

# The Living Benefits of Life Insurance

Mark was a stand-up kinda guy. He worked hard in Alaska's North Slope oil fields and was a great dad to our kids.

When we were first starting out, we knew we wanted to protect our family financially from life's "what ifs" so we got life insurance.

It's something I totally forgot about until Mark got so sick and ended up needing a double lung transplant. But our insurance agent reminded us about the living benefits of our policy.

Because Mark's prognosis was so bad, we were able to use money from his life insurance while he was alive. It allowed me to pay the mortgage and bills we were falling behind on, as well as the mounting medical expenses.

The transplant gave Mark three-and-a-half more years to live. I'm so thankful for that time. The living benefits made a huge difference for us.

Life insurance helped us while Mark was alive, and continued to help me after he was gone. I can't imagine what my life would be like now without it.

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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.

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.

Juanita Flechsing