

INTRODUCING

Prudential's new EssentialTerm Suite

Available 10/14



Two new term life insurance products, **Prudential EssentialTerm ValueSM** and **Prudential EssentialTerm PlusSM** will be available beginning 10/14 to better match the budgets and long-term planning needs of clients.

Both products will first be available on policies with face amounts up to \$249,999. Our Term Essential product will remain available in several scenarios as we work towards expanding availability of EssentialTerm products to policies with higher face amounts in the near future.

Our new EssentialTerm Suite of products offers:

- Competitively priced death benefit protection for a term of 10, 15, 20, or 30 years.
- The flexibility to convert to permanent coverage for the level premium period or till age 70, whichever comes first.
- A terminal illness rider that is automatically included at no charge.
- A fast and easy application process.

EssentialTerm Value – Our most affordable option is here to help you meet the needs of budget-conscious buyers. This product includes the ability to convert to any of our permanent products for the first 7 years, or until age 70, whichever comes first. In year 8 through the end of the level premium period or age 70, whichever comes first, clients can convert to a designated conversion product.

EssentialTerm Plus – Designed for clients who want term insurance today, but are long-term planning-minded. This option provides our most robust conversion option, allowing clients to convert to our permanent products for the length of the level premium period, or to age 70, whichever comes first.

Product Availability

- The EssentialTerm suite is available on policies with face amounts up to \$249,999. Only digital applications will be accepted for EssentialTerm products.
- Term Essential is available on policies with face amounts of \$250,000 or more. Digital and paper applications will be accepted for Term Essential.*

*Term Essential will be available for all face amounts if EssentialTerm Value and EssentialTerm Plus are not approved in your state.

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Learn more

[Transition Rules](#)

For quotes or to discuss an opportunity, please contact your local wholesaler or the National Sales Desk at 800-800-2738 option 1.



Prudential

Submit a Digital Application

Applications for EssentialTerm products will be accepted through a digital application only initially. Digital applications include using your preferred drop ticket tool.

For questions on applying for term business, please contact your local Wholesaler, Strategic Relationship Manager, or New Business Case Manager directly for more information.

Track your EssentialTerm Application

New for your EssentialTerm applications! Use [Life Case Tracker](#)* to:

- View the status and policy details of in-flight policies.
- Get information and guidance on outstanding requirements.
- Gain access to underwriting alerts.
- See replies that have been submitted through Life Case Tracker and reply to any requirements in the tool.

We are committed to expanding access to all of our products. We'll let you know when EssentialTerm Value and Plus are available on policies with face amounts of \$250,000 or more.

*Life Case Tracker can be found on PruXpress, ClientLink, and Prudential Advisor Link.

All references to guarantees are backed by the claims-paying ability of Pruco Life Insurance Company.

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. EssentialTerm Value and EssentialTerm Plus are issued by Pruco Life Insurance Company located in Newark, NJ. Subject to state availability.

The Terminal Illness Rider is available without an extra premium. Obtaining benefits under the terms of the rider will reduce and may eliminate the death benefit. Benefits paid under the Terminal Illness Rider are intended to be treated for federal tax purposes as accelerated life insurance death benefits under IRC §101(g)(1)(b). Tax laws related to the receipt of accelerated death benefits are complex and benefits may be taxable in certain circumstances. Receipt of benefits may affect eligibility for public assistance programs such as Medicaid. Accelerated benefits paid under the terms of the Terminal Illness Rider are subject to a processing fee of up to \$100. Clients should consult tax and legal advisors prior to initiating any claim. A licensed physician must certify that the insured is terminally ill to qualify for benefits. Other terms and conditions may apply. The rider may not cover all of the costs associated with terminal illness. The rider is a life insurance accelerated death benefit product, is generally not subject to health insurance requirements, and may not be available in all states.

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1081080-00001-00 Ed. 07/2024

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