



# Life and AD&D Insurance: Why it Matters

Your employer wants you to be prepared with benefits that help protect you and your loved ones from unexpected financial challenges. Life and Accidental Death & Dismemberment (AD&D) Insurance, issued by **The Prudential Insurance Company of America (Prudential)**, can help ensure your family is financially secure if you pass away, or are seriously injured due to an accident. We've made it easy for you to learn more about these benefits.

## ➔ Start here

### What are Life and AD&D Insurance?

Life Insurance pays a benefit to your designated beneficiary(ies), the people you choose to receive your Life Insurance benefits. Your loved ones can use these proceeds as income replacement for expenses like rent or mortgage, child care, tuition, utilities, and car payments, to name a few.

AD&D Insurance also pays a benefit if you die or are seriously injured due to an accident, including the loss of a limb, a hand, a foot, sight in one eye, speech, or hearing—injuries which, depending on your occupation, could make it difficult or impossible for you to continue working.

### Why do Life and AD&D Insurance make sense?

Life and AD&D Insurance can help you promote the financial health of you and your loved ones.

- **You can depend on them.** Regardless of economic market conditions, the value of some insurance benefits from a trusted carrier like Prudential may remain steady and consistent.
- **They may be more affordable than you think.** Because your employer's plan offers group rates, Life and AD&D Insurance may be more affordable than buying coverage on your own.



- **These benefits can help ensure that you leave the financial legacy you want and take care of final arrangements that could burden spouses, children, and others.**



### **Not sure how much coverage you may need?**

Use our Life Insurance Needs Calculator to help you estimate how much coverage is right for you. Visit [www.prudential.com/EZLifeNeeds](https://www.prudential.com/EZLifeNeeds)

## **➔ What's next?**

### **How can I enroll or learn more?**

Contact your human resources for more information.