

# *The Survivor*

LIFE INSURANCE – INCOME REPLACEMENT FOR THE SURVIVING SPOUSE



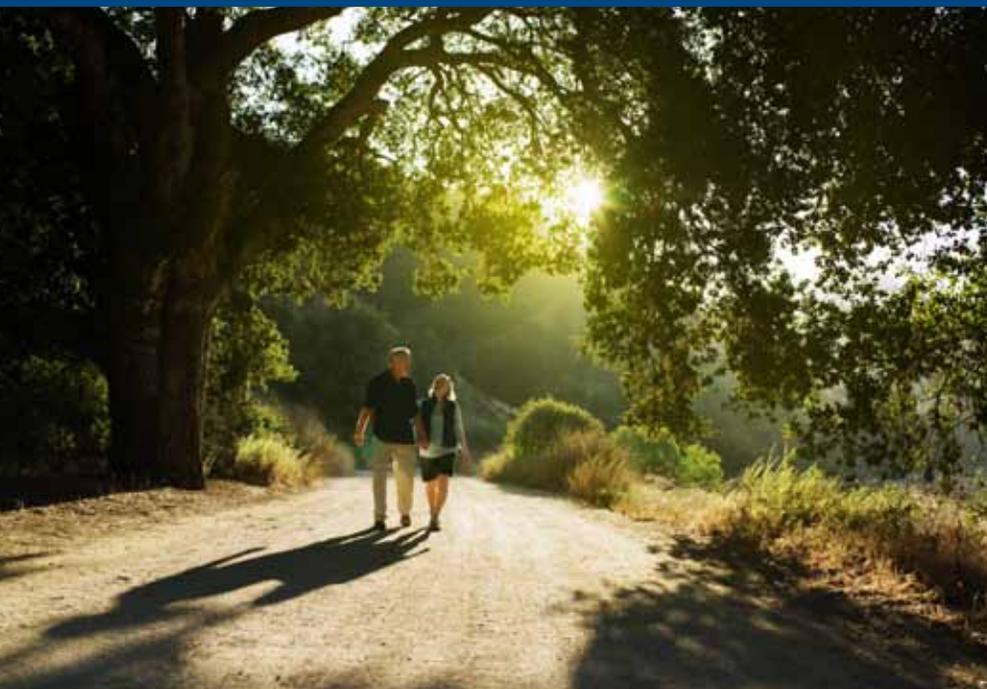
*Plan Now...Live Your Life Today*

# The Survivor...

## Joint Life Insurance as an income replacement policy for the surviving spouse

When planning for the future, one of the most important things to think about is your family's financial well-being. Many people hope that they can depend on Social Security and their retirement savings. However, have you considered what could happen if you or your spouse passes away and that income is greatly reduced? Isn't it better to plan now, so that you or your spouse can afford to live as comfortably as you did together?

The Survivor is a Joint Whole Life Policy that is designed to provide you with financial assistance during a challenging time. If one of you were to pass away, you or your spouse may have additional financial needs that extend over several months to years. Our policy can be customized to fulfill your family's specific financial planning goals, now and in the years to come.



Did You Know...

**33% - 40%**

According to current Social Security Administration laws, a 'survivor benefit' is the higher of your two Social Security benefits, but the second benefit is lost at the death of a spouse. This can result in an overall household Social Security income loss of between 33% and 40%.<sup>1</sup>

## The Survivor is a Joint Whole Life Insurance policy.

With The Survivor policy, you will receive the following benefits:

- Both lives are insured, with benefits paid to the surviving spouse
- Customized benefits options
- Competitive premiums that will never increase
- Death benefits that will never decrease, while building cash value

<sup>1</sup> Senior's Financial Guide: The Xlibris Corporation.

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# Take Care Of Your Loved One Now... And Focus On What's Most Important Today

## Income Replacement

Do you rely on both Social Security checks to maintain your finances? Even if you have savings and an existing life insurance policy to cover you, what will you or your spouse do to replace the lost income stream? With The Survivor customizable policy, you can decide how much, and how long you will need monthly income for support. This will help you to comfortably make any budget adjustments in the future.

## Upfront Expenses

When a loved one passes, a remaining spouse can face many upfront expenses that can be taken care of with the death benefit from The Survivor policy. These expenses might include unreimbursed medical costs, legal fees, as well as funeral expenses, credit card, car and mortgage payments. The Survivor policy allows the surviving spouse to more comfortably set financial priorities, and gives you both greater confidence that your needs will be covered.

# 53%

of Americans purchase life insurance to help cover the lost income stream when one spouse dies.<sup>2</sup>



Changes in Social Security income are a common concern, with the surviving spouse of most individuals collecting Social Security receiving only a \$255 death benefit.



## Greater Financial Confidence...For Both of You!

The Survivor can cover you both! In one easy application, you and your spouse can select a death benefit<sup>3</sup> that makes both of you more comfortable in knowing that the future is a little more secure.

<sup>2</sup> 2012 Study by LIMRA, "To Buy or Not To Buy Life Insurance," Buyer/ Non-Buyer Study 2012.

<sup>3</sup> The benefit of the policy is paid to the surviving beneficiary. Once the beneficiary is paid the benefit of the policy, there is no longer any insurance coverage at the death of the surviving spouse. Disclaimer: LifeShield National Insurance Co. and its products are neither affiliated with, nor endorsed by the Social Security Administration or any other government agency.



**LifeShield National  
Insurance Co.**

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**LifeShield National Insurance Co. (LNIC) was incorporated in 1982 as an Oklahoma domiciled legal reserve life insurance company, and is part of the Midland Group of Companies that include MidFirst Bank. LNIC has assets under management exceeding \$69,000,000, capital of \$2,500,000, and a net surplus of more than \$20,000,000. As an affiliate of the Midland Group, LNIC was initially formed to aid mortgage servicing customers by offering insurance products through direct mail and in-home sales. Since that time, LNIC has grown to encompass a wide variety of protection-related insurance products.**