

Fast Facts

ESSENTIALTERM SUITE



	Prudential EssentialTerm Value®	Prudential EssentialTerm Plus®
Overview	Prudential's most affordable level-term life insurance designed to provide clients with temporary death benefit protection with options to convert in the future.	Prudential's enhanced level-term life insurance designed to provide clients with enriched conversion benefits to meet their long-term financial plan.
Issuing company	Pruco Life Insurance Company	
Level-premium period	10, 15, 20, and 30 years	
Premium guarantees	Premiums are guaranteed to remain level for the level-premium period. After the level-premium period, the scheduled premiums are no longer guaranteed and are subject to increases. ¹	
Conversion option	Clients can convert to any permanent product in our portfolio during the first seven years or until age 70, whichever comes first, and receive a conversion premium credit in years two through seven. In year eight through the end of the level premium period or age 70, whichever comes first, clients can convert to a designated conversion product. Partial conversions are permitted. ^{3 5 6}	Clients can convert to any permanent product in our portfolio during the level premium period or until age 70, whichever comes first, with a conversion premium credit in years two through seven. Partial conversions are permitted.
Face amount bands	Band 1: Min: \$100,000 Max: \$249,999 Band 2: Min: \$250,000 Max: \$499,999	Band 3: Min: \$500,000 Max: \$999,999 Band 4: \$1MM+⁵
Minimum issue age	Age 18	
Maximum issue age	Non-Smokers: 10-Year: 75 15-Year: 70 20-Year: 65 30-Year: 55	Smokers: 10-Year: 75 15-Year: 70 20-Year: 60 30-Year: 45
	Non-Smokers: 10-Year: 62 15-Year: 62 20-Year: 62 30-Year: 55	Smokers: 10-Year: 62 15-Year: 62 20-Year: 60 30-Year: 45
Underwriting categories	▶ Preferred Best ▶ Preferred Smoker	▶ Preferred Non-Tobacco ▶ Smoker³ ▶ Non-Smoker Plus² ▶ Non-Smoker³
Payment modes	Methods: Payments must be made through EFT only, and any payment mode outside of annual may result in a higher aggregate premiums. Modes: Annual, Semiannual, Quarterly, Monthly. EFT is available for all modes.	

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Policy constant	Non-commissionable, \$85.00 annual, \$43.35 semiannual, \$22.10 quarterly, \$7.44 monthly.	
Terminal Illness Cost Rider (automatically included for no extra cost)	Allows the policy owner to accelerate a portion of the death benefit while they are still alive, if they are diagnosed with a terminal illness and meet terms and conditions of the rider. ⁴	
Optional riders (for an additional cost)	Waiver of Premium, Accidental Death Benefit, Children's Protection Rider, and Other Goods and Services (automatically included with no additional cost in states where approved).	
Premium-paying period	At the end of the level premium period, the death benefit will decrease, and premiums are no longer guaranteed and are subject to increases. Coverage ends at age 95.	

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

¹ Post-level premiums will be based upon the face amount immediately before the end of the level-premium period in case of partial conversions and decreases. The company has the right to change these scheduled premiums no more than once a year, but the resulting premiums cannot exceed the maximum amounts stated in the policy.

² Occupational Extras may be permitted for travel or avocation only.

³ Substandard Rating Classes A – H, Occupational Extras, Aviation Extras, and Temporary Extras permitted.

⁴ 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.

⁵ \$65 million. "Auto issue" refers to the maximum face amount that can be applied for on any one policy. "Jumbo" refers to the maximum total line that can be considered without review by Prudential's reinsurance partners (applied for + inforce coverage). Both limits can be reduced by amounts in force and applied for and can also be reduced by factors such as age, ratings, residence, travel, and occupation. Higher capacity amounts will be considered on a case-by-case basis and may be subject to the availability of reinsurance.

⁶ For New York contracts: Essential Term Value is convertible to the lesser of the level premium period or Age 70, but at least one year.

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

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