



▶ 5 THINGS YOU SHOULD KNOW WHEN IT COMES TO YOUR LIFE INSURANCE BENEFITS

Life Insurance coverage, issued by **The Prudential Insurance Company of America (Prudential)**, is key to your financial wellness because it helps you prepare financially for unexpected risk. As this is an area of expertise, Prudential knows that many people are simply unaware of the importance of this benefit. Here's what you should know:

1. Insurance may not be as expensive as you think

What you should know is: While individual life insurance policies can be pricey, life insurance available through employers tends to be more affordable because you're taking advantage of group rates, which are often lower than individual rates. Think of it as buying in bulk!

2. How much you need

What you should know is: There are many calculators available online to help you evaluate the right amount of coverage for your needs. By answering just a few questions about your income, savings, and financial obligations, these online calculators will provide a good idea about how much you may need. Prudential offers a Life Needs Estimator to help you do this. Visit www.prudential.com/EZLifeNeeds.

3. Guaranteed coverage

What you should know is: If you are **currently enrolled in Optional Term Life**, during the designated annual enrollment period you may **increase your existing Optional Term Life Insurance coverage by one times your salary, without having to provide evidence of insurability (EOI)**. Elected amounts in excess of one times salary or any total amount in excess of the plan guaranteed issue limit is subject to evidence of insurability. If you enroll outside of the annual enrollment period or have been previously declined, you will be required to provide evidence of insurability (EOI), satisfactory to Prudential. All coverage amounts are subject to plan maximum.

Spouse coverage can be elected or increased and will require evidence of insurability (EOI), satisfactory to Prudential.

Child coverage can be elected or increased and is not subject to evidence of insurability (EOI).

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▶ **BENEFITS TO HELP PROTECT YOUR FINANCIAL WELLNESS.**



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4. Changes in life = changes in insurance needs

What you should know is: The amount of life insurance coverage you need is directly related to your life situation. Think about it...the more responsibilities you have, the greater your need to help protect or replace your income should something happen to you. That's why life changes like getting married, becoming a parent, and buying a home may all have a direct impact on the amount of coverage you should have.

5. Beneficiaries are REALLY important in life insurance

What you should know is: A beneficiary is an individual or entity that will receive the proceeds of your life insurance policy if you die. Since one of the main purposes of life insurance is to help ensure the financial wellness of your loved ones, you'll want to make sure you name a beneficiary, and keep the information up to date. This will help eliminate any confusion and avoid delays in getting your benefit to your loved ones.

Life insurance is an important way to help ensure the financial wellness of your loved ones, no matter what stage of life you're in.

Speak with your employer's benefits expert to learn more about when you can enroll.



Group Term Life Insurance coverage is 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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