

State: Georgia **Filing Company:** Pruco Life Insurance Company
TOI/Sub-TOI: L04I Individual Life - Term/L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life
Product Name: SimplyTerm Bundle Landing Page
Project Name/Number: 1089611-00001-00/1089611-00001-00

Table of Contents

User Usage Agreement

Attachments

Usage Agreement [Usage Agreement.pdf](#)

Form Attachments

(ex. Form Name Form Number Attachment Name)

SimplyTerm Bundle Landing Page 1089611-1 [1089611-1 ST Bundle.pdf](#)

Supporting Document

(ex. Supporting Document Name Attachment Name)

Attachments

1089611-1 SOV [1089611-1 SOV.pdf](#)

State: Georgia **Filing Company:** Pruco Life Insurance Company
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Filing at a Glance

Company: Pruco Life Insurance Company
Product Name: SimplyTerm Bundle Landing Page
State: Georgia
TOI: L04I Individual Life - Term
Sub-TOI: L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life
Filing Type: Advertising
Date Submitted: 02/12/2026
SERFF Tr Num: PRUD-134838225
SERFF Status: Closed-Approved
State Tr Num:
State Status:
Co Tr Num: MMRS - 1089611-00001-00
Effective: On Approval
Date Requested:
Author(s): Michael Tzoumas, Michelle Patrick, John Twomey
Reviewer(s): Avery Chappell (primary)
Disposition Date: 02/19/2026
Disposition Status: Approved
Effective Date:

State: Georgia **Filing Company:** Pruco Life Insurance Company
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General Information

Project Name: 1089611-00001-00 Status of Filing in Domicile: Not Filed
 Project Number: 1089611-00001-00 Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type:
 Submission Type: New Submission Overall Rate Impact:
 Filing Status Changed: 02/19/2026
 State Status Changed: Deemer Date:
 Created By: John Twomey Submitted By: John Twomey
 Corresponding Filing Tracking Number:

Filing Description:
 Please use this filing description as the cover letter for this filing.

Dear Reviewer:

On behalf of Pruco Life Insurance Company, a wholly owned subsidiary of The Prudential Insurance Company of America, and pursuant to applicable State requirements, I am enclosing the following advertising material(s):

Control # Material Title:
 1089611-00001-00 --- SimplyTerm Bundle Landing Page

Note: There is an SOV attached for this submission.

Sincerely,
 John Twomey
 Senior Analyst, Regulatory Supervision
 973-802-8708
 john.p.twomey@prudential.com

Company and Contact

Filing Contact Information

John Twomey, john.p.twomey@prudential.com
 213 Washington Street 973-802-8708 [Phone]
 Newark, NJ 07102

Filing Company Information

Pruco Life Insurance Company	CoCode: 79227	State of Domicile: Arizona
751 Broad Street	Group Code: 304	Company Type: Life
Newark, NJ 07102-3777	Group Name:	State ID Number: 6942
(973) 802-6000 ext. [Phone]	FEIN Number: 22-1944557	

State: Georgia **Filing Company:** Pruco Life Insurance Company
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Filing Fees

State Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: \$25 per advertisement
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
Pruco Life Insurance Company	\$25.00	02/12/2026 09:37 AM	339200942
EFT Total	\$25.00		

State Specific

A cover letter is required with every filing but can be placed in the Filing Description of the General Information tab or on the Supporting Documentation tab. Please confirm that you have included a cover letter with this filing. (Yes/No): yes

SERFF Tracking #:

PRUD-134838225

State Tracking #:

Company Tracking #:

MMRS - 1089611-00001-00

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Avery Chappell	02/19/2026	02/19/2026

SERFF Tracking #:

PRUD-134838225

State Tracking #:

Company Tracking #:

MMRS - 1089611-00001-00

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Disposition

Disposition Date: 02/19/2026

Effective Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	SimplyTerm Bundle Landing Page		Yes
Supporting Document	Third Party Authorization - if applicable		Yes
Supporting Document	Readability		Yes
Supporting Document	Direct Response Advertisement		Yes
Supporting Document	Advertising - Life & Annuities (Updated, June, 2014)		Yes
Supporting Document	1089611-1 SOV		Yes

