CHUBB°



You're their rock. We're here to be yours.

You invest so much in others. Now is the time to invest in yourself.

The future is bright. Life insurance, issued by **The Prudential Insurance Company of America** (**Prudential**), gives you the solid financial security foundation you and your loved ones deserve, so you can focus on the things you value most to reach your goals and thrive.

With life insurance in place, you have peace of mind knowing you're helping protect the people you love. It helps prepare you for unexpected financial challenges with benefits that help secure your financial health. People underestimate how much life insurance they need. **40%** say most people should have 3 times their salary or less in coverage, versus the industry-recommended 7–10 times salary.*

Prudential can help you build financial confidence, with resources and tools to provide you with all you need to explore options and make choices with ease.

Not sure how much coverage you think you might need?

Use our online Life Insurance Needs Calculator for an instant estimate. Visit <u>www.prudential.com/EZLifeNeeds</u>.

-> Get to know the benefits that fit your changing life.

Coverage may cost less than you think. Eight out of ten people overestimate the cost of life insurance.** Because your employer's plan offers group rates, this coverage may cost less than insurance you can buy on your own.

You can change coverage to help meet your changing life. Prudential makes it easy to keep up with your needs. Getting married, buying a new home, or having children means you may need to review your life insurance needs. If you're earning more money than when you first enrolled for insurance, you may need to increase your coverage.

It's an important way to help ensure the financial health of those who depend on you. Life insurance can help ensure that you leave the financial legacy you want. It can help take care of final arrangements that could burden spouses, children, and others you care about.

Beneficiaries can use benefits to pay for financial needs. Proceeds from life insurance can help your loves ones with current and future expenses including salary replacement, mortgage or rent, childcare, debt repayment, and college tuition.

You can continue your coverage even if you change jobs or retire. You can keep your insurance as long as you continue paying the premium. **Prudential is the rock you can rely on to move you forward.** Regardless of economic market conditions, the value of insurance benefits from a trusted carrier like Prudential remains steady and consistent, providing you with the sense of security and stability you seek.

Optimize your Prudential workplace insurance benefits. Your employer is offering a great benefit to help protect your financial wellness. Take simple but important steps for a brighter financial future—enroll in life insurance today.

Contact your benefit 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

** 2021 Insurance Barometer Study, LIMRA and Life Happens, Consumer Sentiment Survey, January 2022, LIMRA, Employment Characteristics of Families — 2020, Bureau of Labor Statistics, 2021

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

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