



# TURN TO THE ROCK<sup>®</sup> FOR COMPETITIVE UNDERWRITING AND RETENTION

LATEST UPDATE:  
UNDERWRITING  
INFORMATION

## TURN TO THE ROCK<sup>®</sup>



### INDIVIDUALS WHO MAY QUALIFY FOR PREFERRED UNDERWRITING INCLUDE:

- Most commercial pilots for US based airlines and business pilots<sup>1</sup>
- Clients who plan to travel to most foreign countries for 3 months or less annually (business or pleasure)<sup>1, 2</sup>
- Scuba divers who dive up to 100 feet
- Individuals with Cholesterol/HDL levels up to and including 6.0, even if on cholesterol-lowering medications<sup>3</sup>
- Male/Female, 6'0", ages 18-64, up to 213 pounds<sup>1</sup>
- Male/Female, 6'0", ages 65 and over, up to 228 pounds<sup>1</sup>

### INDIVIDUALS WHO MAY QUALIFY FOR OUR ADVANTAGEOUS NON-SMOKER PLUS RATINGS INCLUDE:

- Cigar/pipe smokers and smokeless tobacco users
- Nicotine patch or Nicorette Gum users
- Individuals with Cholesterol/HDL levels up to and including 7.0, even if on cholesterol-lowering medications
- Male/Female, 6'0", ages 18-64, up to 243 pounds
- Male/Female, 6'0", ages 65 and over, up to 294 pounds
- Private pilots, age 25 and over, with more than 600 hours in total flight time and between 30 and 300 hours annually

### WE LOOK FOR THE BEST POSSIBLE IMPAIRED RISK TREATMENT FOR CLIENTS WITH THE FOLLOWING IMPAIRMENTS:

- Asthma
- Bladder Cancer
- Breast Cancer
- Build
- Coronary Artery Disease
- Diabetes Mellitus (Adult onset)
- Elevated Liver Function Tests
- Hepatitis C
- Mood Disorders
- Prostate Cancer
- Thyroid Cancer

### OUR RETENTION AND CAPACITY LIMITS ARE AMONG THE INDUSTRY'S HIGHEST:

#### Retention Limits<sup>4</sup>:

- Up to \$30 million on single-life Term Elite/UL/VUL policies<sup>5</sup>
- Up to \$35 million on second-to-die policies.

#### Capacity Limits:

- Up to \$65 million on single-life and second-to-die policies.
- For cases that exceed our \$65 million capacity, we have facultative relationships.

#### Retention Limits<sup>5</sup>:

- Pru can now offer an additional **\$35 million of facultative capacity on its entire product portfolio** as a result of becoming a participant in the **SuperPool<sup>SM</sup>** established by a major reinsurance company.

<sup>1</sup>These scenarios could qualify for Preferred Best.

<sup>2</sup>All products and face amounts may not be available.

<sup>3</sup>Individuals with Cholesterol/HDL levels up to and including 5.0 even if on cholesterol lowering medications may qualify for Preferred Best.

<sup>4</sup>Amounts available are subject to underwriting, and may be reduced based on other in-force or applied-for policies. These limits are graded down for smokers, rated cases, and issue ages over age 65. Limits are also graded down for celebrities, sports figures, private pilots, non-U.S. residents, and juveniles.

<sup>5</sup>The retention limit on Term Essential cases where the policy does not qualify for automatic reinsurance is \$10 million.

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Availability of insurance and rates will vary based on the satisfaction of underwriting criteria. Underwriting rules are subject to change at our discretion.

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