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Form Schedule

Lead Form Number: 1089611-00001-00

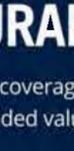
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		SimplyTerm Bundle Landing Page	1089611-1	ADV	Initial			1089611-1 ST Bundle.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NAP	Network Access Plan
NOC	Notice of Coverage	OTH	Other
OUT	Outline of Coverage	PJK	Policy Jacket
POL	Policy/Contract/Fraternal Certificate	POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider
PRC	Provider Contract/Provider Addendum/Provider Leading Agreement	PRD	Provider Directory



Call us for help: 844-606-7870



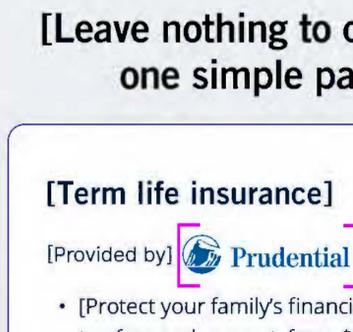
[HELP SECURE YOUR FAMILY'S FUTURE WITH LIFE INSURANCE]

[Apply in minutes for coverage starting at just \$[XX]/month. Plus, enjoy added value with digital wills and trusts.]

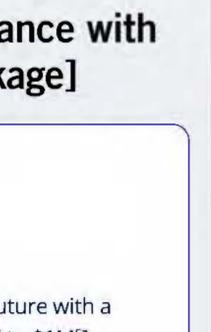
[Start now] →

[Here's how a cash payout can help your family]

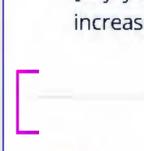
[An average American household spends about \$[3,500] per month on these essentials. (That's almost \$[42,000] a year!)]



[\$[975]/mo
for groceries¹⁾



[\$[2,211]/mo
for mortgage²⁾



[Take the next step to help protect your family's future today.]

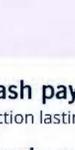
[Start now] →

[Leave nothing to chance with one simple package]

[Term life insurance]

[Provided by] Prudential

- [Protect your family's financial future with a tax-free cash payout, from \$25K to \$1M⁵⁾
- [Get protection that lasts up to 20 years starting today]
- [Access the cash payout while still living if you become terminally ill⁶⁾
- [Enjoy a locked-in monthly price that will never increase⁷⁾



[Digital wills, trusts and directives]

[Provided by] GOODTRUST

- [Protect your important wishes in one secure place]
- [Establish plans for finances, medical care, guardianship, belongings, pets and more]
- [Easily create, organize and update key legal documents—no lawyer needed]
- [Save time and money including a [5] year price-lock with on-time payments]

[\[Learn more\]](#)

[We've made it easy]

[Choose one of these packages. Each includes a substantial cash payout plus digital wills, trusts and directives.]

[Basic]



[\$[100,000] cash payout
[Life insurance protection lasting for 20 years]

[Digital wills, trusts and directives]
[Provided by GoodTrust]

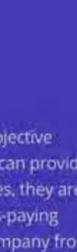
[Essential]



[\$[200,000] cash payout
[Life insurance protection lasting for 20 years]

[Digital wills, trusts and directives]
[Provided by GoodTrust]

[Premium]



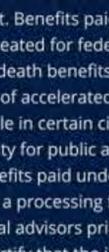
[\$[300,000] cash payout
[Life insurance protection lasting for 20 years]

[Digital wills, trusts and directives]
[Provided by GoodTrust]

[See my quote] →

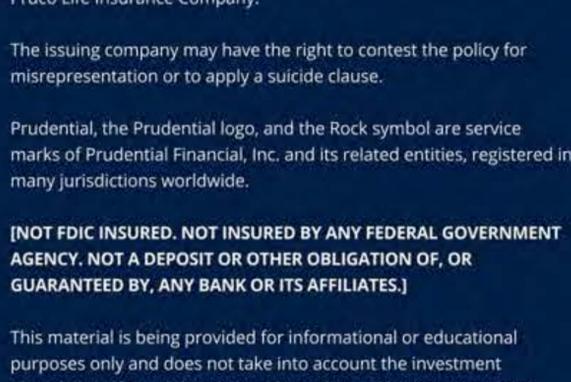
[Don't see your perfect package?]

[You'll be able to customize your own package with a cash payout from \$25K to \$1M for up to 20 years.]



[If you're not satisfied with your life insurance policy, cancel within [30] days for your money back.]

[Watch this quick video to get the basics of term life insurance.]



[Transcript](#)

Frequently asked questions

▼ [How much of a cash payout do I need?]

▼ [Why do I need life insurance?]

