

The Term Essential® life insurance policy, issued by Pruco Life Insurance Company or Pruco Life Insurance Company of New Jersey in New York, provides affordable life insurance protection designed to support your family's financial needs in your absence. This term life insurance offers a guaranteed death benefit that is paid income tax-free to your beneficiaries if you pass away during the policy term, which can be selected for 10, 15, 20, or 30 years. Premiums remain level during the chosen period but will increase annually after this period ends, ceasing at age 95 when the policy terminates. The policy includes a conversion option allowing you to convert to a permanent life insurance policy without a medical exam, ensuring coverage even if your health changes. Additionally, it features the Living Needs BenefitSM, which allows for an accelerated death benefit if you become terminally ill, although this benefit is not a substitute for health or long-term care insurance. Optional riders are available for additional premiums, including the Accidental Death Benefit, Waiver of Premium Rider, and Children's Protection Rider. It is important to note that Term Essential does not accumulate cash value, and the policy has specific exclusions and limitations. All guarantees and benefits are backed solely by the claims-paying ability of the issuing company, and the policy is not insured by any federal agency or bank. For complete details, including costs and conditions, consulting a financial professional is recommended.