



Prudential EssentialTerm ValueSM Life Insurance


AN AFFORDABLE WAY TO HELP PROTECT WHAT MATTERS MOST TO YOU



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 man and a woman are dancing in a living room. The woman has curly hair and is wearing a white long-sleeved shirt. The man is wearing a brown t-shirt and dark pants. They are both smiling and looking at each other. The background shows a blue sofa, a wicker coffee table with a vase of flowers, and a bookshelf.

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 Value

**Straightforward protection
that's got you covered.**

EssentialTerm Value is affordable, basic life insurance that provides a guaranteed death benefit for the period you choose. It can help keep your dreams for your family and your business alive after you have passed.

It can also help you lock in your insurability so that those who rely on you can continue to be protected.



EssentialTerm Value may be right for you.

EssentialTerm Value can provide the financial means for your loved ones to carry on without you by providing a death benefit that can help replace your income, pay for your children to go to college, pay off your mortgage, pay off debt, and much more.



EssentialTerm Value can offer you:

- ✓ Affordable death benefit protection
- ✓ Flexibility to convert to permanent life insurance without future medical exams¹
- ✓ Fast and easy application and approval process
- ✓ An included rider to help if you become terminally ill

EssentialTerm Value 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.

- Even if your health changes, your health underwriting classification will stay the same if you decide to convert to a permanent policy in the future.
- During the first 7 years of your term, or to age 70, whichever comes first, you can convert to any of our permanent life insurance policies and receive a conversion credit (up to a full year of premium) within years two to seven.
- Starting in year eight of your term until your term ends or up until the age of 70, whichever comes first, you can convert to a designated permanent policy.
- 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 life insurance

Permanent Life Insurance:

- Designed to last 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 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 Value 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 Value is issued by Pruco Life Insurance Company located in Newark, NJ. The policy form numbers are ICC24-ETV or ETV-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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