

Term Essential in Oregon

November 2024

Term Essential will be retiring in Oregon for face amounts below \$250,000.

Term Essential will not be available for sale for face amounts under \$250,000 wherever EssentialTerm products have been approved. For face amounts \$250,000 and above, Term Essential will still be available for sale.

IMPORTANT DATES (Term Essential cases in Oregon ONLY)

- **November 10, 2024 (Term Essential Retirement Date¹):** Term Essential will be retired for face amounts under \$250,000. All applications for under \$250,000 must be signed and dated on or before November 10, 2024.
- **November 15, 2024 (Home Office Receipt Date¹):** Last day that a Term Essential application can be received in the Home Office.
- **January 10, 2024 (Placement Date¹):** Last day that a pending Term Essential case can be placed. All delivery requirements must be received in good order by end of business day (4 PM EST).

APPLICATIONS WITH PENDING OWNERSHIP ARRANGEMENTS

- Updates to applications as part of establishing a trust or finalizing the ownership arrangement can be made after the application deadlines outlined in the Transition Rules. However, these cases must still meet the application deadlines for the original application and comply with all other deadlines outlined in the Transition Rules.

INFORMAL/INQUIRY APPLICATIONS

- Informal/Inquiry applications will not be eligible for Term Essential unless replaced by a live application signed by November 10, 2024, and received in the Home Office by November 15, 2024.

¹ Definition of "date":

- Pru Advisors Prepaid eLife - Date on the form of payment and the Authorization, Acknowledgment and Limited Insurance Agreement form
- Pru Advisors COD eLife - Date the Authorization, Acknowledgment, and Limited Insurance Agreement form and Variable Contract Acknowledgment form (if applicable) were signed by the client
- Pru Advisors or Third-Party Full Application case - Date the Part 1 of application (ORD 96200) was signed
- Third Party Prepaid Xpress QuickForm case - Date on the form of payment, the Authorization to Release Information form, and the Limited Insurance Agreement form
- Third Party COD Xpress QuickForm case - Date the Authorization to Release Information form and Variable Contract Acknowledgment form (if applicable) were signed by the client

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