

# Transition Rules

## Term Essential (All states except NY)

### July 2026



**On Monday, June 22, 2026**, EssentialTerm Value and Plus will be available for new sales using the full application. Term Essential will be discontinued for all states except NY on **Friday, July 17, 2026**.

#### IMPORTANT DATES

- **July 17, 2026 (Transition Period End Date<sup>1</sup>):** Last day that any Term Essential application can be signed and received in the Home Office.
- **September 18, 2026 (Issue Date):** Last day that a pending case can be issued. All issued cases will subject to placement rules as described in the client's policy package.

#### APPLICATIONS WITH PENDING OWNERSHIP ARRANGEMENTS

Updates to applications as part of establishing a trust or finalizing the ownership arrangement can be made after the application deadlines outlined in the Transition Rules. However, these cases must still meet the application deadlines for the original application and comply with all other deadlines outlined in the Transition Rules.

#### INFORMAL/INQUIRY APPLICATIONS

Informal/Inquiry applications will not be eligible for Term Essential unless replaced by a live application that is received by the Application Signed and Received Date outlined in the transition rules.

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

- Pru Advisors or Third-Party Full Application case – Date the Part 1 of application (ORD 96200) was signed

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

© 2026 Prudential Financial, Inc. and its related entities. Prudential, the Prudential logo, and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.

NR-28601659

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR CONSUMER USE.

