



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*

Women are at the heart of it all.

From building a career, to caring for loved ones, to making sure things are running smoothly at home, you're the one who makes it all happen. While you're busy facing today's challenges, it's important to keep your sights on tomorrow's goals. When it comes to protecting those who depend on you, you may need life insurance.

Life insurance may be essential.

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

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
- Home maintenance
- Transportation
- Clothing
- Childcare
- School tuition
- Car loans
- Credit card debt
- Taxes
- Insurance

FUTURE GOALS

- College
- Wedding
- Caring for parents
- Retirement



HOW WILL YOU LIVE FORWARD?

32% of women do not believe they have enough life insurance, and **41%** of women have no life insurance coverage at all.*

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 make ends meet without your current income?
- ➔ Have there been any changes in your life, such as a new baby, a new home, or a change in marital status?
- ➔ If you're single, how much will your parents or loved ones need to pay off any debts, including a mortgage, car payments, or medical expenses?

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, Insurance Barometer Supplemental Report, 2013.

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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