# HELP PROTECT WHAT MATTERS MOST WITH LIFE AND AD&D INSURANCE



**Term Life Insurance is more affordable than you'd think. Secure your benefits today.**

Term Life and Accidental Death and Dismemberment (AD&D) Insurance, issued by **The Prudential Insurance Company of America (Prudential)**, provides affordable financial protection when your loved ones need it most.

Whether you're just starting to build your career or you've been at it for years, Life and AD&D Insurance helps ensure that everything you've worked for—and everyone who depends on you—stays protected.

Life Insurance provides a benefit in the event of your death, while AD&D provides additional coverage for accidental death or serious injuries. Coverage is more affordable than you'd think and can help provide financial protection that's generally tax-free. Should the unexpected occur, Life and AD&D Insurance can be used to help replace your income and cover both immediate and future expenses.

## Enrollment Opportunity

Milhaus SRG employees can enroll for or increase Optional Life Insurance coverage up to the guaranteed issue amount of $375,000 with no health questions. By answering a few basic health questions, you can elect coverage up to $750,000.

Spouses may enroll for or increase coverage up to the Guarantee Issue amount of $50,000 with no health questions. If you'd like more coverage, you can elect coverage up to $300,000 simply by answering a few basic health questions.




### How do I learn more about enrolling?

Contact your benefits administrator for more information.

MILHAUS.

Prudential

## What does Life and AD&D Insurance cover?

Life and AD&D Insurance can help your loved ones cover short-term and long-term needs, including:

- **Funeral expenses**
- **Income replacement**
- **Mortgage payments**
- **Childcare**
- **Education expenses**
- **Everyday bills**

## How much life insurance do I need?

Estimate how much life insurance is right for you with our online calculator.
www.prudential.com/EZLifeNeeds

Scan for
Life needs calculator

## What factors should I consider when choosing coverage?

Your enrollment period is an ideal time to enroll or increase your life insurance coverage. Life's milestones—like getting married, welcoming a child, or buying a home—directly affect how much coverage you need to protect your loved ones.

## Who is eligible for coverage?

You can choose coverage for yourself and family members.

* LIMRA 2025 Insurance Barometer Study.

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