

Term Essential® is Prudential's most affordable term life insurance product, providing a death benefit with competitive initial premiums and offering level-premium periods of 10, 15, 20, or 30 years. The issuing companies are Pruco Life Insurance Company (not in NY) and Pruco Life Insurance Company of New Jersey (in NY). Premiums are guaranteed not to increase during the level-premium period; however, they will increase annually after this period, with the company allowed to adjust these premiums once a year, not exceeding the maximum amounts specified in the policy. The face amount bands range from a minimum of \$100,000 to a maximum of \$65 million for auto issue and jumbo limits, which can be affected by existing coverage and other factors such as age and occupation. The minimum issue age is 18, with maximum issue ages varying by product and smoking status, ranging from 45 to 75 years. Underwriting categories include various classifications for smokers and non-smokers.

Premium payment modes include annual, semi-annual, quarterly, and monthly (only via Electronic Funds Transfer), with non-annual payment modes resulting in higher aggregate premiums. The policy constant is non-commissionable, with specific amounts for each payment mode. After the level period, premiums will increase annually for the duration of the policy, which ends at age 95. Available riders include the Living Needs Benefit, Waiver of Premium, Accidental Death Benefit, and Children's Protection Rider, with some riders available only at issue and others incurring additional costs. The policy allows for conversion options to a lesser of the level-premium period or the first policy anniversary after the insured turns 65, with partial conversions permitted. The Living Needs Benefit is an accelerated death benefit that may affect the death benefit amount and has specific tax implications. This rider is subject to availability restrictions in certain states. Overall, Term Essential is designed for financial professionals and is not intended for consumer use, with guarantees based on the claims-paying ability of the issuing company.