

LIFE ESSENTIALS

TRIMESTER SALES STRATEGIES: BUSINESS PLANNING LIFECYCLE



For many business owners, life insurance plays a critical role in helping them protect everything they've worked for. The July Trimester page brings together practical tools and resources to help you lead more productive, planning-focused conversations with business owners.

[Learn more](#)

Product Announcements

Retirement of Term Essential—important update

We want to inform you that Term Essential will be closed for new applications and no longer available for sale in all states except New York **as of July 17, 2026**.

Please review the attached Transition Rules for important details, including key dates and submission deadlines to help you manage in-flight business.

[➤ TRANSITION RULES](#)

Service & Underwriting

Accelerate the underwriting experience for clients

PruFast Track offers a faster, more efficient path through underwriting, with the potential for decisions in minutes for eligible clients. Explore how streamlined requirements and multiple underwriting paths can help you deliver a better client experience.

 [LEARN MORE](#)

Stronger security coming for PruSign

Effective July 8, 2026, PruSign will introduce security updates to better protect customer information and help keep the signing process safe and secure. These enhancements align with industry best practices while maintaining a smooth experience for you and your clients.

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Access your Hartford/Talcott Agent Statements online

Good news! Agent Statements for Prudential's Hartford/Talcott block of business are now available online. As of July 17, 2026, commission statements will no longer be mailed.

If you receive commission statements via mail today, register at www.agent-servicing.com to get started.

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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