

How Life Insurance helps financially protect your loved ones



➔ Benefits to help promote your family's financial future

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, which may be more important today than ever before.

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, child care, debt repayment, and college tuition.

These benefits can help protect everything you've worked so hard to build, should a tragedy strike. Think of it as more than "just burial insurance." Life insurance is a tool that can help ensure you don't disrupt building generational wealth for years to come.

More than half of Black American households (**55%**) say they would face financial hardship within six months following the death of a wage earner — nearly a third (31%) would struggle financially within a month.*



➔ 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 to help meet your changing life. Getting married, buying a new home, or having children means you may need to review your life insurance needs from time to time. If you're earning more money than when you first enrolled for insurance, you may need to increase your coverage, so your loved ones have the resources they need.

You can quickly and easily 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: www.prudential.com/EZLifeNeeds.

It's an important way to help ensure the financial health of those who depend on you.

Life Insurance can help ensure that you leave the financial legacy you want. It 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, whom 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.

* LIMRA Insurance Barometer Study, 2021.

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

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