



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*

## You're on your way!

All of your hard work is paying off. You're moving ahead in your career, your family is growing, and your savings plans are on track. Having life insurance can help protect the future. It can ensure that your loved ones' hopes and dreams will live forward.

### **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 long-term goals, such as funding college. Having the right amount of life insurance lets your loved ones face financial challenges, maintain lifestyles, and realize tomorrow's hopes and dreams—even if something happens to you.

### **Life insurance helps provide financial security.**

Although life insurance may be overlooked when planning for the future, your financial security may not be complete without it. While the value of stocks and other investments can rise and fall over time, term life insurance benefits 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
- Childcare
- School tuition
- Car loans
- Credit card debt
- Taxes
- Insurance

### FUTURE GOALS

- College
- Wedding
- Retirement



### COULD YOU MEET THE CHALLENGE?

**56%** of households under age 45 acknowledge they are underinsured. Only **37%** of households report they would be able to cover living expenses beyond several months if a primary wage earner should die. **34%** report they would immediately struggle to meet 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 makes good financial sense. It 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 make ends meet without your current income?
- ➔ Have there been any significant life changes such as a recent marriage, a new baby, or a larger home?
- ➔ Have you considered long-term financial goals for your family such as your children's college tuition or retirement savings for your spouse or partner?

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

[www.prudential.com/EZLifeNeeds](http://www.prudential.com/EZLifeNeeds)

Log in to [www.walmartone.com](http://www.walmartone.com) for more information.

\*LIMRA's 2010 Household Trends in U.S. Life Insurance, as reported in 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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