



**Live Forward.**<sup>SM</sup>

WHAT YOU DO TODAY CAN HELP SECURE TOMORROW.

**LIFE INSURANCE**

*From a name  
you know and trust:  
The Prudential Insurance  
Company of America*

## What happens next?

You may be paying college tuition bills, taking care of aging parents, or doing both. You may be thinking about retirement, planning to work for a while, or maybe, you're not sure. Whatever is next, life insurance can help you to live forward by protecting the hopes and dreams of those you love.

**Contact Your  
Benefits Administrator  
for More Information**

### **Life insurance is essential.**

You don't want to think about the consequences to loved ones if something happens to you. It can leave those who depend on you in the difficult position of not having enough money to face immediate obligations. It can also impact goals, such as funding retirement for a spouse or partner, or leaving a financial legacy for your children and grandchildren. Having the right amount of life insurance lets your loved ones face financial challenges, maintain lifestyles, and realize tomorrow's hopes and dreams.

### **Life insurance helps provide financial security.**

Although life insurance may be overlooked when planning for the future, your financial plan is not complete without it. While the value of stocks and other investments can rise and fall over time, insurance benefits remain steady and unaffected by market fluctuations. You can rest easy knowing your loved ones will receive these benefits when they need them.

## SUPPORT FOR THE THINGS THAT MATTER.

Life insurance can help provide your loved ones with the financial support they'll need for these and other expenses:

### IMMEDIATE EXPENSES

- Funeral costs
- Uncovered medical bills
- Estate settlement costs

### ONGOING EXPENSES

- Mortgage or rent
- Food
- Utilities
- Transportation
- Health care
- Clothing
- Car loans
- Credit card debt
- Taxes
- Insurance

### FUTURE GOALS

- Retirement
- Leaving a financial legacy



## THE CHALLENGE TO LIVE FORWARD.

**43%** of households between the ages of 55 to 64 say they need more coverage.

**34%** of households report they would immediately struggle meeting everyday living expenses.\*

## Today is the day to secure tomorrow.

You may think the time isn't right, or that life insurance is unaffordable right now. The truth is, now may be your best opportunity. Buying life insurance at work may cost less than a policy you would find on your own.

## How much is enough?

Whether you're increasing your coverage or buying life insurance for the first time, start by asking yourself a few important questions:

- How much money would your family need to settle your affairs and make ends meet?
- How much money would your spouse or partner need to fund their retirement?
- Are there family members who need your ongoing support, such as aging parents, or grown children or a sibling with special needs?
- How much of a financial legacy do you wish to leave loved ones?

It's easy to evaluate how much you need with the **Life Insurance Needs Estimator**:

[www.prudential.com/EZLifeNeeds](http://www.prudential.com/EZLifeNeeds)

\* LIMRA's 2010 Household Trends in U.S. Life Insurance, LIMRA's Market Facts Quarterly, First Quarter, 2011.

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