





# Prudential's EssentialTerm Suite QUICK COMPARISON



Offering Prudential EssentialTerm Value<sup>SM</sup> and Prudential EssentialTerm Plus<sup>SM</sup> allows you to provide a range of affordable and flexible insurance options to better meet the diverse budgetary and long-term financial planning needs of your clients.

## EssentialTerm suite snapshot

Both products offer affordable death benefit protection, plus:

-  **Age last birthday** pricing for a period of 10, 15, 20, or 30 years
-  **Conversion benefits** that lock in insurability to age 70 or throughout the length of the term, whichever comes first, with an available conversion credit in years two through seven
-  **Terminal illness rider** automatically included with optional riders available to further customize the policy
-  **Accelerated underwriting** without medical exams or blood tests for eligible clients ages 18 – 60

## Put our brand strength to work for you

For nearly 150 years, Prudential Financial has been a worldwide financial leader with a long tradition of serving the public interest. 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.

EssentialTerm Value <sup>SM</sup>	EssentialTerm Plus <sup>SM</sup>
Our <b>most affordable pricing</b> .	All the benefits of EssentialTerm Value, plus our <b>industry-leading conversion benefit</b> .
<b>For a wide range of clients</b> who seek temporary protection for a specific purpose today, with flexibility to convert in the future.	For clients who want <b>flexibility to convert to any</b> of our permanent life insurance products in the future.
Convert to any of our permanent life products for the first seven years or to a designated product in year eight through the remainder of the conversion period, without future medical exams, guaranteed in our contract.	Convert to any of our competitively priced, cash-value permanent products, including those with no-lapse guarantees, without future medical exams*, guaranteed in our contract.
The conversion period is the length of the level-premium period or to age 70, whichever comes first.	The conversion period is the length of the level-premium period or to age 70, whichever comes first.

Contact your wholesaler or the sales desk at 1-800-800-2738 option 1.

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

\*Issuance of the policy may depend upon the answers to the health questions in the application and third-party data.

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

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