

LIFEESSENTIALS

THE POWER OF LIFE INSURANCE: LARGER INHERITANCES. MORE CONTROL. LESS TAX.



April webinar: Thursday, April 9, 2 PM ET. In this live webinar, renowned CPA and retirement planning professional, Ed Slott, will reveal how life insurance can help you deliver what clients want most: larger legacies, greater control over assets, and reduced tax exposure. Plus, learn how to use life insurance as a powerful tool for transferring wealth and complementing traditional retirement strategies.

[Reserve your spot](#)

Marketing Support

Trimester Sales Strategies: Risks to Retirements

A client's retirement plan can change seemingly overnight. The loss of a spouse, an illness, inflation, taxes—any of these—can put even the strongest retirement plans at risk. Visit our March Trimester page to access our Risks to Retirement brochure and our new Planning for Widowhood flyer. These materials can help you start meaningful conversations with clients about the role of life insurance in building retirement plans that can withstand retirement risks and protect their life's work.

[▶ LEARN MORE](#)

Product Announcements

Index Account Changes Q2 2026

Caps are increasing across many index accounts and buffered strategies for both new and in-force policies, effective April 15, 2026.

[▶ THE COMPLETE LIST](#)

Advanced Planning

The 2026 Easy Reference Tax Guide is here!

The consumer approved Tax Guide is a valuable reference tool that provides the annual key tax rates, figures, and updates important to a client's overall financial strategy, including the estate and gift exemption, RMD distributions, and traditional and Roth IRAs and Qualified Plans limits.

[▶ GET THE GUIDE](#)

Service & Underwriting

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.

[▶ LEARN MORE](#)

New in LifeInsight: Expanded Book of Business access & self-service tools

LifeInsight's Book of Business, available on PruXpress, just got even better. Advisors can now access a more complete view of their inforce business, including both permanent and term life insurance products, all in one place.

In addition to expanded visibility, advisors have easy access to statements and key self-service transactions, such as updating client information and running tax gain quotes — helping you manage policies more efficiently and with fewer steps.

We're continuing to enhance LifeInsight to make managing your book of business simpler and more effective. Stay tuned for more updates!

Important update: Life Policy Package access

Starting March 20, Life Policy Packages will be available only in Life Case Tracker (LTC) due to an enterprise system update.

As of this date, policy packages will no longer be accessible in Web Case Status (WCS).

Life Case Tracker should be used as the primary place to download policy packages. A reminder will be posted via a banner on PruXpress!

Welcoming policyholders with consistency and purpose

Prudential is launching a new welcome email series to support a smoother onboarding experience for new policyholders. Over their first 90 days, policyholders will receive up to three emails encouraging them to explore prudential.com, review FAQs, and use Live Chat and other support tools.

Additionally, for those who are eligible for online access to manage their account, they'll receive messaging about all they can do with that login access, including:

- View account details, update information, and download tax forms
- Enroll in eDelivery
- Make payments using EFT

When clients go digital, transactions move faster and require fewer forms—freeing you to spend more time building relationships and delivering strategic guidance.

Service quick pip: Prusign eDelivery authentication

There has been an increase in calls and emails related to Prusign eDelivery authentication. Please use the guidance below to help ensure successful access based on the policy owner type:

- Trust-Owned Policies: Enter the last 4 digits of the trust's Tax ID, followed by the trustee's date of birth.
- Business-Owned Policies: Enter the last 4 digits of the business TIN, followed by the named signer's date of birth.
- General Agent (GA): Enter the last 4 digits of the policy owner's SSN, TIN, or Tax ID.

Using the correct authentication details upfront can help avoid delays and reduce the need for follow-up support.

Webinars

Replays of webinars and 10-Minute Mondays

Boost your knowledge on your schedule. Our past webinars and 10-Minute Monday sessions are available for on-demand viewing.

[▶ GET THE REPLAYS NOW](#)

State Approvals

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

[Learn more](#)

Life insurance is issued by The Prudential Insurance Company of America, Pruco Life Insurance Company (except in NY), and Pruco Life Insurance Company of New Jersey (in NY). Variable universal life policies are offered by Pruco Securities, LLC. All are Prudential Financial companies located at 213 Washington Street, Newark, NJ.

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