





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 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 up to \$65M 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.

CREATED EXCLUSIVELY FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH CONSUMERS.

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EssentialTerm Value

Our **most affordable pricing**.

For a wide range of clients who seek temporary protection for a specific purpose today, with flexibility to convert 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.

EssentialTerm Plus

All the benefits of EssentialTerm Value, plus our **industry-leading conversion benefit**.

For clients who want **flexibility to convert to any** of our permanent life insurance products in the future.

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.



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*		\$4M	\$4M	91
Corebridge	Select-a-Term	Limited		\$1M	\$3.5M	80
John Hancock	Protection Term 23	Limited		\$3M	\$30M	94
Lincoln	LifeElements Level Term	Limited		\$2.5M	\$10M	80
	TermAccel	Limited		\$2.5M	\$2.5M	
Mutual of Omaha	Term Life Answers	Limited	√	\$2M	\$5M	90
Pacific Life	PL Promise Term	Limited		\$3M	\$6M	94
Principal	Term 2023	Limited		\$3M	\$15M	91
Protective	Classic Choice Term	Limited		\$2M	\$5M	93
Symetra	SwiftTerm	Limited		\$5M	\$5M	79
	Symetra Term 5.0	Limited		\$5M	\$5M	
Transamerica	Trendsetter Super	Full term	√	\$2M	\$10M	82

Source: Vital Signs, Comdex Ratings and Carrier Underwriting Guides - accessed 4/1/2025.

* 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: A.M. 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 January, 2025.

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