



Live Forward.®

WHAT YOU DO TODAY CAN HELP SECURE TOMORROW.

OPTIONAL TERM LIFE INSURANCE
*From a name you know and trust:
The Prudential Insurance Company of America*

What happens next?

You may be paying college tuition bills, taking care of aging parents, or doing both. You may be thinking about retirement, planning to work for a while, or maybe, you're not sure. Whatever is next, life insurance may help you to live forward by protecting the hopes and dreams of those you love.

Life insurance may be essential.

You don't want to think about the consequences to loved ones if something happens to you. It can leave those who depend on you in the difficult position of not having enough money to face immediate obligations. It can also impact goals, such as funding retirement for a spouse or partner, or leaving a financial legacy for your children and grandchildren. Having the right amount of life insurance lets your loved ones face financial challenges, maintain lifestyles, and realize tomorrow's hopes and dreams.

Life insurance may help provide financial security.

Although life insurance may be overlooked when planning for the future, your financial plan may not be complete without it. While the value of stocks and other investments may rise and fall over time, term life insurance benefits may remain steady and unaffected by market fluctuations. You can rest easy knowing your loved ones will receive these benefits when they need them.

SUPPORT FOR THE THINGS THAT MATTER.

Life insurance can help provide your loved ones with the financial support they'll need for these and other expenses:

IMMEDIATE EXPENSES

- Funeral costs
- Uncovered medical bills
- Estate settlement costs

ONGOING EXPENSES

- Mortgage or rent
- Food
- Utilities
- Transportation
- Health care
- Clothing
- Car loans
- Credit card debt
- Taxes
- Insurance

FUTURE GOALS

- Retirement
- Leaving a financial legacy



THE CHALLENGE TO LIVE FORWARD.

43% of households between the ages of 55 to 64 say they need more coverage.

34% of households report they would immediately struggle meeting everyday living expenses.*

Today is the day to secure tomorrow.

You may think the time isn't right, or that life insurance is unaffordable right now. The truth is, now may be your best opportunity. Buying Optional Term Life Insurance at work may cost less than a policy you would find on your own.

How much is enough?

Whether you're increasing your coverage or buying Optional Term Life Insurance for the first time, start by asking yourself a few important questions:

- ➔ How much money would your family need to settle your affairs and make ends meet?
- ➔ How much money would your spouse or partner need to fund his or her retirement?
- ➔ Are there family members who need your ongoing support, such as aging parents, or grown children or a sibling with special needs?
- ➔ How much of a financial legacy do you wish to leave loved ones?

It's easy to evaluate how much you need with the **Life Insurance Needs Estimator:**

www.prudential.com/EZLifeNeeds

Log in to www.walmartone.com for more information.

* LIMRA's 2010 Household Trends in U.S. Life Insurance, LIMRA's Market Facts Quarterly, First Quarter, 2011. The Household Trends report is conducted every six years by LIMRA.

Optional Term Life insurance coverage is issued by The Prudential Insurance Company of America, a Prudential Financial company, 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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