SMART, AFFORDABLE LIFE INSURANCE PROTECTION

Term Essential®

Life Insurance

Prudential
Bring Your Challenges®

Life insurance protection that can help keep your dreams for your family alive.

Life insurance can provide the financial means for your loved ones to carry on without you. It can help them meet what lies ahead by providing money to:

▸ Replace your income.
▸ Pay final expenses.
▸ Pay for your children to go to college.
▸ Pay off your mortgage.
▸ Pay off debt.

Term insurance is cost-effective, basic life insurance. You get it for a set length of time.

Certain periods in your life may require more life insurance than others. There are years when you are earning an income and may have a mortgage or other loans or debts. Having life insurance that ends when these debts do makes sense. Term life insurance is temporary. It ends after a specific number of years, such as 20 or 30 years, perhaps to coincide with the end of your mortgage.

Term life insurance can also be a cost-effective option to meet the demands of your budget. It is a basic type of life insurance that provides a guaranteed death benefit for the period you choose. The death benefit is the amount that is paid income tax-free* to your beneficiary if you die during the term of the policy. Plain and simple.

Premiums stay the same until the level-premium period ends.

You get budget-friendly protection for the length of the level-premium period you choose (10, 15, 20, or 30 years). If you choose to keep the policy after the level-premium period ends, your premiums will increase each year as outlined in your contract and stop at age 95, when the policy ends.

TERM ESSENTIAL® PROVIDES SAFE AND STRAIGHTFORWARD LIFE INSURANCE PROTECTION.

It offers:

▸ **Good value for your dollar.**
▸ **Premium payments that stay the same for the period of coverage you select, guaranteed.**
▸ **A tax-favored death benefit. Your beneficiary should not have to pay taxes on the funds.***
▸ **The option to convert part or all of your coverage to permanent life insurance, without another medical exam.**

Life insurance death benefits are generally federal income tax-free; as per IRC §101(a).

What makes this term policy different?

Term Essential offers more than just death benefit protection. It also offers a conversion option and the Living Needs Benefit℠. Most companies do not offer both a conversion option and an accelerated death benefit provision.[1] We are ready to meet your challenges head-on.

▸ **Its conversion privilege** allows you to convert the policy to any permanent policy we offer, **guaranteed. No need to take another medical exam.** Your health may change, but you can't be denied a permanent policy that can last for as long as you live.[2]

▸ **If you become terminally ill, our Living Needs Benefit will pay out a portion of your death benefit while you're still living.**[3] You should know that the Living Needs Benefit is an accelerated death benefit. It is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for insurance of these types.

You can customize your policy.

You can add other features to tailor your policy. Each is available for additional premium:

▸ **The Accidental Death Benefit.** Pays an additional death benefit if your death is a direct result of an accident.

▸ **The Waiver of Premium Rider.** Forgives your premiums if you become totally disabled.

▸ **The Children's Protection Rider.** Lets you provide life insurance for your children while they're young.

The difference between term insurance and permanent insurance.

▸ Permanent insurance is designed to be able to last as long as you live; term insurance is designed to be temporary.

▸ Permanent policies often build cash value. Term Essential does not build cash value.

▸ Permanent policies may let the owner borrow or withdraw money from the cash value, if any. Term Essential does not have any cash value. That means you can't take any loans or withdrawals from the policy.

A FINANCIAL LEADER FOR OVER 140 YEARS

Prudential Financial is a worldwide financial leader with a long tradition of serving the public interest. Prudential Financial has approximately 50 million customers. The well-known Rock symbol is an icon of strength, stability, expertise, and innovation that has stood the test of time.

[1]As of July 15, 2019, this statement is based on a comparison with 15 leading term insurance carriers. Conversion privileges or accelerated death benefit provisions may in some cases be more restrictive than those available from Prudential.

[2]Prudential allows conversions to survivorship policies at the company's discretion and it may discontinue the practice at any time. Term Essential can be converted up to age 65 or to the end of the level-paying period, whichever is earlier. You will never have less than five years to convert. Full underwriting for new contracts will be required if a Type C death benefit option is requested.

[3]The Living Needs Benefit is an accelerated death benefit and is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for insurance of these types. There is no charge for this rider but, when a claim is paid under this rider, the death benefit is reduced for early payment, and a $150 processing fee ($100 in Florida) is deducted. If more than one policy is used for the claim, each policy will have a processing fee of up to $150 deducted ($100 in Florida). Portions of the Living Needs Benefit payment may be taxable; and receiving an accelerated death benefit may affect your eligibility for public assistance programs. The federal income tax treatment of payments made under this rider depends upon whether the insured is considered "terminally ill" or "chronically ill" and; if the policy is business related, whether the insured is receiving the benefits. We suggest the policyowner seek assistance from a personal tax advisor regarding the implications of receiving Living Needs Benefit payments. This rider is not available in Minnesota to new purchasers over age 65 until the policy has been in force for one year, and the nursing home option is not available in California, Connecticut, Florida, Massachusetts, New York, or the District of Columbia. This rider is not available in Washington state. In Oregon, term policies must include the waiver of premium benefit to be eligible for this rider. The form numbers for the Living Needs Benefit are ORD 87241 and ORD 87335; there may be state variations.

Life insurance policies contain exclusions, limitations, reductions of benefits, and terms for keeping them in force. A financial professional can provide you with costs and complete details.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. Policy guarantees and benefits are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

We do not provide tax, accounting, or legal advice. Clients should consult their own independent advisors as to any tax, accounting, or legal statements made herein.

Term Essential is issued by Pruco Life Insurance Company except in New York, where it is issued by Pruco Life Insurance Company of New Jersey. Each is solely responsible for its own financial condition and contractual obligations. The contract numbers are PLTIC-2019 and ICC19 PLTIC-2019, and may be followed by a state code. The form number for the Accidental Death Benefit is TB 113-2000; the Waiver of Premium is TB 100-2000; and the Children's Protection Rider is TB 182-2000.

Investment and Insurance Products:

Not Insured by FDIC, NCUSIF, or Any Federal Government Agency. May Lose Value. Not a Deposit of or Guaranteed by Any Bank, Credit Union, Bank Affiliate, or Credit Union Affiliate.

All products and riders may not be available in all states.