This brochure was prepared by the claims staff of Midland National Life Insurance Company to assist Midland National beneficiaries. If you need assistance in filing your claim, please contact your Midland National agent or call the claims staff at 800-923-3223.
Dealing with the financial details following a death can be a very confusing, and sometimes frustrating experience. Recognizing this, we have put together this guide to assist you in filing life insurance claims and alert you to other benefits that you may be entitled to receive. We hope that you will find this list useful.

- Certified death certificates are needed to file for benefits from life insurance and annuity policies, and for other benefits. These can be obtained from your county courthouse or often times from your funeral director.

- Locate all life insurance and accident insurance written by other companies and submit claims. Do not forget spouse or family rider coverage on your own life too. Generally, other life insurance companies will need the same information and documents that we have asked for in filing your claim with our company.

- Contact the deceased’s employer. There may be life insurance through an employer or union sponsored group life plan. If so, request the name and address of the insurance company, the group policy number, the deceased’s individual certificate number (if any), claim forms and instructions.

- In addition to life insurance, inquire whether there are any benefits payable from an employer sponsored pension or profit sharing plan, accumulated sick pay or vacation pay.

- Contact your own employer. Spouse or dependent’s coverage may be payable through your employer’s group life plan.

- Check with the deceased’s former employers to determine if he or she had any vested pension or profit sharing benefits or any retiree group life insurance.

- Contact any fraternal organizations that the deceased may have belonged to as life insurance is often sold to members through the organization.

- If the deceased had a mortgage, contact the lender to find out if he or she had mortgage life insurance.

- If the deceased had credit cards or installment loans, contact the lender to determine if credit life insurance had been purchased to pay off the loans.

- If the deceased was a member of a credit union, contact the local office. Many credit unions offer life insurance coverage to its members, free of charge.

- Contact your nearest Social Security office to determine any benefits available. Social Security will require a certified copy of the death certificate and the deceased’s Social Security number. If the deceased is survived by a spouse and/or dependent children, submit their Social Security numbers, copies of their birth certificates and the deceased’s employer’s name and address, and a statement of the deceased’s approximate earnings during the year of death.

- If the deceased was a veteran, contact the Veteran’s Administration for a burial payment and, if desired, a marker. The VA will require the deceased’s branch of service (Army, Navy, etc.), Social Security or Service number and Record of Service (Form DD 214). Certified copies can often be obtained from the county courthouse.

- If the deceased was on active military duty at the time of death, Serviceman’s Group Life Insurance may be payable. If the serviceman is survived by a spouse and/or dependent children VA benefits may also be payable. A certified copy of the death certificate, a copy of the marriage certificate and copies of children’s birth certificates will need to be submitted.

- If the deceased was a military retiree, and is survived by a spouse, contact the Retired Serviceman’s Family Protection Plan (RSFPP) through the branch of the service (Army, Navy, etc.) If the deceased had retired after September 21, 1972, also contact the Survivor’s Benefit Plan (SBP) through the branch of the service. RSFPP and SBP require the same information as the VA.