

**UNDERWRITING****Prudential Up Sell Program****GOOD NEWS!  
COVERAGE INCREASES WITH NO ADDITIONAL  
REQUIREMENTS FOR SELECT APPLICATIONS**

The Prudential Up Sell program has been fully implemented. With this program in place, you may be able to sell policies with larger face amounts without any additional effort.

**HERE'S HOW IT WORKS**

1. Prudential Underwriting reviews approved applications to determine if applicants qualify for more coverage than requested.
2. If your client is eligible for increased coverage, you'll be notified in the approval statement. If not eligible, there will be no notification.
3. You'll then have two weeks to talk to your client about the opportunity.
4. If your client wants the additional coverage, we'll automatically approve the larger amount.
5. If not, there's no action required. They're already approved for the original amount requested.

**FOR EXAMPLE**

- Your client is a 55-year-old male, non-smoker, approved for \$250,000 of PruLife® Universal Plus.
- Prudential determines that he can be automatically approved for \$500,000 of coverage with no additional questions or information.
- You'll receive a statement like this:

***Please note that based on the requirements in the file, Mr. Jones is eligible for up to \$500,000 of coverage for this policy (same product and beneficiary). If you determine along with Mr. Jones that there is a need for additional coverage up to that amount, please let your Relationship Management team know by April 1, 2016.***

THE APPLICATION IS ELIGIBLE IF IT IS:	THE APPLICATION IS NOT ELIGIBLE IF IT IS:
A single life policy	A joint life policy
Permanent coverage	Term coverage
For ages 18 – 70	For ages $\leq 17$ , and $\geq 71$
< \$5 million face amount	$\geq$ \$5 million face amount
Not 1035 case	1035 case
Standard or better	Table rated
Not in the Rate Reduction program	Rate Reduction Program
For personal/income replacement purposes	Business, estate, or charitable beneficiary
	Over the underwriter's approval limit

***Contact your Prudential Life wholesaler with any questions.***

The availability of coverage and rates will vary based on company underwriting criteria including, but not limited to, age, sex, health history, smoking status and residency. Underwriting rules are subject to change at our discretion.

PruLife® Universal Plus is issued by Pruco Life Insurance Company in all states except New York, where it is issued by Pruco Life Insurance Company of New Jersey, both are Prudential Financial companies located in Newark, NJ.

**NOT FOR CONSUMER USE.**

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