

Prudential Financial - Term Essential 10, 15, 20, 30[Product Features Underwriting Guidelines State Approvals Underwriting Requirements](#)**Prudential Financial - Term Essential 10, 15, 20, 30 Product Features**

	Term Essential offers guaranteed level death benefit coverage with four level premium periods (10, 15, 20 or 30 years).
Type	Premiums are guaranteed for level premium period only, at the end of the guaranteed level premium period premiums increase annually and are no longer guaranteed. Preferred Underwriting rules apply; eligible for submission through PruXpress.
Conversion Options	Convertible to the lesser of level premium period (LPP) or to the first policy anniversary on or after the Insured's 65th birthday, but at least 5 years. Partial conversions are permitted. Term Conversion Premium Credit is not available.
	Age Last Birthday
Issue Ages	Term Essential 10: 18-75; WA 18-70 Term Essential 15: 18-70; WA 18-65 Term Essential 20: 18-65 (60 for Tobacco Users); WA 18-60 Term Essential 30: 18-55 (45 for Tobacco Users); WA 18-50 (45 for Tobacco Users)
Face Amounts Min/Max	\$100,000 for Brokerage Sales. (Note: cases for \$250,000 & less must use the Prudential Xpress Quickform)
Modal Factors	Semi-annual = .52 Quarterly = .265 Monthly = .09
Policy Fee	Annual - \$85 (Non-Commissionable) Semi-Annual - \$44.20 (Non-Commissionable) Quarterly - \$22.53 (Non-Commissionable) Monthly - \$7.65 (Non-Commissionable)
	Accidental Death Benefit (ADB) Children's Protection Rider; \$5.15/unit; unites 10-50; insured ages 18-55 Living Needs Benefit (LNB) Waiver of Premium
	Paramed Exam Limits (Amounts over these require an MD Exam)
Special Product Features	Age 18-39 Max. Amount \$9,999,999 Age 40-59 Max. Amount \$4,999,999 Age 60 & up Max. Amount \$2,499,999
	Inspection Reports & Requirements (Amounts over these require an inspection report)
	Life New Business process \$1,000,000 & up
	For Paper Application
	Age 18-34 \$800,000 & up Age 35-44 \$200,000 & up Age 45 & up \$100,000 and up

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Preferred Best
 Preferred Non-Tobacco
 Non-Smoker Plus**
 Non-Smoker*
 Preferred Smoker
 Smoker*

Classes

**Substandard Rating Classes A–H, Occupational Extras, Aviation Extras, and Temporary Extras permitted.*

***Occupational Extras may be permitted for travel or avocation only.*

Re-entry With evidence

Tobacco Definition

Preferred Best: no tobacco use in the last 5 years.
Preferred Non=Tobacco: no tobacco use in the last 3 years.
Non-Smoker Plus: no cigarettes in the last 12 months.
Non-Smoker: no cigarettes in the last 12 months.
Preferred Smoker: currently smokes cigarettes or smoked cigarettes in the last 12 months.
Smoker: currently smokes cigarettes or smoked cigarettes in the last 12 months.

Preferred Best:

Blood Pressure: Up to 130/80 for ages up to 49; Up to 135/85 for ages 50 and over; Without medication

Cholesterol: Under 220; Cholesterol/HDL ratio 5 or less; With or without medication

Build: Weight must be within acceptable limits per Physical Measurements (Build) Table.

Family History: No death of a parent or sibling prior to age 70 due to: 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).

Alcohol/ Drug Abuse: No history of alcohol/drug abuse or treatment and no current drug use.

Driving History: 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

Avocation: No hazardous activities (e.g. automobile or motorcycle racing, sky diving, scuba diving, bungee jumping).

Aviation: No private piloting or ratable business or military flying

Residence: 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.

Preferred Non-Tobacco:

Blood Pressure: Up to 135/85 for ages up to 49; Up to 140/90 for ages 50 and over; With or without medication

Cholesterol: Under 250; Cholesterol/HDL ratio 6 or less; With or without medication

Build: Weight must be within acceptable limits per Physical Measurements (Build) Table.

Family History: No death of a parent or sibling prior to age 65 due to: Coronary Artery Disease (CAD), Cerebrovascular Disease (CVD), Diabetes Mellitus, or Cancer

Personal History: No personal history of: Coronary Artery Disease (CAD), Diabetes Mellitus or Cancer (except skin cancer, excluding melanoma)

Special
Underwriting
Features

Alcohol/ Drug Abuse: No history of alcohol/drug abuse or treatment within the last 10 years and no current drug use.

Driving History: 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

Avocation: No ratable activities. No activities that would preclude the purchase of ADB (e.g. drag racing at speeds over 120 mph, scuba diving 101-130 feet with basic open water certification).

Aviation: No private piloting or ratable business or military flying.

Residence: 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.

Non-Smoker Plus:

Blood Pressure: Up to 140/90 for ages up to 49; Up to 145/90 for ages 50 and over; With or without medication

Cholesterol: Under 275; Cholesterol/HDL ratio 7 or less; With or without medication

Build: Weight must be within acceptable limits per Physical Measurements (Build) Table

Family History: No death of a parent or sibling prior to age 60 due to: Coronary Artery Disease (CAD), Cerebrovascular Disease (CVD), Diabetes Mellitus, or Cancer

Personal History: Actual medical history will be evaluated to determine qualification for this class. Personal history requiring a rating not permitted.

Alcohol/ Drug Abuse: Actual alcohol/drug history will be evaluated to determine qualification for this class. History requiring a rating not permitted.

Driving History: Actual driving history will be evaluated to determine qualification for this class. Driving record requiring a rating not permitted.

Avocation: Occupation Ratings available for avocation.

Aviation: No ratable aviation (e.g. private pilots flying more than 200 hours per year).

Residency: Available to certain non-U.S. residents. Subject to applicable rules and restrictions. Contact Underwriting prior to submitting an application.

Ratings: Occupational Extras may be permitted for travel or avocation only.

Non-Smoker:

Blood Pressure: Insurability and ratings depend on ability to control blood pressure and other medical conditions.

Cholesterol: Insurability and ratings depend on cholesterol levels and other medical conditions.

Weight: Insurability and ratings depend on actual weight and other medical conditions.

Family History: Insurability and ratings depend on details of family history and personal medical history. Some medical conditions may be rated. Some drug/alcohol histories may be rated. Insurability and ratings depend on severity and how recent the history was.

Driving History: May be rated depending on actual driving history. Hazardous duties may be acceptable. Occupation Ratings available for avocation

Aviation: Insurability and ratings depend on actual aviation history

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Prudential Financial - Term Essential 10, 15, 20, 30 State Approvals

Available in all states.

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