Prudential

LIFEESSENTIALS

# TRIMESTER SALES STRATEGIES: TAX EFFICIENCY IN RETIREMENT

Planning for a client's income tax liability becomes even more important in retirement. The April Trimester page provides tools and insights to help you start meaningful conversations with clients about how life insurance can support tax diversification, manage retirement income tax exposure, and create flexibility, so clients can strive to protect what they've built.

Learn more

## Advanced Planning

### How could Medicare affect health care planning? Spend 10 minutes to find out

May's 10-Minute Monday webinar will review Medicare's impact on health care planning and how to identify clients you can help.

RESERVE YOUR SEAT

# Marketing Support

## Help clients plan for withdrawals and minimize tax consequences

A new consumer flyer is now available that explains in simple language the Recapture Ceiling, which can help clients understand when certain life insurance withdrawals may be taxable. This piece can be a go-to for situations including when clients execute on withdrawal strategies, manage their mirrored loan polices, and leverage their policy for income.

**LEARN MORE**

# Product Announcements

## Index Account Changes Q2 2026

Recent hedge budget and hedge cost performance support increased caps across several index accounts and buffered strategies in our portfolio. These changes are effective as of April 15, 2026.

**THE COMPLETE LIST**

# Service & Underwriting

## EssentialTerm New Business Processing: Fast Facts you need to know

To help streamline your application and underwriting experience, we've put together a concise overview of key processes for EssentialTerm Value and EssentialTerm Plus. This quick-reference guide highlights important details on payment methods, ownership rules, interviews, exam ordering, and policy dating—giving you the clarity you need to help move cases efficiently from submission to issue. Check out the attached Fast Facts flyer to stay up to date on the latest enhancements and best practices.

**LEARN MORE**

## Life Case Tracker update

We have continued to enhance Life Case Tracker, and more improvements are on the way. As part of our effort to simplify and streamline your workflow, Web Case Status will be retired at the end of May, allowing us to move to a single platform to track all pending and placed life insurance cases. This shift ensures a more consistent and efficient experience across all Life business.

Thank you for your continued partnership as we evolve our tools to better support you.

## EssentialTerm Suite: Important planned enhancements for new business submission

When we launched our EssentialTerm suite, 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 below for real-time updates as we make these changes.

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## State Approvals

Get up-to-date information on product approvals by state.

Learn more



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