



A Life Insurance Solution for the Single Parent

As a parent, you have to wear many hats – breadwinner, nurse, coach, chef, storyteller, teacher, referee; the list goes on and on. As a single parent, the number of hats doubles. And you’re certainly not alone. According to the 2010 U.S. Census, there were 9.9 million single mothers and 1.2 million single fathers with children under 18.¹

However, a recent study showed that 69% of single parents with children at home have no life insurance.² Are you one of them? Even if you do have life insurance, do you have the right amount?

Who will take care of your children should something happen to you? Will that person have the financial ability? Here are just a few things to consider:

- Daily needs such as food/clothing
- Day care
- Medical expenses
- Dental care and braces
- College funding
- Your outstanding debt
- Final expenses

Premier Term CS4

Plain and simple, Premier Term offers life insurance at a low, low rate. You choose the length of the policy’s term — 10, 15, 20 or 30 years — and we guarantee that your payment will not change during the period you select.³

Terminal Illness Rider

Premier Term CS4 also includes an Accelerated Benefit Rider. This rider lets you use a portion of the death benefit to cover any cost if you become terminally ill.⁴

Children’s Insurance Rider

In addition to your own coverage, this rider allows you to insure your child’s life at great rates too, and your child can continue the coverage into his or her adult years by converting it into a permanent policy.

Talk to your agent today about a Premier Term life insurance policy!

Female, Age 30 Preferred Non-Tobacco Class, Monthly Payments			
Coverage	15-Year	20-Year	30-Year
\$100K	\$9.68	\$11.34	\$13.79
\$250K	\$13.00	\$15.19	\$20.22
\$500K	\$19.13	\$22.63	\$33.56

Female, Age 35 Preferred Non-Tobacco Class, Monthly Payments			
Coverage	15-Year	20-Year	30-Year
\$100K	\$9.68	\$11.34	\$14.84
\$250K	\$13.00	\$15.63	\$22.19
\$500K	\$19.13	\$23.50	\$37.50

Female, Age 40 Preferred Non-Tobacco Class, Monthly Payments			
Coverage	15-Year	20-Year	30-Year
\$100K	\$11.25	\$13.09	\$17.90
\$250K	\$15.63	\$20.00	\$28.97
\$500K	\$24.38	\$32.25	\$51.06

¹U.S. Census Bureau, Families and Living Arrangements, Table FG5: One-Parent Unmarried Family Groups with Own Children Under 18, by Labor Force Status of the Reference Person: 2010. ²Genworth Financial, 2011 Genworth Financial LifeJacketSM Study. ³For 30-year product, premiums are guaranteed to remain level for 25-30 years, depending upon issue age.

⁴An administrative fee is applied at the time of election. 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 amount received will be less than the amount of the death benefit accelerated.

Premier Term CS4 (policy form series T083E1), Accelerated Benefit – Terminal Illness (rider form series TR138A), and Children’s Term Insurance Rider (rider form series TR151) are issued by Midland National Life Insurance Company, Administrative Office, One Sammons Plaza, Sioux Falls, SD 57193. Products, features, endorsements, riders or issue ages may not be available in all jurisdictions. Limitations or restrictions may apply.



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