



EQUIS
FINANCIAL

MORTGAGE AND RETIREMENT PROTECTION

COMPANIES REPRESENTING

Foresters
Financial



AIG



Ameritas 

 TRANSAMERICA®

OXFORD®
LIFE INSURANCE COMPANY

 GREAT WESTERN
INSURANCE COMPANY

 NIA®
North American Company
for Life and Health Insurance
Since 1886

AMERICO

 NATIONAL LIFE
GROUP®



 ATHENE

 GPM Life



**WHAT
HAPPENS
NEXT**

OVERVIEW OF COVERAGE

Putting in place a death benefit to protect your entire mortgage or a payment plan

DETERMINE ELIGIBILITY FOR COVERAGE

Need to gather medical and lifestyle information in order to select the correct product

FIND A PRODUCT BEST SUITED FOR YOUR NEEDS AND BUDGET

Lastly, submit an application to the insurance company for approval

DEATH BENEFITS

Pays off mortgage in the event of your death

Mortgage payment option (lump sum death benefit to save your home)

Protects your family and not the lending institution

Benefit is level and does not decrease

Premium is level and does not increase

Pays in the event of death due to either accident or health related

DISABILITY

**Designed to make certain you don't lose
your home in the event of a disability**

**Covers accidental and health
related disabilities**

LIVING BENEFITS

Provides cash during a time of crisis such as a heart attack or cancer to help pay living expense or health care

Provides cash to help with expenses if you are diagnosed with a terminal illness

CASH BACK OPTION

Returns ALL of your premium to you at the end of the coverage period if no death benefit has been paid

Excellent option to pay off your mortgage early



**WHAT IS
YOUR
MONTHLY
INCOME**

WHAT IS YOUR MONTHLY INCOME?

How many years is your mortgage?

What would happen to your income if you became disabled?

How much is your mortgage payment?

What would happen if you passed away?

Have you thought about paying off your mortgage early?

What would you like to happen?

Are you making additional payments?

What would your family do?

QUALIFYING STEPS

Current and past health status

Medications

Past Surgeries

Have you applied for Life or Health Insurance in the past 5 years?
If so, what were the results?

High-risk hobbies

Driving record: DUIs or reckless driving

**FIND A PLAN TO FIT YOUR BUDGET
AND COMPLETE AN APPLICATION
TO SEND TO THE INSURANCE
COMPANY TO DETERMINE
ELIGIBILITY**

OPTIONS

Pay off entire mortgage with ROP

Pay off entire mortgage

Pay off half of your mortgage

Make mortgage payments

COMPLETE AND SUBMIT AN APPLICATION FOR APPROVAL

Who do you know that could
benefit from our services?

Are you concerned about your
safe money?

THANK YOU