



MAKE THE MOST OF PRUDENTIAL'S UNDERWRITING CREDIT OPPORTUNITIES

LATEST UPDATE:
UNDERWRITING
INFORMATION

When it comes to impaired risk underwriting, Prudential Financial is an industry leader.



Prudential's underwriting credits are available for any face amount, for any age, for any product and for any table rating. They are also available for smokers and non-smokers. Overall, there are more than two dozen impairments eligible for credits. See the chart below for more information:



Impairment	Crediting Opportunities
Blood Pressure	Credits may be available if echocardiogram results, done within the prior year, show normal left ventricular wall thickness. Additional credits may be available for a normal maximal treadmill ECG, done within the prior year, with normal blood pressure response to exercise. Maximum credits for normal stress echocardiogram meeting above criteria.
Breast Cancer	Credits may be available for in-situ breast cancer, over age 40 at diagnosis, low-grade (1-2) malignancy, treated with resection, and good follow-up with normal annual mammograms.
Build	Credits may be available if there are no additional medical impairments and there is no evidence of metabolic syndrome (a group of abnormal findings related to the body's metabolism, including excess body fat, elevated lipids, low HDL cholesterol, borderline or elevated B/P, and borderline or elevated blood glucose). Additional credits may be available for negative maximal treadmill, nuclear scanning, or stress echocardiogram testing done within the prior year.
Chest Pain	Credits may be available where quality follow-up cardiac testing has been done and was normal.
Coronary Artery Disease	Credits may be available for a normal maximal treadmill ECG done within the prior year. Additional credits may be available for normal nuclear scanning or negative stress echocardiogram done within the prior year.
Diabetes	Available credits vary based on type of DM (Type 1 or 2), treatment (diet, oral medication or insulin), age of onset, level of control and other factors such as normal build, BP and HDL.
EBCT (Electron Beam Computed Tomography)/Ultra Fast CT	Credits may be available if a follow-up nuclear scan is negative.
ECG – Heart Blocks	Credits for first-degree block may be available for a normal treadmill or for two years of stability. For left bundle branch block, credits may be available for a negative nuclear scan or if the LBBB has been present and stable for at least 3 years.
ECG – Major & Minor T Waves	Credits may be available for a normal EBCT (if insured is age 50), or a normal maximal treadmill ECG. Additional credits may be available for normal nuclear scanning, catheterization or stress echocardiogram. Resting echocardiogram credits may be available to offset major T waves. (All testing must be completed after the onset of the T wave changes.)
ECG – PVC's	Credits may be available if the applicant is under age 40, or for a normal EBCT (if insured is age 50 and up), or a normal maximal treadmill ECG. Additional credits may be available if both a negative echocardiogram and exercise treadmill ECG were performed. (All testing must be completed after the onset of the PVC's.)

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Impairment	Crediting Opportunities
ECG – ST Segment Changes	Credits may be available if applicant is female and under age 60, or male and under age 40, there are no other ECG changes, no family history of CAD, and no personal history of diabetes, hypertension, or hyperlipidemia. Also, credits may be available for a normal EBCT (if insured is age 50 and up), or a normal maximal treadmill ECG. Additional credits may be available for normal nuclear scanning or stress echocardiogram. (All testing must be completed after the onset of the ST segment changes.)
Elevated Liver Enzymes	Credits may be available if the insured is currently on certain medications known to elevate liver enzymes. Additional credits may be available for negative hepatitis screening or other specialized liver tests, if there has been no history or criticism of alcohol use.
Family History	Credits may be available if both parents live to age 70 or higher. Additional incremental credits may be available if both parents survive to age 75 and age 80.
Glomerulopathy	Credits may be available for normal creatinine clearance over the prior 6 months. Additional credits may be available if creatinine clearance is > 90 and stable for the prior 10 years.
Inflammatory Bowel Disease (Crohn's and Ulcerative Colitis)	Credits may be available if there have been no significant episodes and no medications required (other than aminosalicylate products such as Azulfadine, Colazal, Asacol, Pentasa, Dipentum, or Rowasa) for 5 years, current LFT's are normal, and a colonoscopy done within the prior 2 years is normal.
Lipids	Credits may be available for a normal EBCT (if insured is age 50 and up), or a normal maximal treadmill ECG. Additional credits may be available for normal nuclear scanning or stress echocardiogram. Credits may also be available if the applicant is age 66 or older, or when higher HDL cholesterol levels result in lower ratios of total cholesterol to HDL cholesterol.
Malabsorption	Credits may be available if condition has remained consistently stable.
Malignant Tumors	Credits against table ratings (not against flat extra ratings) may be available for quality, ongoing surveillance.
Mood & Anxiety Disorders	Credits may be available when episodes are of short duration, easily controlled, with no hospitalization and stable for at least one year.
Neurogenic Bladder	Credits may be available if the insured is well trained and compliant with self-catheterization.
Pacemaker	Credits may be available for five years of stability since the pacemaker insertion. Additional credits may be available if there has been a normal maximal stress treadmill with normal nuclear scanning, and a normal echocardiogram.
Personality Disorders	Credits may be available if it has been at least 10 years since diagnosis, with no social problems, flare-ups, or other psychiatric issues.
Prostate Specific Antigen (PSA)	Credits may be available if current PSA is < 10 and a current free PSA is > 25%.
Sleep Apnea	Credits may be available if a sleep study is available, there are no complications, no problems with blood pressure, no surgical treatment, and good control and compliance with CPAP (Continuous Positive Airway Pressure machine).
Substance Abuse	Credits may be available for consistent participation in groups such as Alcoholics Anonymous or Narcotics Anonymous.
Treadmill ECG	Credits may be available for normal nuclear scanning, exercise echocardiogram, or cardiac catheterization.

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