▼ [Can I start using benefits immediately?]

▼ [How will beneficiaries get the cash payout?]

▼ [Can I cancel at any time?]

▼ [Is a medical exam required?]

▼ [What is GoodTrust?]

Prudential and its family of companies fulfills its promises.

A+
YEARS

[A.M. Best rating for issuing company, Pruco Life Insurance]

50 MILLION
CUSTOMERS

[in over 50 countries]

150+ YEARS

[of helping people strengthen their financial health and security]

[Ratings are as of [October 30, 2024]. While ratings can be objective indicators of an insurance company's financial strength and can provide a relative measure to help select among insurance companies, they are not guarantees of the future financial strength and/or claims-paying ability of a company. The broker-dealer and/or insurance company from which a policy is purchased, the insurance agency from which a policy is purchased, and any affiliates of those entities make no representations regarding the quality of the analysis conducted by the rating agencies. The rating agencies are not affiliated with the above-mentioned entities nor were they involved in any rating agency's analysis of the insurance companies. The above ratings are subject to change and do not reflect any subsequent rating agency actions. We make every effort to update our literature as soon as possible after a ratings change. Please visit our investor relations site, www.investor.prudential.com/ratings/default.aspx, for the most current ratings information.]

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¹⁾ Sarah Li Cain, "Average Grocery Budget for Family of 3," [SoFi Learn](#), April 11, 2024.]

²⁾ Mortgage Bankers Association, "Mortgage Application Payments Increase in May," [MBA Newsroom](#), June 26, 2025.]

³⁾ Matt Egan, "Forecasters Say 2026 Will Be the Cheapest Year for Gas Since Covid," [CNN](#), January 5, 2026.]

⁴⁾ Chris Horymski, "Americans' Average Monthly Debt Payment Increases to \$1,237 in 2025," [Ask Experian \(blog\)](#), June 11, 2025.]

⁵⁾ Death benefit proceeds are generally received income tax-free as per IRC guidelines.]

⁶⁾ The Terminal Illness Rider is available without an extra premium. Obtaining benefits under the terms of the rider will reduce and may eliminate the death benefit. Benefits paid under the Terminal Illness Rider are intended to be treated for federal tax purposes as accelerated life insurance death benefits under IRC §101(g)(1)(b). Tax laws related to the receipt of accelerated death benefits are complex and benefits may be taxable in certain circumstances. Receipt of benefits may affect eligibility for public assistance programs such as Medicaid. Accelerated benefits paid under the terms of the Terminal Illness Rider are subject to a processing fee of up to \$100. Clients should consult tax and legal advisors prior to initiating any claim. A licensed physician must certify that the insured is terminally ill to qualify for benefits. Other terms and conditions may apply. The rider may not cover all of the costs associated with terminal illness. The rider is a life insurance accelerated death benefit product, is generally not subject to health insurance requirements, and may not be available in all states. The rider form number for the Terminal Illness Rider is either ICC23-RID-T1, or RID-T1-2023, which may be followed by a state code.]

⁷⁾ Premiums will not increase for the length of the term as long as premiums are paid on time.]

⁸⁾ Based on [\$100,000] coverage for a [female], age [30], non-tobacco, excellent health for a duration of [10] years. Premium as of [February 1, 2026].]

SimplyTerm is issued by Pruco Life Insurance Company located in Newark, NJ. The policy form number is **ICC23-SIMPLT** or **SIMPLT-2024**. Product not available in all states.

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The issuing company may have the right to contest the policy for misrepresentation or to apply a suicide clause.

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[1089611-1]

[1089611-0001-00]



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[IMAGINE ALL YOU'VE WORKED FOR IS PROTECTED]

[Help secure your family's financial future with term life insurance.]

- [Go from quote to covered in minutes.]
- [Affordable packages start as low as \$[XX]/month.]
- [Plus, unlimited online wills and trusts—no lawyer needed.]

[Start now] →

[Leave nothing to chance with one simple package]

[Term life insurance]

[Provided by] Prudential

- [Protect your family's financial future with a tax-free cash payout, from \$25K to \$1M⁶]
- [Get protection that lasts up to 20 years starting today]
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[Digital wills, trusts and directives]

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- [Protect your important wishes in one secure place]
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[Learn more]

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[\$[200,000] cash payout
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[Digital wills, trusts and directives]
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[Premium]



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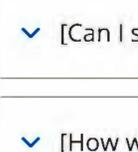
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[Here's how a cash payout can help your family]

[An average American household spends about [\$3,500] per month on these essentials. (That's almost [\$42,000] a year!)]

