



UNDERWRITING

Attending Physician's Statement Requirements Guide

AGE AND AMOUNT ATTENDING PHYSICIAN'S STATEMENT (APS) REQUIREMENTS

Please note: this is a guide for APS requirements. Prudential's Underwriting Department reserves the right to order additional APSs, as well as other medical requirements as needed.

An APS is required for the following situations:

- ▶ Amounts applied for of \$1,000,000 and higher at ages 18–64 when there is admission of a check-up within one year of the request for insurance (Rx Check may satisfy APS requirement).
- ▶ Amounts of \$500,000 and higher at ages 65–70 when there is admission of a check-up within one year of the request for insurance.
- ▶ All individuals over age 70.
- ▶ When a doctor visit post-dates the application.

Note: Any APS already obtained should be sent to the Underwriting Department.

For PruXpress cases, do not order any APSs unless instructed to by the Underwriter.

REQUIREMENTS FOR SPECIFIC MEDICAL HISTORIES

Generally, you should order an APS if the Proposed Insured was seen within the past year, unless otherwise noted. If multiple physicians are provided, ask the client to identify which physician will have the complete records—generally it will be the primary care physician.

Aneurysm	APS required.
Asthma	APS required if, within the past year, condition required hospitalization, ER visit, oral (non-inhaler) steroid use or adrenaline/epinephrine injections.
Athletic Heart	APS required.
Atrial Fibrillation	APS required.
Barrett's Esophagus	APS required with history of dysplasia.
Brain & Spinal Cord Tumors	APS required on all cases eligible for consideration.
Build	APS required for significantly overweight (greater than Class D) or underweight persons. Refer to the Build Tables for additional guidance.

Continued on the following pages.

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1009569-00002-00 Ed. 05/2020



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REQUIREMENTS FOR SPECIFIC MEDICAL HISTORIES (CONTINUED)

Cancer	Includes malignant tumors, Leukemia, Lymphoma/Hodgkin's, and Melanoma. APS required. (Additional details are provided at the end of this guide.)
Cardiomyopathy	APS required.
Cerebrovascular Disease	APS required for a history of a TIA or stroke.
Crohn's and Ulcerative Colitis	APS required for five years since date of any surgery.
COPD/Emphysema	APS required.
Coronary Artery Disease	APS, including cardiac catheterization data, required for history of heart attack, myocardial infarction, bypass, CABG, angioplasty, PTCA, stent, or angina.
Diabetes	APS required: <ul style="list-style-type: none"> - Ages < 25 - Disease duration > 25 years - Multiple medication changes within 12 months
Dilated Cardiomyopathy	APS required.
Epilepsy/Seizures	APS required.
Gastric Ulcer	APS with pathology report required for all gastric ulcers biopsied within 2 years.
Heart Failure/Cor pulmonale	APS required.
Hepatitis	APS required if there is a previous admission or diagnosis of Hepatitis B or C.
Iron Deficiency Anemia	APS with CBC completed within the past six months required in all cases except menstruating females.

REQUIREMENTS FOR SPECIFIC MEDICAL HISTORIES (CONTINUED)

Mood Disorders (Depression/Anxiety)	APS is required: <ul style="list-style-type: none"> - Mood disorder history classified as “severe” within the past five years. - Mood disorder diagnosed within 6 months of application. - If taking 3 or more psychiatric medications. - Diagnosis of Bipolar Disorder. - Age > 65 and mood disorder diagnosed within the past year. - BenefitAccess Rider has been requested.
Multiple Sclerosis	APS required.
Murmurs	APS required for all murmurs except a single Grade I systolic murmur.
Pancreatitis	APS required.
Parkinson’s	APS required.
Polycythemia Vera	APS with recent CBC (within three months), including platelet count required.
Pulmonary Nodule	APS required for history within five years of application.
Rheumatoid Arthritis	APS required if on medication.
Sarcoidosis	APS required.
Sickle Cell Anemia	APS with recent CBC (within three months) required.
Sleep Apnea	APS with sleep study required.
Substance Abuse	APS required for 10 years from the date of last use.
Thrombocytosis, Thrombocythemia	APS required if seen or treated within five years and should include at least three platelet counts, one within the past six months.
Thrombocytopenia	APS required if seen or treated within five years and should include at least three platelet counts, one within the past six months.
Tuberculosis	APS required for five years.

GENERAL TESTING

An APS should be ordered if any of the following tests were completed within six months of the application date:

- ▶ Colonoscopy before age 50
- ▶ Cardiac Catheterization
- ▶ EEG
- ▶ MRI for something other than an arm or leg
- ▶ CT/CAT Scan
- ▶ Stress Test
- ▶ Mammogram prior to age 40
- ▶ Biopsy
- ▶ Echocardiogram
- ▶ Thallium Stress Test/Thallium Scan
- ▶ Bone Scan (other than for osteoporosis)
- ▶ MUGA Scan
- ▶ Ultrasound (other than pregnancy)

Please contact your Prudential Life Wholesaler or Prudential's Underwriting Department prior to ordering any underwriting requirements for the following impairments:

- ▶ AIDS
- ▶ Amyotrophic Lateral Sclerosis (ALS)
- ▶ Dementia
- ▶ Eating Disorder (current or within one year of recovery)
- ▶ HIV Infection
- ▶ Huntington's Chorea
- ▶ Organ Transplants
- ▶ Polycystic Kidney Disease
- ▶ Primary Biliary Cirrhosis
- ▶ Substance Abuse within two years of treatment
- ▶ Suicide attempt within one year

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

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