Prudential's EssentialTerm Suite
QUICK COMPARISON



Offering Prudential EssentialTerm Value® and Prudential EssentialTerm Plus® 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 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 up to $75M for single life policies
- **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 applying for up to $5M in coverage

Put our brand strength to work for you

For 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	EssentialTerm Plus
Our **most affordable pricing.**	All the benefits of EssentialTerm Value, plus our **industry-leading conversion benefit.**
For a wide range of clients who seek temporary protection for a specific purpose today, with flexibility to convert in the future.	For clients who want **flexibility to convert** to **any** 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. The conversion period is the length of the level-premium period or to age 70, whichever comes first.	Convert to any of our competitively priced, cash-value permanent products 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.

Contact your wholesaler or the Sales Desk at 800-800-2738 option 1.

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How we stack up—carrier comparison

Carrier	Product	Conversion Contractually Guaranteed to All Available Permanent Products	Age Last Birthday Pricing	Accelerated Underwriting Face Limit	Internal Retention Limit	Comdex Rating
Prudential	**EssentialTerm Value**	**Limited**	√	**$5M**	**$10M**	**94**
	EssentialTerm Plus	**Full term**	√	**$5M**	**$10M**	**94**
Banner (Legal & General America)	OPTerm	Limited*		$5M	$10M	79
Corebridge	Select-a-Term	Limited		$1M	$3.5M	82
John Hancock	Protection Term 25	Limited		$5M	$30M	95
Lincoln	LifeElements Level Term	Limited		$2.5M	$10M	82
	TermAccel	Limited		$2.5M	$2.5M	
Mutual of Omaha	Term Life Answers	Limited	√	$2M	$5M	89
Pacific Life	PL Promise Term	Limited		$3M	$6M	94
Principal	Term 2023	Limited		$3M	$20M	90
Protective	Classic Choice Term	Limited		$2M	$5M	94
Symetra	SwiftTerm	Limited		$5M	$5M	81
	Symetra Term 5.0	Limited		Not Available	$5M	
Transamerica	Trendsetter Super	Limited	√	$2M	$10M	84

ABOUT THE INFORMATION SHOWN HERE

When comparing products, do not consider price alone; features and benefits are equally important. The information shown reflects specific aspects of our product, chosen to highlight our competitive strengths. Other products may have advantages that are not discussed here.

Source: Vital Signs, Comdex Ratings, and Carrier Underwriting Guides - accessed 08/03/2026.

* One product available for conversion (not offered outside of term conversions).

EssentialTerm Value and EssentialTerm Plus are issued by Pruco Life Insurance Company located in Newark, NJ. Subject to state availability. The policy form numbers are ICC24-ETV or ETV-2024; ICC24-ETP or ETP-2024.

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

For Prudential, the Comdex ranking is for Pruco Life Insurance Company. The Comdex is a composite index, calculated by EbixExchange, which is the average percentile of a company's ratings. The Comdex is not a rating itself. It is a composite of all of the ratings that the company has received. The Comdex gives the company's standing, on a scale of one to 100, in relation to other companies that have been rated by the services. It is an objective value based solely on the mathematical distribution of all of the companies that have been rated. It is based on the ratings issued by the following rating services: AM Best, Standard & Poor's, Moody's Investors Service, and Fitch.

This chart compares Pruco Life Insurance Company's top competitors on value added options, underwriting, and financial strength. This information is subject to change and is current as of April 2026.

This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any client or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing a client's retirement savings. Clients seeking information regarding their particular investment needs should contact a financial professional.

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