

# The shifting needs of the baby boomer generation

## Good news:

Baby Boomers are living longer than the previous generation.

## Bad news:

They aren't living healthier.

## Here's how life insurance can help:

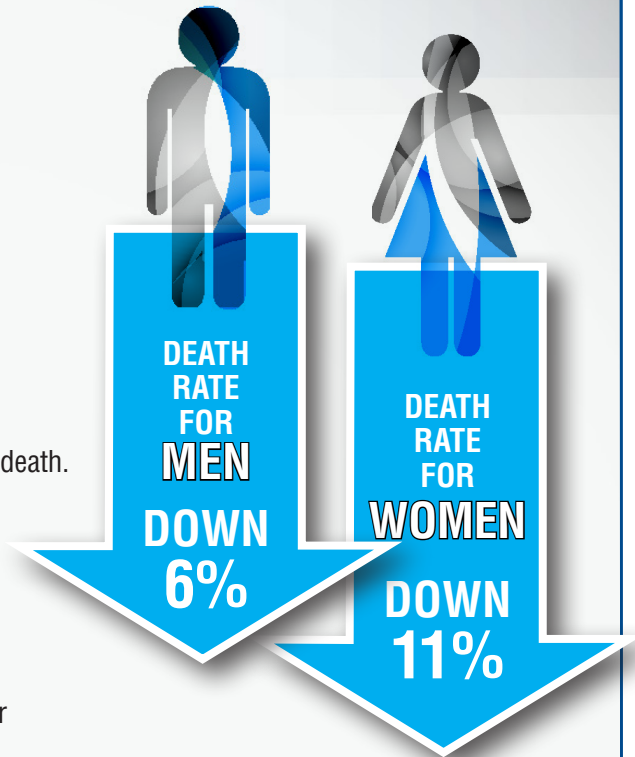
Your needs evolve as you age. Has your financial strategy evolved as well?

Life insurance can provide cash at the time that it might be needed most – death.

But did you know that the death benefit could help you while you're living?

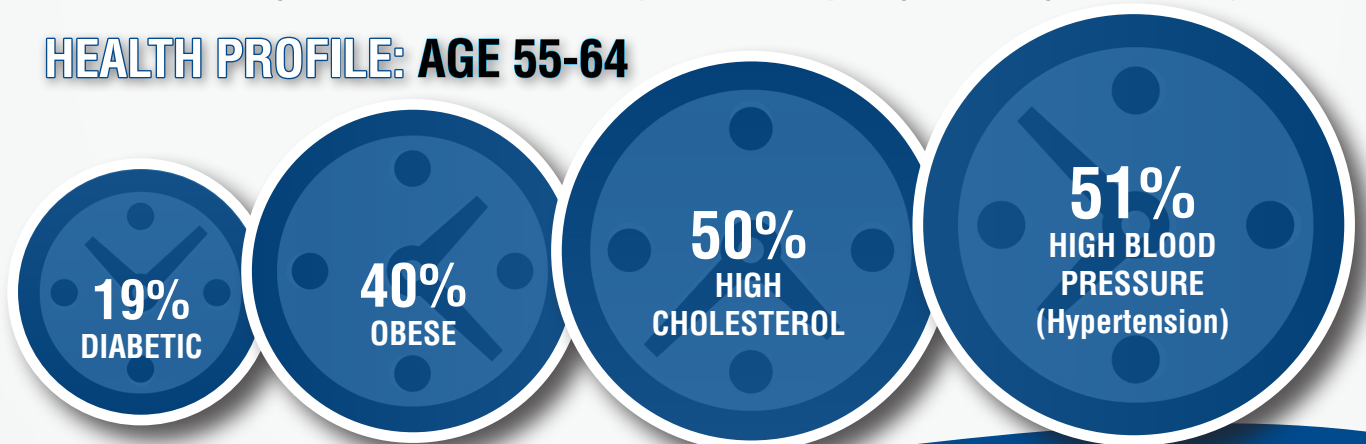
An accelerated death benefit can provide cash for a serious illness without liquidating assets. It allows the policyowner to receive a portion of the death benefit if the insured has a qualifying illness.\* Plus, it's an unrestricted benefit — the money can be used for any purpose.

Would you need to sell assets to cover the cost of extended nursing care or the high cost of treatment?



**It's time to talk to your Midland National agent about a policy that fits your evolving needs.**

## HEALTH PROFILE: AGE 55-64



\*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. An Administrative fee is required at time of election.

Statistics Source: Centers for Disease Control and Prevention. Health, United States, 2014. (June 2019) With Special Feature on Adults Aged 55-64.

ACCELERATED DEATH BENEFITS ARE NOT LONG TERM CARE INSURANCE NOR IS IT INTENDED TO REPLACE LONG TERM CARE INSURANCE. THIS IS NOT HEALTH OR DISABILITY INSURANCE NOR IS IT INTENDED TO REPLACE HEALTH OR DISABILITY INSURANCE.

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 you, your spouse's and your family's eligibility for public assistance.