



LIFE ESSENTIALS

PruFast Track New Requirement – Important Update

The new requirement to submit all PruFast Track eligible business via Prudential Xpress QuickForm worksheet or drop ticket launched on July 19. A grace period was provided to accommodate long applications for cases started before July 19, and we shared weekly feedback regarding the missed opportunities. Beginning September 1, the grace period ends, and we will no longer accept long applications following the traditional, full underwriting path for cases that are eligible for PruFast Track.

If we receive a long application for a PruFast Track eligible case on or after September 1, we'll send the customer a link to the online interview. When the interview is completed, the case will be reviewed through PruFast Track. The case will not be eligible for an instant decision but may still qualify for an accelerated decision without additional requirements such as exams, labs, or APS records. The underwriter will review both the online interview responses and any part two information submitted with the long application and may reach out to resolve any discrepancies. The additional review may create delays and reduces the efficiency created through accelerated underwriting.

To ensure customers have the best opportunity for a streamlined buying experience, please ensure all PruFast Track eligible cases are submitted via Prudential Xpress QuickForm worksheet or drop ticket on or after September 1.

Eligibility Criteria

- Age: 18 to 60
- Face Amounts: \$100,000 to \$3,000,000
- Quoted Underwriting Category: Smoker or better
- Products: Most of Prudential's term and permanent products (excludes PruTerm One and survivorship products)
- U.S. residents

Please reach out to your case manager with any questions.

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