



Planning For Your Family's Future

(NAPSA)—Millions of Americans have made providing for their families their primary responsibility. For many, that includes functioning as a wage earner and insuring themselves, in the event of their own untimely death.

As a result, life insurance has become an important part of many people's financial plans designed to protect their families. But do surviving family members know what to do with that life insurance when they need it most?

"Preparing for Tomorrow" helps educate policyholders on what they can do now, and what loved ones can do later, to expedite the payment of death benefits.

"Our goal is to help our clients prepare for tomorrow," says Vivian Banta of Prudential Financial, Inc., whose company Web site offers tips to life insurance consumers and their families. "We want individuals to address important insurance issues some people may not consider."

Some of the tips offered to help prepare loved ones include:

- Making sure all the beneficiary designations are up to date and on file with your insurer. Failure to do so can slow down the benefits claim process and may even force your insurer to make the payment to your estate or to someone other than whom you intended. Life events, such as marriage, birth, adoption or death

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may necessitate a beneficiary change.

- Informing the insurance company of any changes in marital status. In some cases, state law may require reclassifying your beneficiaries.

- Understanding your own insurance portfolio and sharing coverage summaries with selected loved ones.

"Preparing for Tomorrow" recommends that at a time of loss, loved ones:

- Ask the insurer if there are any policies covering the deceased beyond what have been identified.

- Contact the individual's employer to see if there are any group policies.

- Contact the Social Security Administration for benefits that may be payable.

- Consult the individual's checkbook and bank statements for payments made to insurance companies if you can't find policy documentation and don't know which company to contact.

- Contact the individual's financial representative or adviser.

For more information, visit Prudential's publications library at www.prudential.com.