

## Transition Rules

# EssentialTerm Launch

## South Carolina – January 12, 2026

On January 12, 2026, EssentialTerm will be launched in South Carolina to replace Term Essential

### IMPORTANT DATES (subject to state approval)

- **January 11, 2026 (Term Essential Retirement Date<sup>1</sup>):** Term Essential will be retired for face amounts under \$250,000. All applications for under \$250,000 must be signed and dated on or before January 11, 2026.
- **January 16, 2026 (Home Office Receipt Date<sup>1</sup>):** Last day that a Term Essential application under \$250,000 can be received in the Home Office.
- **March 13, 2026 (Issue Date<sup>1</sup>):** Last day that a pending Term Essential case under \$250,000 can be issued. All issued cases will be subject to placement rules as described in the client's policy package.

For additional questions contact your dedicated wholesaling team, or the national sales desk at 800-800-2738.

Link to [FAQ](#)

<sup>1</sup> Definition of "date":

- Pru Advisors Prepaid eLife - Date on the form of payment and the Authorization, Acknowledgment and Limited Insurance Agreement form
- Pru Advisors COD eLife - Date the Authorization, Acknowledgment, and Limited Insurance Agreement form and Variable Contract Acknowledgment form (if applicable) were signed by the client
- Pru Advisors or Third-Party Full Application case - Date the Part 1 of application (ORD 96200) was signed
- Third Party Prepaid Xpress QuickForm case - Date on the form of payment, the Authorization to Release Information form, and the Limited Insurance Agreement form
- Third Party COD Xpress QuickForm case - Date the Authorization to Release Information form and Variable Contract Acknowledgment form (if applicable) were signed by the client

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

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