

There's Still Time!

**There is still time to bring new cases to Prudential and get them placed by year end.** We average a five day response time on informals and a service cycle time of twenty-one days.

In addition to a recently repriced UL and SUL portfolio, Prudential offers some of the industries most competitive underwriting. Consider this:

Clients Who May Qualify For Preferred Underwriting Include:	Clients Who May Qualify For Pru's Advantageous Non-Smoker Plus Include:
Most commercial and business pilots for U.S. based airlines <sup>1</sup>	Cigar, pipe, and smokeless tobacco users
Foreign travel clients <sup>1,2</sup>	Nicotine patch or Nicorette Gum users
Scuba divers who dive up to 100 feet	Individuals with cholesterol levels up to and including 7.0, even if on cholesterol lowering medications <sup>3</sup>
Individuals with cholesterol levels up to and including 6.0, even if on cholesterol lowering medications <sup>3</sup>	Males/Females 6'0", ages 18-64, up to 243 pounds
Males/Females 6'0" ages 18-64, up to 213 pounds <sup>1</sup>	Males/Females 6'0", ages 65 and over, up to 294 pounds
Males/Females 6'0", ages 65 and over up to 228 pounds <sup>1</sup>	Pilots (excluding student pilots) 25 years of age or greater with more than 600 hours in total flight time and between 30 and 300 hours per year

At Pru, your clients are offered competitive impaired risk treatment for many medical impairments, including –

- Atrial Fibrillation
- Build
- Breast, bladder, prostate and thyroid cancer
- Cerebrovascular Disease
- Conary Artery Disease
- Diabetes Mellitus (adult onset)
- Elevated Liver Function Tests
- Hepatitis C
- Mood disorders
- Rheumatoid Arthritis

Now is the time to sprint to the finish with Prudential!

([Click here for important year end dates.](#))

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\* Internal study conducted by Prudential Broker Services, Process Management, January, 2011

1. These scenarios could qualify for Preferred Best as well.
2. Individuals with cholesterol levels up to and including 5.0 may qualify for Preferred Best, even if on cholesterol-lowering medications.
3. A rating may apply for cholesterol readings over 300.

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