

ESSENTIALTERM VALUE AND PLUS

Common questions



EssentialTerm Value and EssentialTerm Plus

When will EssentialTerm Value and Plus be available for new applications at all face amounts?

EssentialTerm Value and Plus are now available for all application methods effective June 22, 2026.

What if EssentialTerm is not approved in my state?

Term Essential will remain available for all application methods in states that have not approved EssentialTerm (NY).

EFT is available for all billing modes (monthly, quarterly, semi-annual, and annual). Paper billing is available for all modes except monthly, which will remain EFT-only.

Term Essential

When will Term Essential be retired in states that have approved EssentialTerm?

Please refer to the [Term Essential Transition Rules](#).

What happens if I send in an application for Term Essential after the transition period?

The policy will be converted in-house to an EssentialTerm Policy.

What if I have an informal underwriting offer on Term Essential and Term Essential is no longer available?

You may submit a formal application for EssentialTerm Value or Plus.

Submitting term business to Prudential

What product to use and how to submit:

Product	Full application	Non-digital worksheet	Digital worksheet	Drop ticket (Fast App, etc.)
Term Essential*	New York Only	New York Only	New York Only	New York Only
EssentialTerm Plus	✓	✓	✓	✓
EssentialTerm Value	✓	✓	✓	✓

* For states where the EssentialTerm suite is not approved, you can use all submission methods to get Term Essential.



Track your EssentialTerm application

For your EssentialTerm applications, use Life Case Tracker to:

- View the status and policy details of in-flight policies.
- Get information and guidance on outstanding requirements.
- Gain access to underwriting alerts.
- See replies that have been submitted through Life Case Tracker and reply to any requirements in the tool.

EssentialTerm Value and EssentialTerm Plus are issued by Pruco Life Insurance Company located in Newark, NJ. Term Essential is issued by Pruco Life Insurance Company except in New York, where it is issued by Pruco Life Insurance Company of New Jersey. Both are Prudential Financial companies located in Newark, NJ. Subject to state availability.

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