

Disability & Life Insurance— A Winning Combination



**Peak
Protection
From A Name
You Know
& Trust**

Help ensure that your loved ones are protected—even when faced with your disability or death. With important coverages at group rates, The Prudential Insurance Company of America provides the peak protection you need to help your family remain financially secure.

“Do I really need both disability *and* optional term life insurance?”

Few things put a greater strain on a family than a loss of income due to disability or death. When that happens, the benefits from Prudential’s Disability¹, Optional Term Life, and Dependent Term Life Insurance can help ease the strain.

When you consider that one in four working Americans will become disabled for 90 days or more before reaching age 65 and about one in seven can expect to become disabled for five years or more,² it makes sense to get disability insurance. If you become sick or injured and can’t work, **Disability Insurance** can help replace a portion of your lost income while you recover. It can also help pay for your disability coverage while you are disabled, get you back to work with rehabilitation programs and worksite modification, and support your family with a lump sum payment if you die while receiving disability benefits.

With salary increases, new family responsibilities such as a marriage or a birth, and the rising cost of living overall, your family may need more than the basic term life insurance provided by your employer. Purchasing additional coverage helps safeguard your assets and your family’s future in the event of your loss. **Optional Term Life and Dependent Term Life Insurance** provide the added protection your family may need for the future.

“Why should I purchase both coverages now?”

By enrolling for both Disability and Optional Term Life Insurance during the initial enrollment period, you are guaranteed certain coverage at favorable group rates without having to answer any health questions. If you decide to get this coverage after the initial enrollment period, you will have to complete a medical questionnaire (and possibly take a physical exam) to provide evidence of good health, satisfactory to Prudential.

“Why should I buy both coverages at work?”

- **It’s easy.** There are no confusing quotes to sort through.
- **It’s economical.** Group rates are usually lower than those you could find on your own.
- **It’s convenient.** With automatic payroll deductions, you never have to worry about late payments.
- **It’s from an industry leader.** Your group disability, optional term life, and dependent term life plans are issued by Prudential, a name you know and trust. As one of the nation’s leading providers of group insurance, our resources, financial strength, and stability allow us to honor long-term commitments.

“How do I get these important coverages?”

Getting both coverages is easy. You’ll find all the information you need in your enrollment kit. If you have any specific questions, please contact your Benefits Administrator. For general questions, visit us online at www.prudential.com/gi.

1 The policy provides disability income insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Insurance Department.

North Carolina Residents: THIS IS NOT A MEDICARE SUPPLEMENT PLAN. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare, which is available from the company.

2 National Association of Insurance Commissioners, 2003.

Group Insurance coverages are issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102, Life Claims 800-524-0542, Disability Support 800-290-5903. A Booklet-Certificate with complete plan information, including limitations and exclusions, will be provided. (Contract Series: 83500)

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