

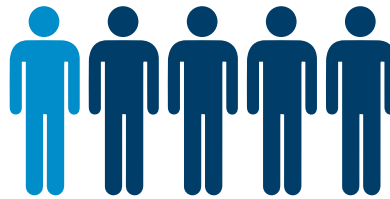
# Mental Health and Life Insurance

Insurance products are issued by Midland National® Life Insurance Company.

As awareness of mental health issues grows, social stigma continues to decline, but misconceptions remain about how they impact someone's ability to secure affordable life insurance coverage.

## Did you know?

Nearly **1 in 5** of U.S. adults live with a **mental illness**.<sup>1</sup>



*Midland National always strives for fast, fair, and consistent underwriting. Having a mental health diagnosis doesn't automatically disqualify an applicant from life insurance coverage. We do everything we can to make the best offer the first time.*

## REAL-LIFE EXAMPLE:

**Female, age 37, was diagnosed with Major Depressive Disorder at age 30 and prescribed two medications.**

- 1 *She maintained the same dose on two medications over the past three years, is employed full time, and has not missed any work due to her depression.*
- 2 *Working with an agent, she answered specific questions from underwriting around her health, providing details on her medications and her treatment plan.*
- 3 *After reviewing medical records, Midland National was able to provide an offer on a life insurance policy within the client's budget.*
- 4 *Win-win! Midland National provided needed life insurance and helped a client secure coverage.*



## Underwriting TIPS for agents and clients:

- Be honest about any diagnoses or treatments
- Be upfront about medications, including names, duration, and dosages
- Provide as much detail as possible
- Be aware that a doctor's report may be needed in some cases

Many mental illnesses are common and treatable. Severity and effectively managing one's condition both play a large role in helping to secure a life insurance policy. Mental health treatment—therapy and medication—can make living a fulfilling life a reality for most people experiencing mental illness. Even small acts of self-care in one's daily life can have a big impact: giving or receiving a hug, gardening, regular exercise, volunteering and connecting with loved ones.

<sup>1</sup> National Institute of Mental Health, 2024, [nimh.nih.gov](https://www.nimh.nih.gov)

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