





Prudential's EssentialTerm Suite QUICK COMPARISON



Offering Prudential EssentialTerm ValueSM and Prudential EssentialTerm PlusSM allows you to provide a range of affordable and flexible insurance options to better meet the diverse budgetary and long-term financial planning needs of your clients.

EssentialTerm suite snapshot

Both products offer affordable death benefit protection, plus:

-  **Age last birthday** pricing for a period of 10, 15, 20, or 30 years
-  **Conversion benefits** that lock in insurability to age 70 or throughout the length of the term, whichever comes first, with an available conversion credit in years two through seven
-  **Terminal illness rider** automatically included with optional riders available to further customize the policy
-  **Accelerated underwriting** without medical exams or blood tests for eligible clients ages 18 – 60

Put our brand strength to work for you

For nearly 150 years, Prudential Financial has been a worldwide financial leader with a long tradition of serving the public interest. We have a global presence, and our well-known Rock symbol is an icon of strength, stability, expertise, and innovation that has stood the test of time.

EssentialTerm Value SM	EssentialTerm Plus SM
Our most affordable pricing .	All the benefits of EssentialTerm Value, plus our industry-leading conversion benefit .
For a wide range of clients who seek temporary protection for a specific purpose today, with flexibility to convert in the future.	For clients who want flexibility to convert to any of our permanent life insurance products in the future.
Convert to any of our permanent life products for the first seven years or to a designated product in year eight through the remainder of the conversion period, without future medical exams, guaranteed in our contract.	Convert to any of our competitively priced, cash-value permanent products, including those with no-lapse guarantees, without future medical exams*, guaranteed in our contract.
The conversion period is the length of the level-premium period or to age 70, whichever comes first.	The conversion period is the length of the level-premium period or to age 70, whichever comes first.

Contact your wholesaler or the sales desk at 1-800-800-2738 option 1.

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

*Issuance of the policy may depend upon the answers to the health questions in the application and third-party data.

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

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