

# How Life Insurance helps financially protect your loved ones



## → Benefits to help promote your financial health

Life can be unpredictable, but you can be prepared for whatever comes your way with benefits that help protect the ones you love from unexpected financial challenges.

Life Insurance, issued by **The Prudential Insurance Company of America (Prudential)**, is an important way to help ensure your family is financially secure should anything happen to you. Proceeds from life insurance can help your loved ones with current and future expenses including salary replacement, mortgage or rent, childcare, debt repayment, and college tuition.

## → Learn more.

**You can depend on Life Insurance.** Regardless of economic market conditions, the value of some insurance benefits from a trusted carrier like Prudential remains steady and consistent.

### **It may be more affordable than you think.**

Because your employer's plan offers group rates, this coverage may cost less than insurance you buy on your own.

### **You can change coverage as your life changes.**

Getting married, buying a new home, or having children means you may need to review your life insurance needs. If you're earning more money than when you first enrolled for insurance, you may need to increase your coverage.

**It's an important way to help ensure the financial health of those who depend on you.** Life Insurance can help take care of final arrangements that could burden spouses, children, and others.

**Beneficiaries can use benefits to pay for financial needs.** Your designated beneficiaries, who you choose to receive your life insurance benefits,

can use the proceeds to help pay for current and future expenses.

**You can continue your coverage even if you change jobs or retire.** You can keep your insurance as long as you go on paying the premium.

### **The Accelerated Benefits Option:**

If you become terminally ill with a life expectancy of less than 12 months, the Accelerated Benefit Option<sup>1</sup> (ABO) allows you to receive up to 90% of your Group maximum of \$500,000, subject to age reductions) while still living, and you can use this payment as you see fit. Your death benefit will be reduced by any amount paid under this benefit. ABO is not available to your spouse or children covered by Dependent Term Life Insurance.

### **Find out how much coverage you may need.**

Use our online Life Insurance Needs Calculator to help you estimate how much life insurance is right for you, visit [www.prudential.com/EZLifeNeeds](http://www.prudential.com/EZLifeNeeds).

### **Stay on the path to financial wellness.**

For more help managing your finances, and to find engaging articles, tools, and videos, visit The Financial Wellness Center at: [www.prudential.com/financial-education](http://www.prudential.com/financial-education).

1 Certain conditions apply, please refer to your Certificate for details.

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