

Losing a loved one shouldn't mean losing a home.

Protect your home. Protect your family with Mortgage Protection Plan.

If something happened to you, would your mortgage be paid out or passed on? With Mortgage Protection Plan you can ensure that your loved ones will not be burdened with your biggest outstanding debt – your mortgage.



An unprotected mortgage can end up being a moving experience.

Dealing with the death of a loved one is never easy. Not protecting your family with mortgage insurance can make it even harder. Without the

appropriate protection, your family may not be able to meet the financial obligation. They may have no choice but to sell their home.

All ages need protection.

Unfortunately, many Mortgage Protection Plan claims involve people who were right in the middle of raising a family, saving for their children's education, car payments and of course, paying off their mortgage.

- The average age of the deceased at claim time was 43 years.
- In one out of six cases, the deceased was aged 30 or younger.

Clearly it's not just "older people" who need to consider the consequences of an unprotected mortgage.



Mortgage Protection Plan offers two kinds of coverage.

Life Insurance - designed to pay off your mortgage, including the customary discharge or pre-payment penalty costs (up to \$400,000).

Total Disability Insurance - if you are totally disabled for at least 60 days, covers your mortgage payments (up to \$3,500 per month) for up to one full year. If you choose joint coverage, the benefit is 50% of your payment.

It's easy with Mortgage Protection Plan.

Applying for Mortgage Protection Plan is easy. In most cases all you have to do is answer three short questions. You can be covered the very minute after you sign the application, if you are in good health.

If you have an existing health problem, we may be able to eliminate time-consuming tests and procedures with our fast and customer-friendly "tele-underwriting". No lengthy forms, no visit to your doctor – just a phone conversation with a qualified assessment professional.

It's portable too.

At mortgage renewal time, having Mortgage Protection Plan allows

- without putting your insurance coverage at risk because of a health change;
- AND
- without increasing your insurance cost.

Now that's true portability!

Backed by Manulife Financial.

Mortgage Protection Plan is underwritten by Manulife Financial, one of the leading financial services companies in Canada with operations in 15 countries and territories worldwide.

What else do I need to know?

All the conditions and details of your insurance plan will be provided to you in your Certificate of Insurance, which you will receive in the mail when your Mortgage Protection Plan application is approved. You can also request a sample from your Mortgage Consultant, or call us toll-free to get the answers to any questions you may have.

If, after reviewing your Certificate of Insurance, you do not find that Mortgage Protection Plan meets your needs then you can cancel anytime.

