



# Secure your mortgage, safeguard your future

Getting a mortgage is a big, exciting chapter for you and your loved ones. Whether buying a condo or refinancing your home, protecting that investment against life's unexpected turns can bring real peace of mind. For less than you might think, mortgage payment protection can step in if you lose your job, face disability, are diagnosed with a critical illness, or even if the worst happens. We're here to help ensure you and your family stay secure no matter what life brings.



Cover your monthly mortgage payments for up to  
**24 months**



Up to  
**\$1,000,000**  
in coverage for your mortgage



Up to  
**\$3,000**  
per month loan payments

## Disability Coverage

Can help cover your monthly mortgage payments, **up to \$3,000 per month**, for up to 24 months per claim if you experience a total disability.

## Life/Critical Illness Coverage

Offers up to \$1,000,000 and **help you pay off or reduce your mortgage balance** in the event of a critical illness diagnosis or in the unfortunate case of death.

## Loss of Employment Coverage

Helps cover your monthly mortgage payments, up to \$3,000 per month, for **up to 9 months if you experience a job loss**.

## Life can change in an instant.

Let's talk about how mortgage payment protection can give you peace of mind. Reach out today to discuss your options with one of our representatives.

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As your mortgage renewal approaches, it's a good idea to talk with your representative about your mortgage payment insurance options. Whether you're looking to update your current coverage or add more protection, you'll secure peace of mind for you and your family, knowing that your mortgage payments are protected against the unexpected.

Coverage Overview	Life	Critical Illness	Disability	Loss of Employment
Coverage is available up to \$1,000,000 and pays the outstanding insured balance of your mortgage as of the date of critical illness diagnosis or as of the date of death for Life Insurance.	✓	✓		
Coverage is available through age 69 and coverage ends when you turn 75.	✓		✓	✓
Making a lump sum payment of \$5,000 or more on your mortgage can reduce your monthly insurance payment.	✓	✓		
Coverage is available through age 59 and coverage ends when you turn 75.		✓		
Medical underwriting is done up front as part of your application, so you know what coverage you have in the event of a claim.	✓	✓	✓	
Includes a living benefit feature that helps protect you if you're diagnosed with a terminal illness with a life expectancy of 12 months or less.	✓			
Coverage will pay your monthly mortgage payments up to \$3,000 per month for a maximum of 24 months per claim if you become totally disabled.			✓	
You're eligible to apply for coverage if you're not working as of effective date of insurance. Must be considered actively at work (working 20 hours per week for 2 consecutive weeks) to qualify for disability insurance benefits; requirement must be met prior to claim.			✓	
Coverage will pay your monthly mortgage payments up to \$3,000 per month for a maximum of 9 months per claim if you're involuntarily unemployed. You must meet the Actively at Work requirements (working 20 hours per week for 12 consecutive months) at time of application and also at time of claim.				✓
Coverage helps provide financial protection in the event of a heart attack, stroke or diagnosis of cancer.		✓		

Disability, Critical Illness and Loss of Employment coverage are only available when Life coverage has been purchased.

**Life can change in an instant. Let's ensure you're covered—  
talk to a representative today.**

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