

COMING SOON:

Lower pricing on Term Essential[®]



Effective January 9, 2023, Term Essential rates will be reduced by an average of 9%. This means that you can offer more affordable life insurance protection to clients.

VALUE FROM A LEADER

In addition to the reduced pricing, Prudential's Term Essential delivers great value from a company that clients know and trust:

- Face amounts to cover the varying needs of clients
- Opportunity to convert to ANY of Prudential's currently sold permanent products to help meet changing protection needs
- Age last birthday pricing; this may mean lower premiums for clients
- Consistent and strong underwriting
- Speed and convenience through emerging eCapabilities
- Living Needs BenefitSM, one of the most robust accelerated death benefit riders offered in the industry. It advances a portion of the death benefit while the insured is still alive but terminally ill, is permanently confined to a nursing home, or has undergone life-saving organ transplant procedures

YOUR SUCCESS IS IMPORTANT TO US

Discover how Term Essential can benefit you and clients and let us help you close your next case; call the Sales Desk at **800-800-2738**, Option 1.

▶ [Get the Fast Facts](#)

▶ [Transition Rules](#)
Please read for important information

▶ [State Approvals](#)

The Living Needs Benefit is an accelerated death benefit and is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for insurance of these types. There is no charge for this rider but, when a claim is paid under this rider, the death benefit is reduced for early payment, and a \$150 processing fee (\$100 in Florida) is deducted. If more than one policy is used for the claim, each policy will have a processing fee of up to \$150 deducted (\$100 in Florida). Portions of the Living Needs Benefit payment may be taxable, and receiving an accelerated death benefit may affect eligibility for public assistance programs. The federal income tax treatment of payments made under this rider depends upon whether the insured is considered “terminally ill” or “chronically ill” and, if the policy is business related, whether the insured is receiving the benefits. We suggest that clients seek assistance from a personal tax advisor regarding the implications of receiving Living Needs Benefit payments. This rider is not available in Minnesota to new purchasers over age 65 until the policy has been in force for one year, and the nursing home option is not available in California, Connecticut, Florida, Massachusetts, New York, or the District of Columbia. This rider is not available in Washington state. In Oregon, term policies must include the waiver of premium benefit to be eligible for this rider.

Term Essential is issued by Pruco Life Insurance Company, except in New York, where it is issued by Pruco Life Insurance Company of New Jersey. Both are Prudential Financial companies located in Newark, NJ.

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