Assumption Life

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 Insurance

- Coverage amounts available up to $2 million
- 25 covered critical illnesses and partial benefits for 8 early-stage conditions.
- Automatic renewal up to age 75.
- Access to Dialogue's Medical Second Opinion service.
- Return of Premiums options are available.
  - These riders can also be added at the time of conversion without evidence of insurability.

Critical Illnesses Covered:

- Aortic Surgery
- Aplastic Anemia
- Bacterial Meningitis
- Benign Brain Tumor
- Blindness
- Cancer (Life-Threatening)
- Coma
- Coronary Artery Bypass Surgery
- Deafness
- Dementia, including Alzheimer's Disease
- Heart Valve Replacement or Repair
- Kidney Failure
- Loss of Independent Existence
- Loss of Limbs
- Loss of Speech
- Major Organ Failure on Waiting List
- Major Organ Transplant
- Motor Neuron Disease
- Multiple Sclerosis
- Occupational HIV Infection
- Paralysis
- Parkinson's Disease and Specified Atypical Parkinsonian Disorders
- Severe Burns
- Severe Heart Attack
- Stroke (Cerebrovascular Accident)

BUNDLING MADE EASY

- Ability to combine life, critical illness, and disability insurance 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 representative to learn more!

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