

Keep living the life you deserve if the unexpected happens—prepare with disability insurance



➔ Be prepared for life's uncertainties with benefits that provide security and stability.

You may be wondering about disability insurance and if you need it. Consider this: If you and your loved ones rely on your income, there's a good chance you need this type of coverage.

The good news is that **The Prudential Insurance Company of America (Prudential)** gives you the solid financial security foundation you can rely on, so you can prepare for the unexpected.

Disability insurance, issued by Prudential, doesn't simply help you weather uncertainty, it helps you to reach your goals and thrive. It protects your paycheck when illness or injury prevents you from working. The benefits you receive from your policy can be used however you want.

Only **23%** of employees recognize that a 20-year-old worker has a 1 in 4 chance of becoming disabled before they retire. (Most either underestimate this risk or cannot even hazard a guess.)*

Disability insurance offers paycheck protection for your peace of mind when it matters most.

Not sure how much coverage is right for you?

Our online Disability Insurance Needs Calculator is a great first step to working out how much coverage you need.

Visit www.prudential.com/EZDisabilityNeeds for an instant estimate.

➔ Disability insurance is a smart way to go.

It may cost less than you think. Because your employer's plan offers group rates, this coverage may cost less than insurance you can buy on your own. It's also more economical to have coverage established in the first place versus the high costs that could be incurred in the long run without coverage.

It's a breeze to buy. Your employer is offering a great benefit to help protect your financial wellness. You can optimize this benefit quickly and easily.

It protects you against the risk of losing your paycheck due to injury or illness. This type of income insurance protection offers financial protection and alleviates the worries associated with leaving your loved ones without any income.

It provides benefits for some of the most common reasons for going out on disability, including short-term and long-term conditions, such as pregnancy, mental health, back injuries, digestive disorders, arthritis, and heart issues.

You can use it as income replacement to help you maintain your lifestyle without tapping into your savings. Disability insurance can help protect a portion of your income by providing coverage that fits your life. It provides financial peace of mind until you get back on your feet and helps replace lost income to meet your day-to-day financial obligations—so your long-term goals stay on track.

It covers Short Term Disability (STD) and Long Term Disability (LTD). STD insurance covers you when you are temporarily unable to work, generally for a period of weeks or months. LTD insurance covers you when you are unable to work for an extended period of time, generally for a period longer than six months.

Benefits can be used for whatever you wish. Disability insurance offers the protection you need plus benefits that you can use toward housing, college tuition, monthly bills, and other expenses.

Let's help you take simple steps today to help promote your financial health tomorrow.

Prudential offers rock-solid financial strength to move you forward. Take proactive action to get the most out of your workplace benefits to reach your goals and thrive.

Enroll with ease:

- Contact your benefits administrator for more information

*LIMRA survey of over 2,000 employees conducted in December 2017, http://www.limra.com/Posts/PR/Industry_Trends_Blog/National_Employee_Benefits_Day_-_How_Well_Do_Workers_Know_Their_Benefits_.aspx

This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Department of Financial Services.

North Carolina Residents: THIS IS NOT A MEDICARE SUPPLEMENT PLAN. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare, which is available from the company.

Group Insurance coverage 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

**Get paycheck protection
with disability insurance.**

**Be prepared for the unexpected
with a benefit that helps promote
your financial health.**