

Insuring the times of your life.



Is your family adequately protected?

Talk to your employer's Benefits Department about life insurance plans available to you at work.

If someone depends on you financially, you probably need life insurance. Here are some examples of specific life stages or life events that might trigger the need for life insurance.

Married or Getting Married

Most families depend on two incomes to make ends meet. If you died suddenly, would your spouse have enough money to cover your funeral costs, credit card balances, outstanding loans, and daily living expenses?

A Parent or About to Become One

Raising a child is arguably the most rewarding thing a person can do in life. But it's also one of the most expensive. If you died tomorrow, would your spouse have the financial resources to provide your children with the opportunities you always dreamed they'd have? From diapers to diplomas, would there be enough income to pay for day care, a college education, and everything in between? Even parents who don't work outside the home need life insurance because they provide services that would be expensive to replace, such as child care, transportation, and household chores. And what if you're a single parent? You need life insurance more than anyone because your children rely on you for everything.

A Homeowner

If you're like most people, your home is your most significant financial asset. Life insurance can protect your investment and spare your family the disruption of being forced to find a new, less expensive place to live. Plus, it can provide the funds needed to help family members maintain the lifestyle to which they're accustomed.

Changing Jobs

If you've recently been promoted or changed jobs, it's a good time to reevaluate your life insurance coverage. Why? You may not realize it, but when your income rises, your spending tends to rise, too. Updating your life insurance coverage can help ensure that your family would be able to maintain its new and improved lifestyle if something were to happen to you.



Retired or Planning for Retirement

If your children are on their own and your mortgage is paid off, you may feel your need for life insurance has passed. But if you died today, your spouse could outlive you by 10, 20, or 30 years. It's certainly possible nowadays. Would your spouse have to make drastic lifestyle adjustments to make ends meet? Adequate life insurance coverage can help widows and widowers avoid financial struggles in retirement.

Single

Most single people don't have a pressing need for life insurance because no one depends on them financially. But there are exceptions. If you're providing financial support for aging parents or siblings, or if you're carrying significant debt you wouldn't want passed on to family members, you should consider life insurance.

You can determine your life insurance needs by completing a needs assessment. Go to www.prudential.com/HowMuchDoINeed for an easy-to-use needs calculator. Then, for insuring the times of your life, ask your employer's Benefits Department about a life insurance plan available to you at work.

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