

UNDERSTANDING YOUR MORTGAGE PROTECTION OPTIONS







TRADITIONAL MORTGAGE PROTECTION

ACCIDENTAL COVERAGE

-  **1** COVERS ANY ACCIDENTAL DEATH
-  **2** INDIVIDUAL OR FAMILY COVERAGE
-  **3** AFFORDABLE LEVEL PREMIUMS
-  **4** RETURN OF PREMIUM AVAILABLE UNDER 50
-  **5** ADDITIONAL BENEFIT FOR CAR ACCIDENT AND COMMON CARRIER
-  **6** COVERAGE RENEWABLE UNTIL AGE 80






LIVING BENEFITS MORTGAGE PROTECTION

10-30 YEARS COVERAGE

-  **1** DEATH BENEFIT
-  **2** LIVING BENEFITS
 - CRITICAL
 - CHRONIC
 - TERMINAL
-  **3** LEVEL PREMIUMS
-  **4** OPTIONAL RIDER: RETURN OF PREMIUM AVAILABLE UNDER 60
-  **5** ADDITIONAL BENEFIT FOR ACCIDENTAL DEATH
-  **6** ABILITY TO PAY HOME OFF EARLY WITH RETURN OF PREMIUM


STANDARD MORTGAGE PROTECTION

10-30 YEARS COVERAGE

-  **1** DEATH BENEFIT
-  **2** AFFORDABLE PREMIUMS
-  **3** LEVEL PREMIUMS
-  **4** OPTIONAL RIDER: RETURN OF PREMIUM AVAILABLE UNDER 50
-  **5** OPTIONAL HEALTH AND WELLNESS BENEFITS

CRITICAL TIME MORTGAGE PROTECTION

PERMANENT COVERAGE

-  **1** DEATH BENEFIT
-  **2** LEVEL PREMIUMS
-  **3** BUILDS CASH VALUE
-  **4** COVERAGE UNTIL 120
-  **5** TAX AND PROBATE FREE
-  **5** PROVIDE TIME