[\$[975]/mo
for groceries¹

[\$[2,211]/mo
for mortgage²



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[Start now] →

[Watch this quick video to get the basics of term life insurance.]



[Transcript](#)

Frequently asked questions

- ✓ [How much of a cash payout do I need?]
- ✓ [Why do I need life insurance?]
- ✓ [Can I start using benefits immediately?]
- ✓ [How will beneficiaries get the cash payout?]
- ✓ [Can I cancel at any time?]
- ✓ [Is a medical exam required?]
- ✓ [What is GoodTrust?]

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[IMAGINE ALL YOU'VE WORKED FOR IS PROTECTED]

[Help secure your family's financial future with term
life insurance.]

- [Go from quote to covered in minutes.]
- [Affordable packages start as low as \$[XX]/
month.]
- [Plus, unlimited online wills and trusts—no
lawyer needed.]

[Start now] →

Alternative headlines:

[Headline] [Coverage that fits your life, and your budget]

[Subhead] [Help secure your family's financial future with affordable term life insurance.]

[Headline] [Protect what matters most, for less]

[Subhead] [Get low-cost life insurance quickly and easily.]

[Headline] [Two ways to protect your family at one low price]

[subhead] [Term life insurance and digital wills and trusts, starting at \$[xx.xx]/mo.]

[Headline] [Two layers of protection—one secure future]

[subhead] [Help protect your family with term life insurance plus digital wills and trusts in one convenient package.]

[headline] [Your family deserves twice the protection]

[subhead] [Get term life insurance plus digital wills and trusts—all for one low price.]



[\$[975]/mo
for groceries^{1]}



[\$[2,211]/mo
for mortgage^{2]}



[\$[174]/mo
for gas^{3]}



[\$[181]/mo
for credit card debt^{4]}

Frequently asked questions

^ [How much of a cash payout do I need?]

[Start by adding up your yearly expenses—things like rent or mortgage, utilities, groceries, medical bills, car payments, and child care. Then decide how many years you'd want those costs covered for your family.]

Here's an example:

[If your annual expenses are \$[50,000] and you want your family to be able to pay those expenses for at least [5] years, you'd want to get a life insurance policy with a \$[250,000] cash payout.]

^ [Why do I need life insurance?]

[Life insurance provides money to your loved ones after you die. The people you choose will receive a payout that can help replace loss of income, cover funeral expenses, fund a child's education, or pay for whatever they need.]

^ [Can I start using benefits immediately?]

[Yes, you can start using your [GoodTrust] service immediately. Plus a terminal illness benefit, If diagnosed with a qualified terminal illness, just file a claim and access your payout as soon as it's approved.]

^ [How will beneficiaries get the cash payout?]

[After the necessary claim documents are received, we promptly send the funds to the beneficiary, making the process as smooth and stress-free as possible.]

^ [Can I cancel at any time?]

[Yes, you can cancel your life insurance policy or any service whenever you wish. If you cancel within 30 days, you'll get a full refund of any payments made.]

^ [Is a medical exam required?]

[There's no need for a medical exam, so getting covered is quick and simple.]

^ [What is GoodTrust?]

[GoodTrust makes it easy and affordable to protect your family, assets, and legacy. Our guided online process helps you create wills, trusts, and directives from anywhere—no lawyer needed. You can feel confident knowing your wishes are clear and your loved ones are taken care of.]

[GoodTrust gives every member of your family the ability to create these important documents:]

- [Revocable living trust]
- [Last will and testament]
- [Power of Attorney]
- [Advanced health care directive]
- [Funeral directive]
- [Pet care directive]

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Supporting Document Schedules

Bypassed - Item:	Third Party Authorization - if applicable
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Readability
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Direct Response Advertisement
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Advertising - Life & Annuities (Updated, June, 2014)
Bypass Reason:	\$25 filing fee provide by EFT
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	1089611-1 SOV
Comments:	
Attachment(s):	1089611-1 SOV.pdf
Item Status:	
Status Date:	

