

LIFE ESSENTIALS

NOVEMBER WEBINAR: MEETING THE NEEDS OF HIGH-NET-WORTH CLIENTS



Thursday, November 12, 2 pm ET: High-net-worth clients often have needs that extend beyond traditional estate planning strategies. Explore five distinct client profiles and advanced planning strategies that can help you identify new opportunities and navigate complex planning conversations with confidence.

[Register for the webinar](#)

Marketing Support

Trimester: Expand Your Practice with Target Markets

Explore opportunities to grow your practice by connecting with new clients and communities. Visit our October Trimester page for resources and insights that can help you engage with untapped markets and broaden your reach.

[👉 LEARN MORE](#)

Finding the sweet spot between protection and performance

When designing VUL solutions, extending a No-Lapse Guarantee (NLG) to lifetime isn't always the most efficient answer. Balancing NLG duration, premium efficiency, cash value growth potential, and flexibility can help clients achieve stronger long-term outcomes while aiming to make the most of every premium dollar.

[▶ LEARN MORE](#)

More ways to get answers with Just Ask

The latest Just Ask enhancement helps you quickly find information about PruXpress, tools, resources, and FAQs, so you can spend less time searching and more time focusing on your business.

[▶ LEARN MORE](#)

Have you heard? A new LifeInsight Experience is coming soon!

In the coming weeks, Prudential will be launching a new digital portal that will streamline the way you access your business and resources for Life Insurance. The new LifeInsight Experience will expand on the tool you already know but brings together multiple tools in a consolidated platform to reduce the time it takes to find your cases, put critical information at your fingertips, and make doing business with Prudential easier. Stay tuned for more details as we get closer!

Product Announcements

Survivorship Index UL 2025 is now available in Massachusetts

As of October 12, 2026, PruLife® Survivorship Index UL 2025 is available for sale in Massachusetts.

[▶ TRANSITION RULES](#)

Survivorship Index UL 2025 will be available in California

Effective October 26, 2026, PruLife® Survivorship Index UL 2025 will be available for sale in California.

[▶ TRANSITION RULES](#)

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](#)

Survivorship IUL 2025 implemented in Massachusetts: New form versions effective Monday, October 12, 2026

Effective Monday, October 12, 2026, Massachusetts has moved to a new form version to support the state's approval of the revised SIUL product. Please consult the Product Availability chart to determine the states where Survivorship IUL (SIUL) is approved for sale.

These changes are designed to enhance clarity, ensure regulatory compliance, and maintain consistency with the MIUL product updates. Massachusetts will now require the following forms:

- SIUL Supplement (ORD96200SURV-2025_SIULSupp_MA)
- SIUL Disclosure (ORD_115317-2025_SIUL Disclosure)

The revised forms are required for applications with a Part 1 date of October 12, 2026, or later, and are available on PruXpress as of October 12.

Survivorship IUL 2025 to be implemented in California: New form versions effective Monday, October 26, 2026

Effective Monday, October 26, 2026, California will move to a new form version to support the state's approval of the revised SIUL product. Please consult the Product Availability chart to determine the states where Survivorship IUL (SIUL) is approved for sale.

These changes are designed to enhance clarity, ensure regulatory compliance, and maintain consistency with the MIUL product updates. California will require the following forms:

- SIUL Supplement (ORD_96200SURV-2025_SIULSupp)
- SIUL Disclosure (ORD_115317-2025_SIUL Disclosure)

The revised forms are required for applications with a Part 1 date of October 26, 2026, or later. The revised forms will be available on PruXpress beginning October 26.

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 ›](#)

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