

# Life Insurance for All the Times of Your Life



**MIDLANDS  
FINANCIAL**

A DIVISION OF UNICO GROUP

## Business

- Debt Protection
- Key Person Coverage
- Stay Bonus Coverage
- Buy-Sell Funding
- ESOP Repurchase Funding
- Estate Equalization for Nonbusiness Heirs
- Executive Bonus/ Restrictive Bonus Plans
- Selective Executive Deferral Plans

## Single

- Guarantee Insurability
- Cash Value Accumulation
- Debt Protection
- Final Expenses
- Potentially Lower Cost

## Married No Children

- Guarantee Insurability
- Cash Value Accumulation
- Debt Protection
- Final Expenses
- Life Style Protection
- Survivor Income Needs

## Married/Single with Children

- Cash Value Accumulation
- Debt Protection
- Mortgage Acceleration
- Final Expenses
- Life Style Protection
- Survivor Income Needs
- Funding for Child with Special Needs
- Education Fund

## Empty Nesters

- Cash Value Accumulation
- Debt Protection
- Mortgage Acceleration
- Final Expenses
- Life Style Protection
- Survivor Income Needs
- Funding for Child Special Need
- Replace Group
- Social Security Offset
- Pension Max
- Grandkid Gift

## Retirement

- Debt Protection
- Mortgage Acceleration
- Final Expenses
- Life Style Protection
- Survivor Income Needs
- Funding for Child Special Need
- Replace Group
- Social Security Offset
- Pension Tax Offset
- Grandkid Gift
- Estate Equalize
- Charitable Legacy
- Dynasty Trust

## Juvenile

- Guarantee Insurability
- Cash Value Accumulation
- Final Expenses
- Lower Premium
- Great Gift