STATEMENT OF VARIABLE MATERIAL FOR CONTROL #1089611-00001-00

Variable Component	Description & Variable Content
	This logo is bracketed in the event we want use an alternate Prudential brand logo:
[Co-branded Logo]	This will be where we will place a partner's logo if the partner requests co-branding.
[Call us for help: 844-606-7870]	This phone number may change in the future and is variable depending on where we want the calls to go.
[Imagine all you've worked for is protected]	<p>The following alternate headlines may be used:</p> <ol style="list-style-type: none"> 1. [[Partner Name] [Members:] [Imagine all you've worked for is protected] 2. [[Partner Name] [Members:] Coverage that fits your life, and your budget.] 3. [[Partner Name] [Members:] [Help secure your family's future with life insurance.] 4. [[Partner Name] [Members:] [Protect what matters most, for less.] 5. [[Partner Name] [Members:] [Two ways to protect your family at one low price.] 6. [[Partner Name] [Members:] [Two layers of protection – one secure future.] 7. [[Partner Name] [Members:] [Your family deserves twice the protection.]
[Partner Name] [Members]	<p>[Partner Name] is optional text in the headline and refers to the name of the business partner that is referring online traffic to the Prudential Landing page.</p> <p>[Members] is variable text used in conjunction with [Partner Name] to address consumers that have been referred to the landing page. Alternate text may be omitted or include:</p> <ol style="list-style-type: none"> 1. [Customers] 2. [Clients] 3. [Subscribers] 4. [Shoppers] 5. [Account holders]
Hero Imagery:	The following alternate images may be used:



[Help secure your family's financial future with term life insurance.]

The following alternate sub-headlines may be used:

- [Apply in minutes for coverage starting at just \$[XX]/month. Plus enjoy added value with digital wills and trusts.]
- [Help secure your family's financial future with affordable term life insurance.]
- [Get low-cost life insurance quickly and easily.]
- [Term life insurance and digital wills and trusts, starting at \$[XX.XX]/mo.]
- [Help protect your family with term life insurance plus digital wills and trusts in one convenient package.]
- [Get term life insurance plus digital wills and trusts – all for one low price.]

[\$[XX]/month

The monthly premium is variable based on the age, coverage amount, term length and health

- [Go from quote to covered in minutes]
- [Affordable packages start as low as \$[XX]/month]
- [Plus, unlimited online wills and trusts – no lawyer needed.]

Sub-headline bullets may be omitted. Alternate text may be added here in the future:

[Start now]
[See my quote]

The following alternate language for CTAs may be used:

- [Apply now]
- [Learn more]
- [Get a quote]
- [Get your quote]
- [Get Started]
- [Let's get started]
- [View pricing]
- [Calculate my price]
- [Calculate your price]
- [See your price]

	<p>[See my price] [Get more details] [Get details] [See your quote]</p>
<div data-bbox="210 224 667 1101" style="border: 1px solid purple; padding: 10px;"> <p>[Leave nothing to chance with one simple package]</p> <p>[Term life insurance]</p> <p>[Provided by]  Prudential</p> <ul style="list-style-type: none"> • [Protect your family's financial future with a tax-free cash payout, from \$[25]K to \$[1]M⁵] • [Get protection that lasts up to [20] years starting today] • [Access the cash payout while still living if you become terminally ill⁶] • [Enjoy a locked-in monthly price that will never increase⁷] <div style="text-align: center; margin: 10px 0;">  </div> <p>[Digital wills, trusts and directives]</p> <p>[Provided by]  GOODTRUST</p> <ul style="list-style-type: none"> • [Protect your important wishes in one secure place] • [Establish plans for finances, medical care, guardianship, belongings, pets and more] • [Easily create, organize and update key legal documents—no lawyer needed] • [Save time and money including a [5] year price-lock with on-time payments] <p>[Learn more]</p> </div>	<p>This entire section may hide if an ancillary service is not presented alongside SimplyTerm.</p>
<p>[Leave nothing to chance with one simple package]</p>	<p>Alternate text may be added in the future as additional ancillary services are added:</p>
<p>[Term life insurance]</p>	<p>Alternate text may include:</p> <ul style="list-style-type: none"> • [Affordable term life insurance]
<p>[Provided by]</p>	<p>Alternate language may include:</p> <ul style="list-style-type: none"> • [Offered by] • [By]
<ul style="list-style-type: none"> • [Protect your family's financial future with a tax-free cash payout, from \$25K to \$1M⁵] • [Get protection that lasts up to 20 years starting today] 	<p>Text may be omitted. Alternate SimplyTerm text may be added here in the future.</p>

