

Term Essential®: New prices, same great advantages



Beginning April 11, 2022, Term Essential rates will change, with the majority decreasing. Plus, Term Essential continues to deliver some of the greatest added value from a reliable brand that clients know and have trusted for nearly 150 years.

Extra-value features that are not changing

You and clients can still rely on Prudential and Term Essential to deliver value with advantages like these:

- **Term to Perm conversion privilege** allows flexibility that helps meet clients' needs now and in the future.
- **Age Last Birthday Pricing** means clients could pay lower premiums.
- **Consistent and strong underwriting** to let you know we're giving clients the best rates we can.
- **Living Needs BenefitSM** rider allows clients to accelerate the policy's death benefit should they be diagnosed with a terminal illness.
- **eCapabilities** simplifies life and creates a seamless, digital experience from start to finish, with:
 - ▶ **eSubmission, eSignature, eInterview, and eDelivery** to eliminate paperwork, medical exams, and delays.
 - ▶ **PruFast Track**, our accelerated underwriting process, to approve eligible clients in days.
 - ▶ **Lifelsight** eService platform, to help you monitor clients' policies to avoid surprises.

[Transition Rules](#)

Learn More

Your success is important to us. If you have questions or want to discuss how Term Essential can benefit clients you work with, call our National Sales Desk at 1-800-800-2738, 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.

The Living Needs Benefit is an accelerated death benefit and is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for insurance of these types. There is no charge for this rider but, when a claim is paid under this rider, the death benefit is reduced for early payment, and a \$150 processing fee (\$100 in Florida) is deducted. If more than one policy is used for the claim, each policy will have a processing fee of up to \$150 deducted (\$100 in Florida). Portions of the Living Needs Benefit payment may be taxable, and receiving an accelerated death benefit may affect eligibility for public assistance programs. The federal income tax treatment of payments made under this rider depends upon whether the insured is considered "terminally ill" or "chronically ill" and, if the policy is business-related, whether the insured is receiving the benefits. We suggest that clients seek assistance from a personal tax advisor regarding the implications of receiving Living Needs Benefit payments. This rider is not available in Minnesota to new purchasers over age 65 until the policy has been in force for one year, and the nursing home option is not available in California, Connecticut, Florida, Massachusetts, New York, or the District of Columbia. This rider is not available in Washington state. In Oregon, term policies must include the waiver of premium benefit to be eligible for this rider.

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1057102-00001-00 Ed. 03/2022
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