

# YOUR FUTURE IS BRIGHT. ENSURE YOUR FINANCIAL FUTURE IS TOO.



## Here's why Life and AD&D Insurance is important

Life can be unpredictable, but you can be prepared for whatever comes your way. Life and Accidental Death & Dismemberment AD&D Insurance, issued by **The Prudential Insurance Company of America (Prudential)**, can help ensure your family is financially secure should the unexpected happen to you. Your employer's plan offers group rates, so this coverage may cost less than insurance you buy on your own.

### How does it work?

Life Insurance pays a benefit to your beneficiaries if you die that they can use for current and future expenses, like salary replacement, mortgage or rent, childcare, debt repayment, and college tuition.

AD&D Insurance pays a benefit if you die or are seriously injured due to an accident, including the loss of a limb, a hand, a foot, sight in one eye, speech, or hearing—injuries which, depending on your occupation, could make it difficult or impossible for you to continue working.

### Do I need to answer health questions?

If you exceed the guaranteed issue amount, you'll need to complete our simple process by answering a few basic health questions known as proof of good health or evidence of insurability (EOI).

### Can I change my coverage in the future?

Yes! You should review your coverage periodically. Life events, like getting married, buying a new home, or having children, are all great reasons to consider your coverage.

### How much coverage do I need?

Estimate how much life insurance is right for you with our online calculator.

[prudential.com/EZLifeNeeds](https://prudential.com/EZLifeNeeds)



### Get started

Contact your benefit administrator for more information.



**Prudential**

Group Insurance coverage is issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ.

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