

Disability Insurance at my age? Here's why...



➔ Be prepared for life's uncertainties with benefits that provide security and stability.

You may be wondering about disability insurance and if you need it. Consider this: If you and your loved ones rely on your income, there's a good chance you need this type of coverage.

The good news is that **The Prudential Insurance Company of America (Prudential)** helps give you the solid financial security foundation you can rely on, so you can prepare for the unexpected.

Disability insurance, issued by Prudential, doesn't simply help you weather uncertainty, it helps you to reach your goals and thrive. It helps protect your paycheck when illness or injury prevents you from working. The benefits you receive from your policy can be used however you want.

54% of surveyed consumers said they were concerned about supporting themselves if they became disabled and unable to work.*



You can quickly and easily find out how much coverage you may need.

Use our online disability Insurance Needs Calculator to help you estimate how much Disability insurance is right for you. Visit www.prudential.com/EZDisabilityNeeds.

Access this tool from your mobile device camera or QR reader



➔ Learn more.

Disability insurance provides benefits for some of the most common reasons for going out on disability, including short term and long term conditions like pregnancy, mental health, back injuries, digestive disorders, arthritis, and heart issues.

It may be more affordable than you think.

Because your employer's plan offers group rates, this coverage may cost less than insurance you buy on your own.

Why do I need short-term and long-term disability? Disability insurance helps provide a monetary safety net by protecting a portion of your income while you're recovering from an illness or injury, which can help keep your financial dreams on track. You can use the money anyway you choose to keep meeting your financial obligations.

How do I enroll or learn more?

Contact your benefits administrator for more information.

Benefits can be used for whatever you wish.

Disability insurance offers the protection you need plus benefits that you can use toward housing, college tuition, monthly bills, and other expenses.

Your plan pays in addition to other coverage you may have, like medical and accident insurance.

Disability insurance covers disabling illnesses or injuries that Worker's Compensation or Social Security Disability Insurance (SSDI) benefits may not cover.

Do I need to answer health questions? If you enroll in coverage in excess of a guarantee issue amount you'll need to complete our simple process by answering a few basic health questions known as proof of good health, or evidence of insurability (EOI). This process is easy and you can submit your proof of good health online outside of your initial enrollment period.

*LIMRA and Life Happens 2023 Insurance Barometer Study.

Group Insurance [coverages are] [coverage is] issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ.

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