

Mortgage Protection

Bundled offers that include numerous benefits competitive rates and unique features.

FlexTerm

- Level and decreasing term options
- Maximum sum insured: 10 million
- Terms available: 10-, 15-, 20-, 25-, 30- and 35-year terms
- YRT renewable up to age 90 (after the initial term)
- Convertible up to age 75
- **A favourable joint first-to-die option for your clients:**
In the event of separation, each client can receive a new policy equivalent to 100% of the sum insured in the previous joint policy.

Includes the best built-in benefits in the industry:

- Insurability benefit up to \$125,000.
- Extreme disability benefit up to \$250,000.
- Term life insurance exchange option, available after the first month but before the 7th policy anniversary.
- Transportation benefit.

Disability Income Rider

- Ability to combine both disability based on loans and income based on income.
- Maximum sum insured of \$3,500 per month, or up to \$5,000 per month when combining the two.
- **Eligible loans:**
 - Lease
 - Condo fees
 - Commercial loans
 - Property taxes
 - Real estate mortgage
 - Personal loans
 - Line of credit and credit cards
 - And much more...

No occupational underwriting

- For amounts up to \$1,500 per month.

Clients on parental leave are eligible

- Your clients can qualify for up to \$1,500 per month while on parental leave.
- No obligation that other spouse be insured at time of application.

Critical Illness Rider

- Maximum sum insured of \$50,000
- **No additional questions:** You can add a critical illness without having to answer any additional medical questions.
- **16 illnesses covered:**

1. Accidental loss of limbs	9. Heart attack*
2. Aortic surgery	10. Heart valve replacement or repair
3. Aplastic anemia	11. Kidney failure*
4. Bacterial meningitis	12. Major organ failure on waiting list
5. Blindness	13. Major organ transplant
6. Cancer (life-threatening)*	14. Paralysis due to an accident
7. Coma	15. Severe burns
8. Coronary artery bypass surgery	16. Stroke (cerebrovascular accident)*

*DID YOU KNOW? These four diseases only represent 80% of claims.

BUNDLING MADE EASY

- Only 19 questions
- Add term life, critical illness, disability and CIB on a single application
- Competitive rates



WHY BUNDLES ARE IDEAL FOR...

YOUNG FAMILIES

- Accustomed to two incomes
- High financial needs: mortgage and maintenance, vehicle on credit, and credit cards.

SINGLE MILLENNIALS

- Single income to cover monthly expenses
- High debt due to student loans and high cost of home ownership
- Young and healthy

EMPTY NESTERS

- High risk of disability and critical illness
- Mortgage insurance coverage is more expensive at the bank
- Avoid asset erosion

DISCOVER MORTGAGE PROTECTION

Contact your Director of Business Development to learn more!

