



# Don't overlook your Life and Disability Insurance benefit offerings

*Life and Disability Insurance coverages, issued by **The Prudential Insurance Company of America (Prudential)**, are key to your financial wellness because they help you prepare financially for unexpected risk.*

## **Benefits may not be as expensive as you think.**

While individual insurance policies can be expensive, life and disability insurance available through your employer is usually more affordable because you're taking advantage of group rates, which are often lower than individual rates. Think of it as buying in bulk!

## **Use our Needs Estimator tools to easily see how much coverage you may need.**

Answer just a few questions to get a good idea about how much coverage is best for you and your family.

- Life Insurance Need Estimator:  
[www.prudential.com/EZLifeNeeds](http://www.prudential.com/EZLifeNeeds)
- Disability Insurance Needs Estimator:  
[www.prudential.com/EZDisabilityNeeds](http://www.prudential.com/EZDisabilityNeeds)

## **If you're unable to work, you could still pay for things like housing, utilities, and your car.**

Nearly 69% of Americans live paycheck to paycheck.<sup>1</sup> If this sounds like you, disability insurance can help protect your paycheck.

## **Changes in life = changes in insurance needs**

Life changes like getting married, becoming a parent, and buying a home all have a direct impact on the amount of coverage you should have. Think about it...the more responsibilities you have, the greater your need to protect or replace your income should something happen to you.

## **For more information**

Contact your benefits administrator for more information.



<sup>1</sup> 2020 Getting Paid in America survey conducted by the American Payroll Association.

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

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