

# Carefully Weigh Your Financial Choices



## Protect the Ones You Love

### Prepare for the Unexpected— While You Manage Day-to-Day Expenses

Today's unprecedented financial challenges mean hard choices. If you're enrolled in group insurance coverage, you need your benefits now, more than ever. You may even consider adding to your protection by increasing coverage. And if you are not yet covered, ask about enrolling.

### Protection You Can Count On

Your group insurance offers you a measure of certainty during these uncertain times. While the value of stocks and other investments has been reduced significantly by turbulence in the markets, The Prudential Insurance Company of America insurance benefits are not affected by market fluctuations, and will be there for you and your loved ones when you need them.

Prudential began selling life insurance way back in 1875. That's over 130 years of helping people get through tough times like these. Today, Prudential remains known for financial strength and for its ability to deliver on its promises to its customers.

### Understand the Value of Your Benefits

You have probably already made changes to your spending habits and may plan to make additional adjustments over the next months or even years. Maybe you are considering dropping or reducing your group insurance coverage—that could have serious consequences for you and the people who count on you.

Group insurance benefits help provide financial security you can count on—should the need arise. Keeping, increasing, or enrolling for benefits now means you won't have to worry about getting or adding coverage later, if your health changes.

Plus, group insurance is affordable. It may cost less than coverage you could purchase on your own, and group insurance offers the convenience of automatic payroll deductions, with no separate checks to write.



## Have the Coverage You Need When You Need It

Right now, short-term expenses may seem more pressing than insurance coverage for a future event. But none of us can predict what will happen. Tragic accidents and sudden or serious illnesses can happen to anyone at any time. By keeping coverage in place, you will have the financial assistance and protection you and your loved ones may need.

Remember, should the unexpected happen, having adequate insurance protection—especially in economic times like these—can help you and your loved ones maintain your home, pay day-to-day expenses, and prepare for future expenses such as education costs or a spouse's retirement.

## Learn More

If you have questions about your coverage or would like to increase your current coverage, talk to your Benefits Manager or Human Resources. If you are not covered, ask about enrolling now.

To help determine the right amount of life insurance for you, use our online Life Insurance Needs Estimator at [www.prudential.com/HowMuchDoINeed](http://www.prudential.com/HowMuchDoINeed).

Group Life and Disability Insurance coverages are issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. (Contract Series: 83500)

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