



Live Forward.SM

WHAT YOU DO TODAY CAN HELP SECURE TOMORROW.

**LONG TERM
DISABILITY
INSURANCE**

*From a name
you know and trust:
The Prudential Insurance
Company of America*

Protect your most important asset... your income.

Your job and the income it provides enable you to do the things you want and need to do. But what would happen if a disabling illness or injury made it impossible for you to work? Long Term Disability (LTD) Insurance issued by The Prudential Insurance Company of America (Prudential) can help protect your income.

Disability insurance is vital to your financial future.

If you were suddenly unable to work, would you still be able to afford essentials such as food, utilities, and house and car payments? And what about other expenses, including credit card debt, college tuition, and saving for retirement? Without your usual steady income, any savings you have would be quickly depleted. Disability insurance can help you maintain your current lifestyle so you can concentrate on your recovery.

Disability insurance can safeguard your standard of living.

Disability insurance gives you financial support while you are out of work and helps you get ready to return to work. In addition to providing a portion of your income, disability insurance can also help pay for rehabilitation programs, worksite modifications, and provisions for ongoing income support if you're partially disabled and return to work part time.

SUPPORT FOR THE THINGS THAT MATTER.

While no one can predict what the future will hold, you can proactively prepare for the unexpected by enrolling for disability insurance. A serious illness or injury that keeps you from working can significantly impact your financial future. You might be surprised to learn that:

- Almost 90% of disabling accidents and illnesses are not work-related.
- 65% of working Americans claim they could not cover normal living expenses for a year if their employment income was lost; 38% could not pay their bills for more than three months.
- The average monthly benefit paid for Social Security Disability Insurance is \$1,065 per month.
- More than 36 million Americans are classified as disabled, about 12% of the total population. More than 50% of these disabled workers are aged 18-64.*



Today is the day to secure tomorrow.

While it is true that health insurance may pay for many of your medical expenses should you become sick or injured, it does not cover living expenses for you or your loved ones if you cannot work. Plan ahead and feel more secure about tomorrow by adding disability insurance coverage today. Replacing part of your income will help you meet everyday expenses and hold onto your savings.

How much is enough?

During annual enrollment, you can purchase LTD Insurance that replaces 60% of monthly earnings up to a \$10,000 monthly maximum. Proof of good health satisfactory to Prudential will be required when you enroll for this coverage.

Purchasing LTD Insurance at work is easy. There are no confusing quotes to sort through and payments are made through payroll deductions, so there are no checks to write.

You'll also find that group disability insurance is generally less expensive than coverage you would find on your own. As one of the nation's leading providers of group insurance, Prudential has the resources, financial strength, and stability you can rely on.

YOU KNOW IT'S IMPORTANT.

78% of Americans report they would be "devastated" if they became disabled and could not work.*

Less than **10%** of Americans have disability insurance.*

*Council for Disability Awareness

This 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.

Group Long Term Disability and Short Term Disability Insurance coverage is coverages are issued by The Prudential Insurance Company of America, 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.

©2011 Prudential Financial, Inc. and its related entities.

Live Forward, Prudential, the Prudential logo, and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.

0209573-00001-00

27004