<ul style="list-style-type: none"> • [Access the cash payout while still living if you become terminally ill⁶] • [Enjoy a locked-in monthly price that will never increase⁷] 	
	<p>Plus icon divider may be omitted if no ancillary service offer is presented alongside SimplyTerm</p>
<p>[Digital wills, trusts and directives]</p>	<p>Ancillary service headline will be specific to the service offering. Additional services will be added in the future. Text will be omitted if no service offering is presented alongside SimplyTerm.</p> <ul style="list-style-type: none"> • GoodTrust: [Digital wills, trusts and directives]
	<p>Ancillary service provider logo is variable for each service provider. Will be omitted if no service offering is presented alongside SimplyTerm.</p>
<ul style="list-style-type: none"> • [Protect your important wishes in one secure place] • [Establish plans for finances, medical care, guardianship, belongings, pets, and more] • [Easily create, organize and update key legal documents – no lawyer needed] • [Save time and money including a [5] year price-lock with on-time payments] 	<p>Ancillary service bullets will be specific to the service offering. Additional services will be added in the future. Text will be omitted if no service offering is presented alongside SimplyTerm.</p> <p>[5] is bracketed in case service provider changes number of years price is fixed as part of service offering.</p>
<p>[Learn more]</p>	<p>Ancillary service CTA will anchor to FAQ specific to service offering. Text will be omitted if no service offering is presented alongside SimplyTerm. Alternate text may include:</p> <ul style="list-style-type: none"> • [Discover more] • [See details]

 <p>[We've made it easy] [Choose one of these packages. Each includes a substantial cash payout plus digital wills, trusts and directives.]</p> <p>[Basic] [(\$100,000) cash payout] [Life insurance protection lasting for (20) years] [Digital wills, trusts and directives] [Provided by GoodTrust]</p> <p>[Essential] [(\$200,000) cash payout] [Life insurance protection lasting for (20) years] [Digital wills, trusts and directives] [Provided by GoodTrust]</p> <p>[Premium] [(\$300,000) cash payout] [Life insurance protection lasting for (20) years] [Digital wills, trusts and directives] [Provided by GoodTrust]</p> <p>[See my quote] →</p> <p>[Don't see your perfect package?] [You'll be able to customize your own package with a cash payout from \$25K to \$1M for up to 20 years.]</p>	<p>This entire section may show or hide.</p> <p>Icons are variable and may change to correspond to brand elements on page or ancillary service offering.</p>
<p>[We've made it easy]</p>	<p>Alternate text may be added here in the future:</p>
<p>[Choose one of these packages. Each includes a substantial cash payout plus digital wills, trusts and directives.]</p>	<p>Alternate text may be added here in the future:</p>
<p>[Basic] [Essential] [Premium]</p>	<p>Package names are variable and may include alternatives in the future. Alternate package names will be added here when available:</p>
<p>[\$100,000] cash payout] [\$200,000] cash payout] [\$300,000] cash payout]</p>	<p>Coverage amounts will be between \$25,000 and \$1,000,000. Alternate text may be used in the future and will be added here when available:</p>
<p>[Digital wills, trusts and directives] [Provided by GoodTrust]</p>	<p>Package description for ancillary service offering may include alternate language in the future for additional services. Additional language will be added here when available:</p>
<p>[Don't see your perfect package?]</p>	<p>Alternate text may be added here in the future:</p>
<p>[You'll be able to customize your own package with a cash payout from \$25K to \$1M for up to 20 years.]</p>	<p>Alternate text may be added here in the future:</p>
	<p>This entire section may show or hide.</p> <p>30 day money back icon may be omitted.</p>

[If you're not satisfied with your life insurance policy, cancel within 30 days for your money back]

Text may be omitted.

[Here's how a cash payout can help your family]

[An average American household spends about [\$3,500] per month on these essentials. (That's almost [\$42,000] a year!)]

[\$975]/mo
for groceries¹

[\$2,211]/mo
for mortgage²

[Take the next step to help protect your family's future today.]

[Start now] →

This entire section may show or hide. Carousel includes the following:

[\$975]/mo
for groceries¹

[\$2,211]/mo
for mortgage²

[\$174]/mo
for gas³

[\$181]/mo
for credit card debt⁴

[Here's how a cash payout can help your family]

Text may be omitted. Alternate text includes:

- [What can the money be used for]

[An average American household spends about [\$3,500] per month on these essentials. (That's almost [\$42,000] a year!)]

