Term Insurance
New Business Submission—Important Planned Enhancements

With over 150 years of life insurance industry experience, Prudential continues to maintain a strong focus on Term Life Insurance.

When we launched our EssentialTerm suite last year, we did so on a brand-new administration platform. This transition has already delivered efficiencies and sets the stage for even greater capabilities. While change can bring complexities, we are confident these enhancements will lead to an improved experience. Our teams are actively implementing plans to deliver continued improvements in the coming months.

Review the new Fast Facts flyer for a quick, at-a-glance guide to key application and underwriting processes for EssentialTerm Value and EssentialTerm Plus.

Bookmark the link to this document for real-time updates as we make these changes.

Recent Enhancements

- Third party payor is now available for all application submissions. (Oct. 2026)
- Ownership changes prior to policy issue. (July 2026)

Improvements Coming Soon

Upcoming

- Pay initial premium via EFT and set up ongoing premiums through Direct Bill, or vice versa. (Date TBD)
- Multiple Owners – two parties initially. (Date TBD)

Throughout the year you can also look forward to Life Case Tracker enhancements, so managing your business is easier than ever before. We are committed to making these changes as smoothly as possible. Once again, bookmark the link to this document for real-time updates as we make these changes.

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

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