insurance application.

While on the phone with your applicant, the application specialist schedules the onsite physical exam appointment using EMSI's national scheduling tool, ScheduleEZ. This single point of telephone contact with the applicant reduces processing cycle times, minimizes manual errors, and **shortens the physical exam turnaround time!**

What's exciting about Prudential Fast App is that it's so simple! You are responsible for completing just a few short questions, and we take care of the rest. Just make sure to remind your applicant that an EMSI application specialist will be contacting him/her within 24 hours.

After the Part II is collected and physical exam is scheduled, an EMSI paramedical professional will collect the applicant's vitals and fluids. You can track the progress of the case throughout the process and view completed documents at any time on EMSI's website, EMSIOnline.

In addition to statuses available on EMSIOnline, GAs will receive emails at key points throughout the application and medical information gathering process.

Other key benefits of this process include eSignature capabilities, immediate APS ordering if records are needed, and all documents In Good Order, which speeds up the underwriting process.

Faster cycle times, improved client experience, and life insurance applications in good order likely means more of your policies will be issued—resulting in greater success for you and your company.

If you have any questions regarding Prudential Fast App, please contact your Account Representative Team.

Availability of insurance and rates will vary based on the satisfaction of underwriting criteria. Underwriting rules are subject to change at our discretion.

Life insurance is issued by The Prudential Insurance Company of America, Pruco Life Insurance Company (except in NY and/or NJ) and Pruco Life Insurance Company of New Jersey (in NY and/or NJ). All are Prudential Financial companies located in Newark, NJ.