

Why Do I Need Life Insurance?



LIFE INSURANCE
AWARENESS MONTH
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Life insurance can help provide solutions for individuals, families, and businesses.

Life insurance helps us handle the challenges of life. An insurance policy from The Prudential Insurance Company of America and its affiliates can help provide financial security for anyone who would suffer a loss upon the death of the insured. This may include your spouse and children, an elderly relative dependent upon another family member's care, or a business partner. You may need life insurance to help provide your family with the means to replace income, repay debts, settle your estate, or help complete financial goals in the event of your death.

INCOME REPLACEMENT INCLUDING DEBT REPAYMENT

Death benefit proceeds help maintain a dependant's current standard of living. This can include funds to apply toward bills that are outstanding at the time of the insured's death, such as:

- Daily living expenses (food, clothing, etc.).
- Mortgages (primary residence, rental properties, home equity loans, land loans).
- Taxes (income tax, luxury property tax, intangible personal property tax).
- Auto and small craft loans and leases.
- Credit card debt.
- Personal loans.
- Student loans.
- Small business loans.
- Auto/home/life insurance premiums for beneficiary or dependents.
- Utility bills (electric, phone(s), heat, cable, water/sewer/garbage).
- Transportation expenses (gasoline, auto repairs).
- Continuation of existing services (childcare, health care, property maintenance, home cleaning services).
- Children's activities (dance, karate, etc.).

ESTATE SETTLEMENT COSTS AND FINAL EXPENSES

Death benefit proceeds help prevent the insured's heirs from using their inheritance, personal income, or savings for estate costs, to pay for expenses like:

- Funeral and burial costs.
- Federal estate tax.
- State death tax.
- Administration costs.
- Probate costs.
- Attorney's fees.
- Executor's fees.
- Unpaid medical expenses.
- Taxes due on inherited property.

FAMILY FINANCIAL GOALS

Death benefit proceeds help reach financial goals, including:

- Future college costs.
- Supplementing surviving spouse's current or future retirement income and/or savings.
- Business Succession Planning (business debt, partner buyout stock redemption, etc.).

We can tailor an insurance solution to help meet the specific challenges of you and your family. Contact your local financial professional, or visit us on the web at www.prudential.com.

Life insurance is issued by The Prudential Insurance Company of America and its affiliates. All are located in Newark, NJ and each is solely responsible for its own financial condition and contractual obligations.

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