



Prudential EssentialTerm PlusSM Life Insurance

LIFE EVOLVES. YOUR TERM LIFE INSURANCE CAN TOO.



Issued by Pruco Life Insurance Company
Subject to state availability

INVESTMENT AND INSURANCE PRODUCTS ARE:

- NOT FDIC INSURED
- NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, ANY BANK OR ITS AFFILIATES

A photograph of a man and a woman sitting on a light-colored sofa. The man, on the left, has a beard and is wearing a blue and white checkered shirt. He is smiling broadly and has his arms around the woman. The woman, on the right, is wearing a pink top and orange pants. She is laughing with her eyes closed and her mouth open. They are both looking towards the camera. The background shows a window with a view of greenery outside.

LIFE INSURANCE FOR YOU AND THOSE WHO COUNT ON YOU

You care about those who are depending on you financially. It's why you're thinking about life insurance. You want to help ensure they'll have what they need to carry on after you're gone.

EssentialTerm Plus

**Term life insurance with a plus:
the flexibility to change as your life does.**

EssentialTerm Plus is life insurance that provides a guaranteed death benefit for the period you choose.

As your life evolves and your needs change over time, you can convert your EssentialTerm Plus policy to any of our permanent life insurance policies to extend your coverage and help ensure that those who rely on you continue to be protected.



EssentialTerm Plus may be right for you.

EssentialTerm Plus is affordable term life insurance coverage with the flexibility to evolve your policy to your choice of one of our permanent products—and you won't need to go through future medical exams.¹



EssentialTerm Plus can offer you:

- ✓ Affordable death benefit protection
- ✓ Flexibility to convert to any of our permanent life insurance policies without future medical exams
- ✓ Fast and easy application and approval process
- ✓ An included rider to help if you become terminally ill

EssentialTerm Plus protects your family or business with a combination of:

Affordable life insurance protection for a term of your choice.

- Terms of 10, 15, 20, or 30 years are available.
- Premium payments are guaranteed to stay the same for the term you select.

Flexibility to convert to one of our permanent policies.

- You can convert to any permanent product we offer throughout the length of your term or until age 70, whichever comes first. You can also take advantage of a conversion credit if you convert in years two to seven.
- If your health changes, your health underwriting classification will stay the same if you decide to convert to a permanent policy in the future.
- Permanent life insurance can provide death benefit coverage beyond your term policy and can help you plan for the future since you can build cash value within your policy to use for retirement income or to pay for other expenses during your lifetime.
- After your chosen term ends, you can keep your term coverage if you haven't converted to permanent coverage. However, the death benefit will be reduced, and your premium payments may increase.

A fast and easy approval process.

- Our online interview can be completed in about 20 minutes.²
- You may be eligible for our accelerated underwriting process—PruFast Track—that bypasses medical exams and lab work, and can help you get a policy in as little as three days.³

Terminal Illness Rider that's automatically included at no additional cost.

- If you become terminally ill, under certain circumstances, the benefit will pay out a portion of your death benefit while you're still living.



Customize your coverage with optional riders*

- **Waiver of Premium Rider:**
Pays the policy premiums if you become disabled.
- **Accidental Death Benefit Rider:**
Pays an additional death benefit if your death is from an accident.
- **Children's Protection Rider:**
Provides life insurance for children while they are young; it can be converted to a permanent policy later.

*Each available for an additional cost.

There are two main types of life insurance:

Term Life Insurance:

- Lasts for a set length of time
- Usually, the most affordable life insurance
- May be able to be converted to permanent insurance

Permanent Life Insurance:

- Lasts for the rest of your life (as long as you keep paying premiums)
- Usually costs more than term life insurance
- Can help you plan for the future since you can build up cash value within the policy and access it for any reason during your lifetime—such as for medical costs, and supplemental retirement income

Both offer:

- Tax-free death benefit for beneficiaries⁴
- Protection for your business by ensuring that the business continues operating if a key person, owner, or partner passes away
- Protection for your family to help meet the challenging road ahead. Life insurance proceeds can help in such instances as replacing lost income, paying for your children's education, making sure pets are cared for, paying off a mortgage and other debts.

Thank you for considering us as you look to help secure your family's financial future.



To learn more about
EssentialTerm Plus
and see how it could help
protect those who depend
on you, speak with your
financial professional.



For nearly a century and a half, the Prudential brand has been providing innovative financial solutions, protection, and financial well-being to our customers. 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.

- ¹ Issuance of the policy may depend upon the answers to the health questions set forth in the application.
- ² Data as of 06/30/2023 unless noted otherwise.
- ³ Eligible individuals are ages 18 – 60, applying for coverage amounts of \$100,000 – \$3,000,000.
- ⁴ According to IRC §101(1)(a), death benefit proceeds are typically received income tax-free.

EssentialTerm Plus is issued by Pruco Life Insurance Company located in Newark, NJ. The policy form numbers are ICC24-ETP or ETP-2024. Subject to state availability.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. Policy guarantees and benefits are not backed by the broker-dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Our policies contain exclusions, limitations, reductions in benefits, and terms for keeping them in force. A financial professional can provide you with costs and complete details.

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 before 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. The rider form number for the Terminal Illness Rider is ICC16 TB 146-2016, which may be followed by a state code.

The form number for the Accidental Death Benefit is ICC20 TL ADB, the Children's Protection Rider is TB 182-2000, and the Waiver of Premium Rider is TB 100-2000.

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