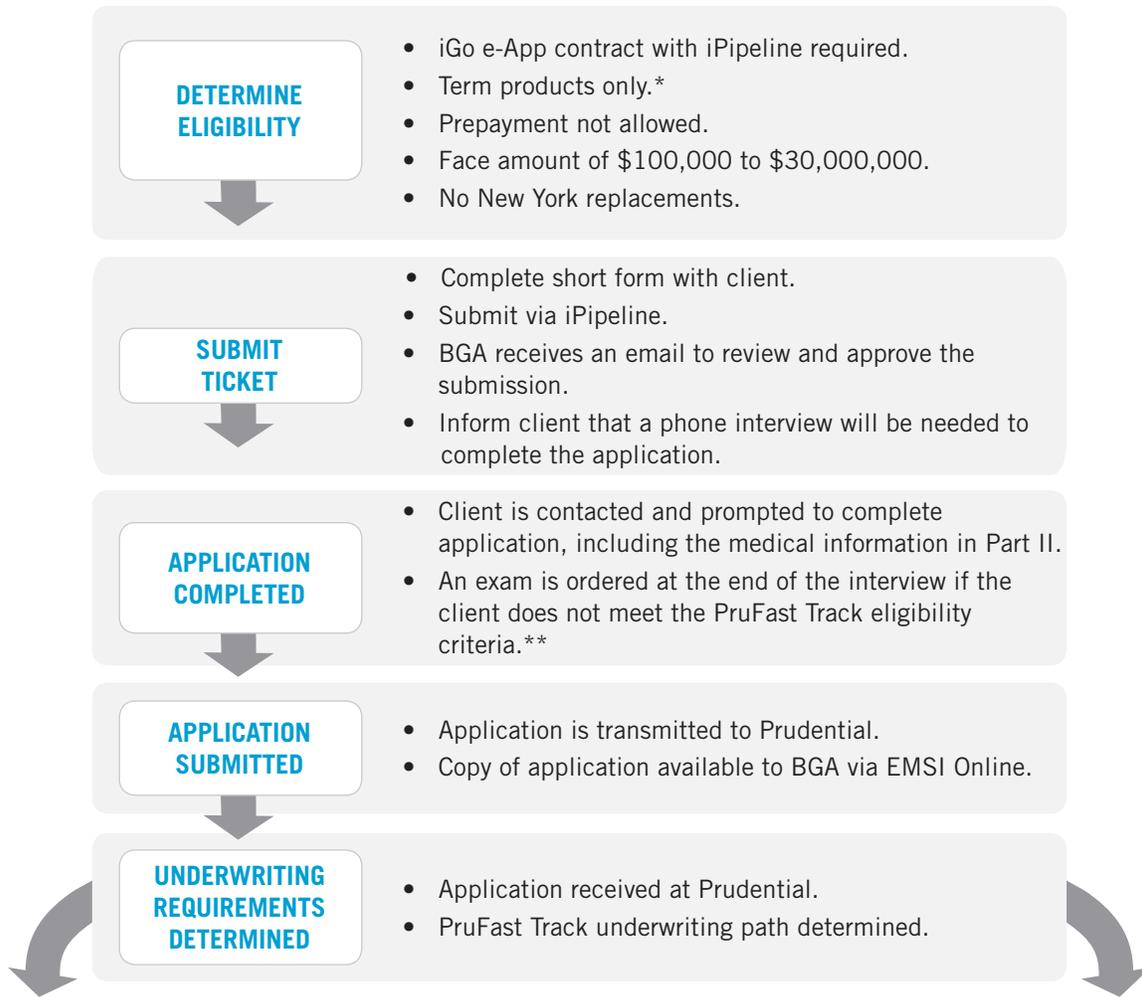


SERVICE

Prudential Fast App

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



ACCELERATED UNDERWRITING

- PruFast Track eligible only.
- Available to healthy applicants.
- May have minor health conditions.
- Minimal requirements ordered.

TRADITIONAL UNDERWRITING

- All applicants who are not eligible for PruFast Track and/or who do not qualify for accelerated underwriting.
- Additional requirements may be ordered (e.g., exam, APS, etc.)

*Except PruTerm One.

**See PruFast Track flyer (1006547) for eligibility and requirement guidelines.

Continued on next page.

THE BENEFITS OF PRUDENTIAL FAST APP

- ▶ It's simple, with fewer applicant touch points.
- ▶ Faster cycle time with eSignature option for clients.
- ▶ Private, recorded applicant phone interview.
- ▶ Complete and legible applications.
- ▶ PruFast Track eligible cases that qualify for accelerated underwriting may be approved within hours or days after Prudential receives the application.

Prepare Clients for the Fast App Process

- Tell clients that they will receive an email that will include the following:
 - The *Prepare for Your Phone Interview and Medical Exam* brochure
 - The *Important Notice About Your Application for Insurance* document
 - An *Authorization to Release Information* document for them to sign
- Give clients a printed copy of the *Prepare for Your Phone Interview and Medical Exam* brochure.
- Ensure clients provide application package signatures in a timely manner.
- Do not pre-order an exam. Clients who have had an exam completed will not qualify for PruFast Track.
- Check status at EMSI Online.
- Status notifications will be sent via e-mail during the pre-application process. Please contact your Prudential New Business Case Management team if you are not receiving status emails.
- Do not send Fast App ticket to Prudential.

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.

NOT FOR CONSUMER USE.