

Term Insurance New Business Submission— Important Planned Enhancements



With over 150 years of life insurance industry experience, Prudential continues to maintain a strong focus on Term Life Insurance.

When we launched our EssentialTerm suite last year, we did so on a brand-new administration platform. This transition has already delivered efficiencies and sets the stage for even greater capabilities. While change can bring complexities, we are confident these enhancements will lead to an improved experience. Our teams are actively implementing plans to deliver continued improvements in the coming months.

Bookmark the link to this document for real-time updates as we make these changes.

Recent Enhancements

- Pro-active notifications—Automatic e-mails for new and open requirements.
- Paper billing for quarterly/semi-annual/annual modes.
- Faster interview ordering for drop ticket submissions.
- LifeCase Tracker Improvements—BGAs and firms will be able to view their entire case list along with enhanced search capabilities.

Improvements Coming Soon

January 2026

- EssentialTerm Suite available in South Carolina.

Early 2026

- Interview sharing across multiple products.

Later in 2026

We have plans to further improve the experience and expand access to additional options like expanded access to the long form application, and enhanced features for third-party payors, multiple owners, and more. We also hope to open access in additional states like New York. Throughout the year you can also look forward to Life Case Tracker enhancements, so managing your business is easier than ever before.

We are committed to making these changes as smooth as possible. Once again, bookmark the link to this document for real-time updates as we make these changes.

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