

Reach Out To Us On:

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Mortgage Protection

OPTIONS

(DT15, DT30, 10YR R&C or ADB)

Mortgage protection is funded by a variety of products:

Accidental death benefit (ADB) (Default method): This will be the most common recommendation of mortgage protection to keep the overall plan affordable. This only pays if the insured dies from injury resulting from an accident. Coverage terminates at 70.

15 year or 30 year decreasing term insurance (DT15, DT30) (The standard): This means the premium will remain the same and the coverage will decrease each year until expiration. Ages 20-65 years old can apply for the 15 year decreasing term (DT15 or TA15), this product will expire at the end of the 15 years and can be converted prior to the 13th year. Ages 20-50 years old can apply for the 30 year decreasing term (DT30 or TA30); this product will expire at the end of the 30 years and can be converted prior to the 28th year. Minimum coverage issued is 20,000.

10-year term (10R&C) (same as income protection): in situations where cost may be an issue to the client; or where the client owes less than 15 years on mortgage.

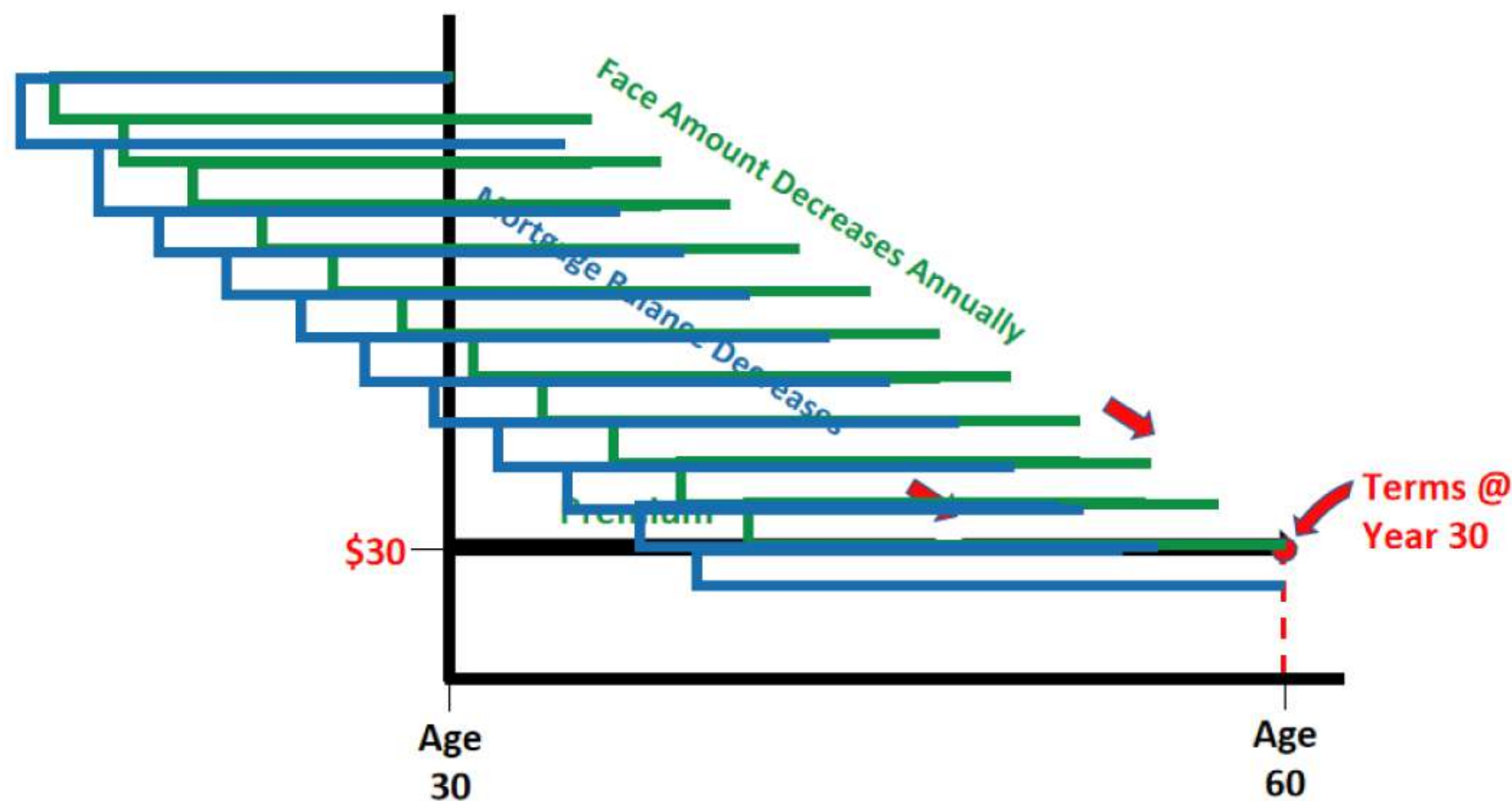
Mortgage Protection

OPTIONS
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UPGRADE

15 or 30 Year Annually Decreasing Term

Concept: Mortgage Protection
(30yr term used in example below)



