

What the Term Essential Reprice Means for You and Clients

As of January 9, Term Essential® rates have been reduced by an average of 9% across most age groups. This means that you can offer more affordable life insurance protection to clients. Here's what else you can expect as a result of the price change.

- Better pricing across the board in 10-, 15-, 20-, and 30-year level premium periods.
- 80% of premiums have improved based on age, underwriting class, and death benefit size.
- No premiums were increased and pricing for some age groups stayed the same.
- The largest rate reductions are in younger age groups.
- Prudential's same consistent underwriting, commitment to service, strong conversion features, and age last birthday (ALB) rates.

Talk with clients about the benefits of term insurance. For more information, to discuss client opportunities, or to get a quote, please contact your local wholesaler or the national sales desk at 800-800-2738 option 1.

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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Pricing Examples

Examples based on a policy with a \$1,000,000 face amount and premiums paid annually.

10-Year Term	
21% Improvement Male, 35, Preferred Best	
Prudential	Premium
Term Essential (ALB)* New	\$295
Term Essential (ALB) 2022	\$375

16% Improvement Female, 45, Preferred	
Prudential	Premium
Term Essential (ALB) New	\$575
Term Essential (ALB) 2022	\$685

No Change Male, 55, Standard Plus	
Prudential	Premium
Term Essential (ALB) New	\$2,285
Term Essential (ALB) 2022	\$2,285

4% Improvement Female, 65, Standard	
Prudential	Premium
Term Essential (ALB) New	\$5,055
Term Essential (ALB) 2022	\$5,255

* ALB – Indicates Age Last Birthday pricing was used.

20-Year Term	
20% Improvement Female, 35, Preferred Best	
Prudential	Premium
Term Essential (ALB) New	\$435
Term Essential (ALB) 2022	\$545

11% Improvement Male, 45, Preferred	
Prudential	Premium
Term Essential (ALB) New	\$1,215
Term Essential (ALB) 2022	\$1,365

9% Improvement Female, 55, Standard Plus	
Prudential	Premium
Term Essential (ALB) New	\$2,965
Term Essential (ALB) 2022	\$3,275

11% Improvement Male, 65, Standard	
Prudential	Premium
Term Essential (ALB) New	\$16,095
Term Essential (ALB) 2022	\$18,105

