

# “I won’t be here to spend the life insurance death benefit.”

Sure, one of the most popular reasons for buying life insurance is ensuring your family’s financial security if the unexpected happens.

But the truth is, life insurance has many living benefits<sup>1</sup>, too. Some term life insurance policies allow you to access a portion of your death benefit if you are ever diagnosed with a terminal, critical or chronic illness<sup>1</sup>, which you can use however you wish.

## Power of cash value

And permanent life insurance has the ability to accumulate cash value. You can use that money for whatever you like, such as for an emergency, a down payment on a house, or college—no questions asked! Or you can let the cash value continue to grow, which could supplement your retirement income. The choice is yours.

Learn more about life insurance’s living benefits.  
Contact an insurance agent today.

<sup>1</sup> Accelerated Death Benefits are subject to eligibility requirements. The death benefit will be reduced by the amount of the death benefit accelerated. Since benefits are paid prior to death, a discount will be applied to the death benefit accelerated. As a result, the actual amount received will be less than the amount of the death benefit accelerated.

Sammons Financial® is the marketing name for Sammons® Financial Group, Inc.’s member companies, including Midland National® Life Insurance Company. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, Midland National® Life Insurance Company.

Texas Residents: Receipt of acceleration-of-life-insurance benefits may affect your, your spouse’s or your family’s eligibility for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), supplementary social security income (SSI), and drug assistance programs. You are advised to consult with a qualified tax advisor and with social service agencies concerning how receipt of such a payment will affect your, your spouse’s and your family’s eligibility for public assistance.