



▶ HOW LONG COULD YOU LIVE WITHOUT A PAYCHECK?

We all rely on our income to help provide for the ones we love.

But if you're one of the 57% polled who said they only had enough money to pay for six months or less of bills,¹ how will you manage if you get sick or hurt and can't work to earn the income you and your family need?

True Financial Wellness includes protecting yourself financially from unexpected risks like an illness or injury that renders you unable to work.

Disabilities come in all forms. See how some of the more "common" disability conditions can impact your financial wellness.



An average disability...	Averages this much time out of work...*	And could potentially cost you...*
Rotator cuff repair	10 weeks	5 paychecks
Heart attack	8 weeks	4 paychecks
Herniated disc	6 weeks	3 paychecks
Knee replacement	16 weeks	8 paychecks

You can help protect your paycheck, and your financial wellness.

The Prudential Income Protection PlanSM, a Long Term and Short Term Disability Insurance coverage issued by **The Prudential Insurance Company of America (Prudential)** helps ensure that if something unfortunate happens to you, you could still keep getting a paycheck.

For additional information please contact your HR representative.

¹ Council for Disability Awareness, 2014 Consumer Disability Awareness Study.

* www.mdguidelines.com cites average duration for each condition and number of missed paychecks, based on a biweekly payment schedule. All average durations based upon the MDA's Optimum duration in days for a medium duty job classification. Actual durations will vary.

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 Department of Financial Services.

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.

The Prudential Income Protection Plan, a Long Term and Short Term Disability Insurance coverage, is issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply.

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