Text may be omitted. Alternate text may include:

- [If something happens to you, your loved ones will receive the money from the death benefit to help with any expenses, such as:]

[\$3,500] and [\$42,000] may be updated periodically based on the sourced material.

[\$975]/mo for groceries¹
[\$2,211]/mo for mortgage²
[\$174]/mo for gas
[\$181]/mo for credit card debt

Alternate expenses may be added here in the future. Monthly amount is variable and may be updated periodically based on the sourced material.

[Watch this quick video to get the basics of term life insurance.]



This entire section with the video may show or hide. Video control number: 1084653-00001-00

[Watch this quick video to get the basics of term life insurance.]

Alternate text may include:

- [How does term life insurance work?]

[Frequently asked questions]

▼ [How much of a cash payout do I need?]

▼ [Why do I need life insurance?]

▼ [Can I start using benefits immediately?]

▼ [How will beneficiaries get the cash payout?]

▼ [Can I cancel at any time?]

▼ [Is a medical exam required?]

▼ [What is GoodTrust?]

Entire section may show or hide. Included FAQ's may be omitted. Any alternate FAQ's will be added here:

<p>^ [How much of a cash payout do I need?]</p> <p>[Start by adding up your yearly expenses—things like rent or mortgage, utilities, groceries, medical bills, car payments, and child care. Then decide how many years you'd want those costs covered for your family.</p> <p>Here's an example: [If your annual expenses are \$[50,000] and you want your family to be able to pay those expenses for at least [5] years, you'd want to get a life insurance policy with a \$[250,000] cash payout.]</p>	<p>FAQ question may be omitted. Alternate text may be added here in the future.</p> <p>[\$50,000] in annual expenses is variable and may change for the example scenario.</p> <p>[5] years is variable and may change for the example scenario, up the maximum term of 20 years.</p> <p>[\$250,000] cash payout is variable and may be up to the maximum coverage amount of \$1,000,000.</p>
<p>^ [Why do I need life insurance?]</p> <p>[Life insurance provides money to your loved ones after you die. The people you choose will receive a payout that can help replace loss of income, cover funeral expenses, fund a child's education, or pay for whatever they need.]</p>	<p>FAQ question may be omitted. Alternate text may be added here in the future.</p>
<p>^ [Can I start using benefits immediately?]</p> <p>[Yes, you can start using your [GoodTrust] service immediately. Plus a terminal illness benefit, if diagnosed with a qualified terminal illness, just file a claim and access your payout as soon as it's approved.]</p>	<p>FAQ question may be omitted. Alternate text may be added here in the future.</p>
<p>^ [How will beneficiaries get the cash payout?]</p> <p>[After the necessary claim documents are received, we promptly send the funds to the beneficiary, making the process as smooth and stress-free as possible.]</p>	<p>FAQ question may be omitted. Alternate text may be added here in the future.</p>

<p>^ [Can I cancel at any time?]</p> <p>[Yes, you can cancel your life insurance policy or any service whenever you wish. If you cancel within 30 days, you'll get a full refund of any payments made.]</p>	<p>FAQ question may be omitted. Alternate text may be added here in the future.</p>
<p>^ [Is a medical exam required?]</p> <p>[There's no need for a medical exam, so getting covered is quick and simple.]</p>	<p>FAQ question may be omitted. Alternate text may be added here in the future.</p>
<p>^ [What is GoodTrust?]</p> <p>[GoodTrust makes it easy and affordable to protect your family, assets, and legacy. Our guided online process helps you create wills, trusts, and directives from anywhere—no lawyer needed. You can feel confident knowing your wishes are clear and your loved ones are taken care of.]</p> <p>[GoodTrust gives every member of your family the ability to create these important documents:]</p> <ul style="list-style-type: none"> • [Revocable living trust] • [Last will and testament] • [Power of Attorney] • [Advanced health care directive] • [Funeral directive] • [Pet care directive] 	<p>FAQ question may be omitted. Alternate text that is specific to the service offer may be added here in the future.</p>
<p>[A+] [A.M. Best rating for issuing company, Pruco Life Insurance Company]</p>	<p>In the event the A.M. Best Rating changes or we cite a different rating, the page will be updated to reflect the correct rating and rating firm. We may also show or hide this rating.</p>
<p>[50 MILLION CUSTOMERS [In over 50 countries]</p>	<p>If the number of customers and number of countries changes, the page will update to reflect the correct stats.</p>
<p>[150+ years] [of helping people strengthen their financial health and security]</p>	<p>This language may be updated in the future to reflect the number of years, e.g. 155.</p>
<p>Ratings are as of [October 30, 2024].</p>	<p>This date will update to reflect the date that the ratings were pulled.</p>

