



▶ LIFE INSURANCE IS ONE OF THOSE THINGS YOU KNOW YOU NEED...SOMEDAY.

There's no shortage of excuses to put this off. Buying life insurance at work is one of the most important things you can do. Whether you're married or single—and no matter what your age—life insurance allows you and your loved ones to live forward with peace of mind.

6 Reasons to consider this essential employee benefit.

- 1. This is important.** If you want to protect the future you've envisioned for your loved ones, life insurance may be critical. 85% of consumers agreed that most people need life insurance, but only 62% said they own life insurance.* 70 million households in the United States have a life insurance gap, that is, the amount of life insurance they need is greater than the coverage they have.†
- 2. Life insurance is dependable.** While the value of stocks and other investments can rise and fall over time, insurance benefits can remain steady and unaffected by market fluctuations. You can rest easy knowing your loved ones will receive these benefits when they need them.
- 3. The cost of life insurance may be lower than you think.** Buying life insurance at work can be one of the most cost-efficient ways to help protect your family. Because of the purchasing power of your employer's group benefits plan, there's a good chance life insurance at work will cost less than a policy you might find on your own.
- 4. Life is always changing.** Getting married, buying a new home, or getting a promotion means you need to reevaluate your insurance coverage. You may have a spouse or children that you didn't have when you first purchased life insurance. Your income may have increased along with your housing costs. This may mean your loved ones will need additional resources to pay expenses and ongoing bills if something happens to you.

▶ LIFE INSURANCE FROM A NAME YOU KNOW AND TRUST: THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

WHAT YOU DO TODAY CAN HELP SECURE TOMORROW.

5. Even if you don't have children, coverage is still important. You're working hard to build your savings. You may also have a home or other assets that you want loved ones to enjoy if something happens to you. Life insurance helps to ensure that you can leave the financial legacy you intended. It also helps take care of your financial responsibilities that could burden dependent siblings or aging parents, such as mortgage or rent payments, unpaid medical bills, funeral expenses, and estate settlement costs.

6. This really isn't hard to do. If you've delayed this benefit decision because it seems too complex or time consuming, relax. This is easy. Whether you're increasing your coverage or buying life insurance for the first time, the first step is to find out how much is right for you. It's easy to evaluate how much you need with the Life Insurance Needs Estimator www.prudential.com/EZLifeNeeds.

* LIMRA and LIFE Foundation 2013 Insurance Barometer.

† LIMRA's Insights Blog, April 2013.

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