



# FAMILY HISTORY ENHANCEMENT

LATEST UPDATE:  
UNDERWRITING  
INFORMATION

## Effective May 17, Pru has improved its Family History guidelines to help you close more life sales!

Pru continues to look for ways to provide your producers with a competitive underwriting advantage, and our most recent improvements to our Family History guidelines put us at the top of the industry. Take a look at the following enhancements:

- ▶ Age limits have been lowered by 5 to 10 years for our top two underwriting categories
- ▶ Only consider cancers which demonstrate strong hereditary traits
- ▶ Clients who have experienced the death of one parent under the age of 60 can still qualify for Preferred Non-Tobacco
- ▶ Diabetes will no longer be a factor
- ▶ We disregard Family History if proposed insured is > than age 60 or if adopted

Here is an updated family history chart for your reference:

	Revised Criteria
<b>Preferred Best</b>	No death of parents or siblings from CAD, CVD or cancer* prior to age 60
<b>Preferred Non-Tobacco</b>	No death of more than one parent from CAD, CVD or cancer* prior to age 60
<b>Non-Smoker Plus</b>	No Specific Criteria
<b>Preferred Smoker</b>	No death of more than one parent from CAD, CVD or cancer* prior to age 60

Plus, **we have eliminated siblings from our Family History guidelines for Preferred Non-Tobacco or lower underwriting categories** – this change can make a big difference for your clients!

By making the above changes, your clients may now be able to qualify for a better rating category, lowering their premiums and increasing the likelihood of your cases being successfully placed.

Sound good? Log on to [www.pruexpress.com](http://www.pruexpress.com) and click on New Business/Rx for Success to learn more about Pru's underwriting for family history and other medical impairments.

\*Cancer limited to those with a high familial risk e.g., breast, colon, melanoma, ovarian, pancreas, prostate and stomach.

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