



Prudential EssentialTerm Value<sup>SM</sup> Life Insurance


# AN AFFORDABLE WAY TO HELP PROTECT WHAT MATTERS MOST TO YOU



Issued by Pruco Life Insurance Company  
Subject to state availability

**INVESTMENT AND INSURANCE PRODUCTS ARE:**

- NOT FDIC INSURED
- NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, ANY BANK OR ITS AFFILIATES

A man and a woman are dancing in a living room. The woman has curly hair and is wearing a white long-sleeved top. The man is wearing a brown t-shirt and dark pants. They are both smiling and looking at each other. The background shows a modern living room with a blue sofa, a wicker coffee table, and a bookshelf.

# LIFE INSURANCE FOR YOU AND THOSE WHO COUNT ON YOU

You care about those who are depending on you financially. It's why you're thinking about life insurance. You want to help ensure they'll have what they need to carry on after you're gone.

# EssentialTerm Value

**Straightforward protection  
that's got you covered.**

EssentialTerm Value is affordable, basic life insurance that provides a guaranteed death benefit for the period you choose. It can help keep your dreams for your family and your business alive after you have passed.

It can also help you lock in your insurability so that those who rely on you can continue to be protected.













For nearly a century and a half, the Prudential brand has been providing innovative financial solutions, protection, and financial well-being to our customers. We have a global presence, and our well-known Rock symbol is an icon of strength, stability, expertise, and innovation that has stood the test of time.

<sup>1</sup> Issuance of the policy may depend upon the answers to the health questions set forth in the application.

<sup>2</sup> Data as of 06/30/2023 unless noted otherwise.

<sup>3</sup> Eligible individuals are ages 18 – 60, applying for coverage amounts of \$100,000 – \$3,000,000.

<sup>4</sup> According to IRC §101(1)(a), death benefit proceeds are typically received income tax-free.

EssentialTerm Value is issued by Pruco Life Insurance Company located in Newark, NJ. The policy form numbers are ICC24-ETV or ETV-2024. Subject to state availability.

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.

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

The Terminal Illness Rider is available without an extra premium. Obtaining benefits under the terms of the rider will reduce and may eliminate the death benefit. Benefits paid under the Terminal Illness Rider are intended to be treated for federal tax purposes as accelerated life insurance death benefits under IRC §101(g)(1)(b). Tax laws related to the receipt of accelerated death benefits are complex and benefits may be taxable in certain circumstances. Receipt of benefits may affect eligibility for public assistance programs such as Medicaid. Accelerated benefits paid under the terms of the Terminal Illness Rider are subject to a processing fee of up to \$100. Clients should consult tax and legal advisors before initiating any claim. A licensed physician must certify that the insured is terminally ill to qualify for benefits. Other terms and conditions may apply. The rider may not cover all of the costs associated with terminal illness. The rider is a life insurance accelerated death benefit product, is generally not subject to health insurance requirements, and may not be available in all states. The rider form number for the Terminal Illness Rider is ICC16 TB 146-2016, which may be followed by a state code.

The form number for the Accidental Death Benefit is ICC20 TL ADB, the Children's Protection Rider is TB 182-2000, and the Waiver of Premium Rider is TB 100-2000.

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