

Preferred Underwriting Highlighter

For policies introduced on or after May 8, 2000



This highlighter contains the following:

-
- 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 Medical Requirements

 - Contractual and Non-Contractual Conversions

Preferred Underwriting Categories & Criteria

Meeting the criteria listed does not guarantee the underwriting category or issuance of a life insurance policy. The actual underwriting of

	NON-SMOKER CATEGORIES		
	Preferred Best	Preferred Plus	Preferred Non-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).
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
Cholesterol	<ul style="list-style-type: none"> • Under 220 • Cholesterol/HDL ratio 5 or less • 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
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).
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
Personal History	No personal history of: Coronary Artery Disease (CAD), Diabetes Mellitus, Hepatitis C or Cancer (except skin cancer, excluding melanoma).	No personal history of: <ul style="list-style-type: none"> • Coronary Artery Disease (CAD), • Diabetes Mellitus or • Cancer (except skin cancer, excluding melanoma) 	Actual medical history will be evaluated to determine qualification for this class. Personal history requiring a rating not permitted.
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.
Driving Record	<ul style="list-style-type: none"> • No DWI 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 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.
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).
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 Avocations on page 5)	Occupation Ratings available for avocation. (See list of Hazardous Avocations on page 5).
Aviation	No private piloting or ratable business or military flying	No private piloting or ratable business or military flying.	No ratable aviation (e.g. private pilots flying more than 200 hours per year).
Travel	<ul style="list-style-type: none"> • No business or vacation travel outside the U.S. more than 3 months • No travel to hazardous locations (e.g. countries with political turbulence) 	<ul style="list-style-type: none"> • No business or vacation travel outside the U.S. more than 3 months • No travel to hazardous locations (e.g. countries with political turbulence) 	Occupational Ratings available for foreign travel and depend on factors such as location traveled to and length of stay.
Residence	Must be full time, permanent U.S. resident.	Must be full time, permanent U.S. resident.	Available to certain non-U.S. residents. Subject to applicable rules and restrictions. Contact Underwriting prior to submitting an application.
Ratings	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.

category will be determined after complete underwriting evaluation.

Non-Smoker	SMOKER CATEGORIES	
	Preferred Plus Smoker	Smoker
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.
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.
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.
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.
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.
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 or • Cancer (except skin cancer, excluding melanoma) 	Some medical conditions may be rated. Insurability and ratings depend on factors such as the specific condition and severity of the condition.
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.
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 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.
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).
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 Avocations on page 5)	Occupation Ratings available for avocation. (See list of Hazardous Avocations on page 5).
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.
Insurability and ratings depend on factors such as location traveled to and length of stay.	<ul style="list-style-type: none"> • No business or vacation travel outside the U.S. more than 3 months • No travel to hazardous locations (e.g. countries with political turbulence) 	Insurability and ratings depend on factors such as location traveled to and length of stay.
May be non-U.S. resident. Subject to applicable rules and restrictions. Contact Underwriting prior to submitting an application.	Must be permanent, full-time U.S. resident.	May be non-U.S. resident. Subject to applicable rules and restrictions. Contact Underwriting prior to submitting an application.
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. They might also be applied for individuals who reside or travel outside the US (the appropriate rating is determined by the country(ies) involved). Occupation Extra premiums cease at the latter of 20 years or the first contract anniversary following the insured's 65 birthday.

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. Military aviation rates decrease at attained age 30.

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.

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:

- Preferred Non-Smoker
- Non-Smoker
- Smoker

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.

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	Go-Cart - (Kart Racing)
Building And Construction	Bobsled Racing
Divers	Motorboat Racing
Electrical Power Line Construction/Maintenance	Motorcycle Racing
Commercial Fishing	Mountain Climbing
High Explosives	Rodeo Riders
Horse Racing	Scuba Diving
Logging	Sky Diving (Parachuting)
Marine Industry	
Mining And Quarrying	
Motorcycle Racers	
Oil And Natural Gas Industry	
Railroads And Railways	
Rodeo Performers	
Ship Building And Dry Dock Workers	

Refer to the Agents Reference Tool (ART) for a more detailed listing.

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 Plus Preferred Plus - Smoker	Preferred Non-Smoker	Preferred Best Preferred Plus Preferred Plus - Smoker	Preferred Non-Smoker
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

Contractual Conversions

Insureds will be able to convert their old term policies or riders to permanent life insurance products which have the revised underwriting categories (classes) when available. The underwriting categories (classes) on the new policies will be equivalent to the underwriting categories (classes) on the initial term policies or riders. Insureds who have a substandard classification will only be able to convert to an underwriting category which offers substandard classifications. The chart below indicates the underwriting category the insured would get on the new product in a contractual term conversion.

Convert from a product with:	Convert to a product with:
Select Preferred	Preferred Non-Smoker
Select Preferred (A-H)	Non-Smoker (A-H)
Preferred	Non-Smoker
Preferred (A-H)	Non-Smoker (A-H)
Select Standard	Smoker
Select Standard (A-H)	Smoker (A-H)
Standard	Smoker
Standard (A-H)	Smoker (A-H)
GIB Smoker Rated*	Smoker D
GIB Non-Smoker Rated*	Non-Smoker D
GIB Smoker Non-Rated*	Smoker
GIB Non- Smoker Non-Rated*	Non-Smoker

* Can only be converted contractually to Classic 85 Life

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).



INSURANCE
MARKETPLACE
STANDARDS
ASSOCIATION

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

For Internal Use Only. Not For Use With The Public

Prudential Financial is a service mark of The Prudential Insurance Company of America, Newark, NJ, and its affiliates.
© 2001 The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102-3777 ALL RIGHTS RESERVED