

Why Life Insurance makes sense



➔ 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.

Optional Life and Dependent 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.

NEW Annual Enrollment Opportunity!

Employees can enroll for up to \$600,000 in Optional Life coverage not to exceed 3 times salary with no proof of good health required. Employees can enroll for up to \$2.5M in Optional Life coverage not to exceed 8 times salary by answering 3 health questions.

Spouses can enroll for up to \$30,000 in Dependent Life coverage with no proof of good health required.

Dependent Child(ren) can enroll for up to \$10,000 not to exceed 100% of the employee's Optional Life amount.

➔ 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.

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.

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

Enroll Today!

Contact your benefits administrator for more information.

Certain services may not be available in all states or market segments. My GuidanceResources® suite of services, GuidanceResources®, EstateGuidance® and BereavementCare are optional services. These services are provided by ComPsych® Corporation. Prudential is not responsible for the services provided by ComPsych® Corporation, but helps coordinate billing for these services with its premium billing.

Group Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series: 83500

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