[Ratings are as of [October 30, 2024.] While ratings can be objective...please visit our investor relations site...current ratings information.]	This content will hide if we remove the A.M. Best rating on the page.
[By using this website, you consent to the realtime collection, storage, use, and sharing of information on your device, or provided by you (such as mouse movements and clicks) for Prudential and/or its third-party providers. See our Privacy Center for more information.]	This text will be omitted if the data collection described is not enabled for the page.
[5] years	The years figure is bracketed in the event we need to make updates. Duration Range: 5 years (minimum) – 30 years (maximum)
Premiums as of [January 2025]	This is the month and year the illustration information was pulled. This line item is bracketed in the event we need to update the illustrations in the future or if there is a price change.
[¹ Sarah Li Cain, "Average Grocery Budget for Family of 3," SoFi Learn, April 11, 2024.]	This disclosure is variable and will appear when the average grocery cost is displayed on the landing page
[² Mortgage Bankers Association, "Mortgage Application Payments Increase in May," MBA Newsroom, June 26, 2025.]	This disclosure is variable and will appear when the average mortgage cost is displayed on the landing page
[³ Matt Egan, "Forecasters Say 2026 Will Be the Cheapest Year for Gas Since Covid," CNN, January 5, 2026.]	This disclosure is variable and will appear when the average gas cost is displayed on the landing page
[⁴ Chris Horymski, "Americans' Average Monthly Debt Payment Increases to \$1,237 in 2025," Ask Experian (blog), June 11, 2025.]	This disclosure is variable and will appear when the average debt cost is displayed on the landing page
[⁵ Death benefit proceeds are generally received income tax-free as per IRC guidelines.]	This disclosure is variable and will appear when tax-free is referenced on the landing page

<p>¹⁶ The Terminal Illness Rider is available without an extra premium. Obtaining benefits under the terms of the rider will reduce and may eliminate the death benefit. Benefits paid under the Terminal Illness Rider are intended to be treated for federal tax purposes as accelerated life insurance death benefits under IRC §101(g)(1)(b). Tax laws related to the receipt of accelerated death benefits are complex and benefits may be taxable in certain circumstances. Receipt of benefits may affect eligibility for public assistance programs such as Medicaid. Accelerated benefits paid under the terms of the Terminal Illness Rider are subject to a processing fee of up to \$100. Clients should consult tax and legal advisors prior to initiating any claim. A licensed physician must certify that the insured is terminally ill to qualify for benefits. Other terms and conditions may apply. The rider may not cover all of the costs associated with terminal illness. The rider is a life insurance accelerated death benefit product, is generally not subject to health insurance requirements, and may not be available in all states. The rider form number for the Terminal Illness Rider is either ICC16 TB 146-2016 or TB 146-2016, which may be followed by a state code.]</p>	<p>This disclosure is variable and will appear when Terminal Illness is referenced on the landing page</p>
<p>¹⁷ Premiums will not increase for the length of the term as long as premiums are paid on time.]</p>	<p>This disclosure is variable and will appear when fixed premiums are referenced on the landing page</p>
<p>¹⁸ Based on [\$100,000] coverage for a [female], age [30], non-tobacco, excellent health for a duration of [10] years. Premium as of [February 1, 2026].]</p>	<p>This text will show if the monthly premium “[XX]/month” is shown in the landing page text.</p>
<p>[female]</p>	<p>Alternate text may include [male]</p>
<p>Age [30]</p>	<p>Age is variable and may be between 18 and 65</p>
<p>[10 years]</p>	<p>Coverage term is variable and may be between 5 and 20 years</p>
<p>[February 1, 2026]</p>	<p>Date is variable and may be updated periodically</p>
<p>[[Firm Name] is an independent organization and not an affiliate of any Prudential Financial companies.]</p>	<p>If material is co-branded this disclosure will appear.</p>
<p>[Not FDIC insured. Not insured by any federal government agency. Not a deposit or other obligation of, or guaranteed by, any bank or its affiliates.]</p>	<p>Content is variable should the material be available through banking channels</p>
<p>[2026]</p>	<p>This will update with the current year.</p>