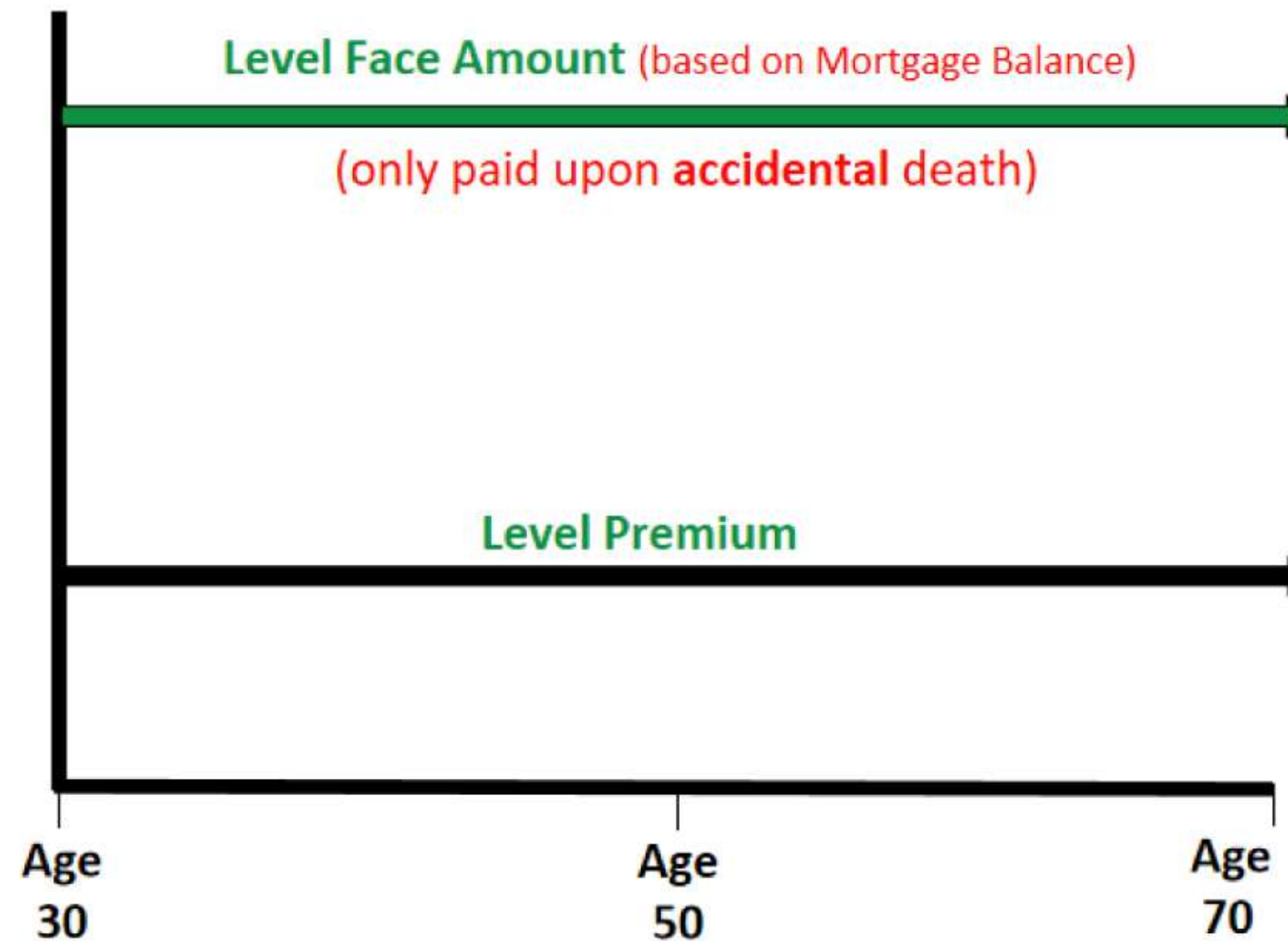
Mortgage Protection

OPTIONS

(DT15, DT30, 10YR R&C or ADB)

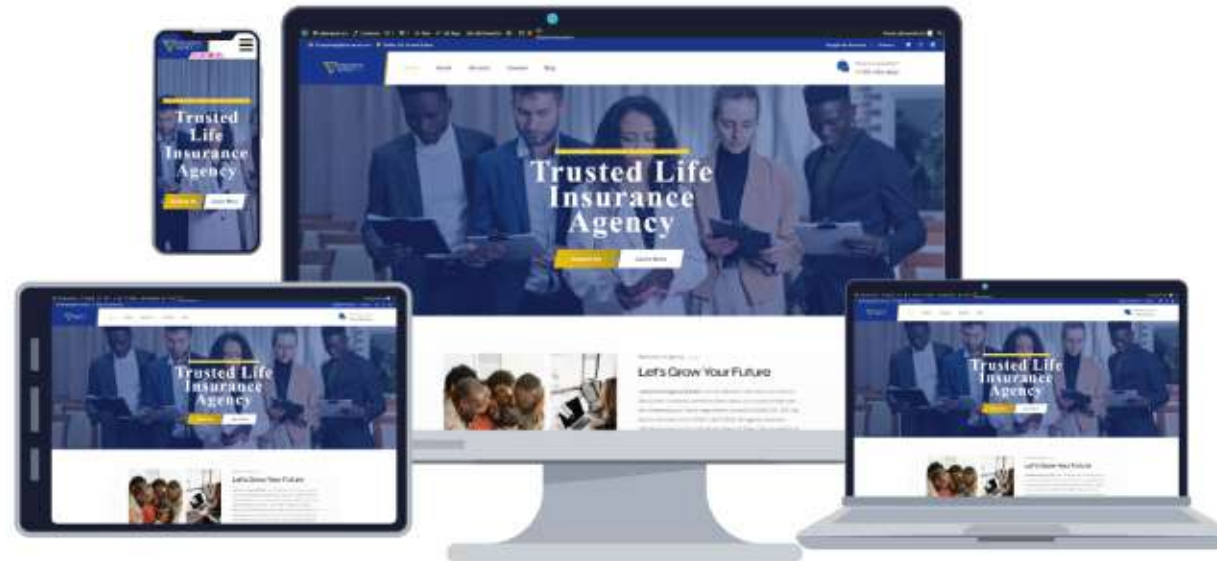
Accidental Death Benefit

Concept: Mortgage Protection





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