

LIFE ESSENTIALS

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](#)

Marketing Support

Explore Prudential's purpose-built Indexed UL Suite

Our refreshed IUL suite offers something the old lineup did not: a coherent product architecture that makes all three solutions easier to understand side by side, position with clients, and added support through the sales process. Use our interactive digital experience to navigate by planning objective and pull everything you need without leaving the experience.

[!\[\]\(faf942dc3e59ce8eb64b4ac481eca7e0_img.jpg\) DISCOVER THE SUITE](#)

A new LifeInsight Experience is coming

Later this year, Prudential Individual Life will launch an enhanced LifeInsight Experience that brings together key tools, resources, and business insights into one intuitive platform. Designed to help you manage pending and in-force business more efficiently, LifeInsight will make it easier to stay informed, take action, and grow your business. Stay tuned for more details.

New enhancements are here for Just Ask

Discover the latest enhancements to Just Ask and see how the new user experience and the Pending Book of Business feature can help streamline your workflow and provide faster access to the information you need.

[➔ DOWNLOAD THE FLYER](#)

Product Announcements

Index Account changes for Q4 2026

At Prudential, we are committed to maintaining financial discipline and continue to review hedge budgets and hedge costs that impact index accounts offered on currently sold and no longer sold products.

Our recent hedge budget and hedge cost experience allow the opportunity for increased caps across the Nasdaq index accounts across the portfolio. However, caps for the FlexGuard Life products decreased.

These changes will be effective for index segments starting October 15, 2026. Please see below for the complete list.

[➔ THE COMPLETE LIST](#)

Survivorship Index UL 2025 available in Massachusetts

Effective **October 12, 2026**, PruLife® Survivorship Index UL 2025 will be available for sale in Massachusetts.

[➔ TRANSITION RULES](#)

Service & Underwriting

Help us to serve you faster

When submitting contracting requests through SuranceBay, please do not also send the request via email or fax. Using a single submission method helps reduce duplicate work and supports faster processing times.

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](#)

State Approvals

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

[Learn more ›](#)

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