MILANO INSURANCE DIVISION

What If You Survived... But Couldn't Work?

- A heart attack.
- A stroke.
- A cancer diagnosis.

You made it through.

But the mortgage is still due.

Certain life insurance policies may include **living benefits** that can allow you to access a portion of your policy's death benefit while you're still living if you experience a qualifying critical, chronic, or terminal illness.

That money could help provide **financial breathing** room when your income has been interrupted and your family's expenses haven't.

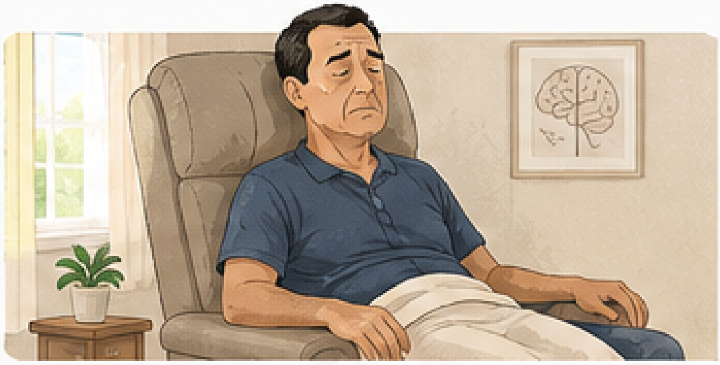
That Money Could Help With:

Mortgage Payments	Household Expenses	Utilities	Transportation	Other Bills	Time to Focus on Recovery

Life insurance doesn't always have to wait until you're gone to **help the people you love.**

MILANO INSURANCE DIVISION

Imagine This...



A homeowner suffers a **qualifying stroke** and is unable to work while recovering.

INCOME

Decreased or Stopped

But life doesn't stop...

- Mortgage Still Due
- Utilities Still Due
- Groceries Still Needed
- Everyday Bills Still Coming
- Transportation Still Needed
- Family Still Depends on You

If their policy includes applicable living benefits and the claim qualifies under the policy's provisions, accessing a portion of the death benefit **may provide money while they're alive.**

That's What Living Benefits Are Really About.

- Not replacing health insurance.
- Not guaranteeing every illness is covered.
- Giving your family another **financial resource** when life doesn't go according to plan.

Living benefits are not available with all life insurance policies. Benefits, definitions, qualifying events, eligibility, and limitations vary by carrier and policy. Accessing living benefits will reduce the death benefit and may impact other policy values.

This material is for informational purposes only and is not a contract or guarantee of coverage. Consult your policy and a licensed insurance professional for complete details.