

# Mortgage Protection

MOST VERSATILE COVERAGE FOR HEALTHY CLIENTS!

## BUNDLING MADE EASY

- Fast, flexible coverage options
- Only 17 questions
- Term Life, CI, DI and CIB on 1 app
- **+ COMPETITIVE PREMIUMS**

## WHY BUNDLES ARE IDEAL FOR...

### YOUNG FAMILIES

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

### EMPTY NESTERS

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

### SINGLE MILLENNIALS

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

## WHY DI?

On average, **1 IN 3 PEOPLE** will be disabled for 90 days or more before they reach age 65.\*

\*CLHIA, 2018.

## TERM LIFE INSURANCE

Level and decreasing options available

Maximum sum insured:

**\$10 million**

Terms available:

**10, 15, 20, 25, 30 or 35 years**

YRT renewable up to age 90 (after initial term)

Convertible up to age 75

*The best suite of benefits in the industry*

### BUILT-IN BENEFITS

- Extreme disability benefit
- Insurability benefit
- Term exchange option

## CRITICAL ILLNESS RIDER

Add a Critical Illness rider - no additional questions, no additional underwriting

Maximum sum insured: **\$50,000**

### COVERS 16 ILLNESSES:

- Accidental loss of limbs
- Aortic surgery
- Aplastic anemia
- Bacterial meningitis
- Blindness
- **Cancer (life-threatening)\***
- Coma
- Coronary artery bypass surgery
- **Heart attack\***
- Heart valve replacement or repair
- **Kidney failure\***
- Major organ failure on waiting list
- Major organ transplant
- Paralysis due to an accident
- Severe burns
- **Stroke (cerebrovascular accident)\***

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

## DISABILITY INCOME RIDER

Option of disability income based on loans or based on income

Maximum sum insured: **\$3,500** monthly or **\$5,000** monthly when combining both income and loans

### ELIGIBLE LOANS:

- Rent
- Condominium fees
- Commercial loans
- Property taxes
- Real estate mortgage loan
- Personal loans
- Line of credit
- Credit cards
- And more...

UNIQUE

No occupational underwriting on amounts of \$1,500 and under!

UNIQUE  
Qualify while on parental leave up to \$1,500 a month.

Up to \$5,000 in available coverage



Discover Assumption Life's mortgage protection offering.