



Affordable Mortgage Protection Plan Benefits



Choice of Beneficiary: With an affordable Mortgage Protection Plan, you decide who receives the proceeds from the program in the event of death. At such time, the beneficiary has several options. Three of which could be:

- 1) **FULL MTG Protection: Pay off the full Mortgage in one Lump Sum**
- 2) **PARTIAL MTG Protection: Pay off a portion of the Mortgage/Refinance in order to lower monthly payments.**
- 3) **FULL EQUITY Protection: Pay off 6-12 months of Mortgage payments using the death benefit to "buy time" in order to sell the house for what it is worth and collect the full benefit from the Equity in the home.**



Portable: If you sell your home and buy another or refinance your present mortgage, this plan can simply move with you to continue to protect your next mortgage. This means regardless of how many times you move, you will never need to qualify for another plan or risk losing the one you have.



Death Benefit Remains Level: The death benefit remains level for the length of your mortgage protection policy. With many mortgage protection plans, the benefits decrease each year while the premium remains the same.



Guaranteed Rates: Premium rates are guaranteed for the full length of the term.



24 Hour Coverage Accident or Sickness: Many banks offer mortgage protection plans that will only pay if death is caused by an accident. This policy will pay regardless of whether the death is caused by accident or sickness.



Additional Accidental Death Benefit & Common Carrier Death Benefit (optional): An additional optional death benefit, equal to 100% of your base death benefit can be added to pay your beneficiaries if death occurs as a result of an accidental injury. An additional 200% of your base death benefit can be paid to your beneficiaries if the death occurs from an accidental injury while ride as a fare-paying passenger on a Common Carrier (Ex. Uber/Lyft/Plane/Train/Bus).



LIVING Benefits (Most States): You do not have to die for this policy to help protect your family. Included in this policy, at NO ADDITIONAL COST, are benefits payable for Chronic Illness, Critical Illness, and Terminal Illness. You may request either a full or partial acceleration of your policy's death benefit if the insured suffers from any of the following...

- **Disability / Chronic Illness:** A Disability or Chronic Illness is defined as being unable to perform at least 2 activities of daily living for 90 continuous days.
- **Critical Illness:** A Critical Illness is one or more of the following health conditions: ALS/Lou Gehrig's Disease, Kidney Failure (End Stage Renal Disease), Heart Attack, Stroke, Cancer, Major Organ Failure and more.
- **Terminal Illness:** Terminal Illness is any diagnosis that is reasonably expected to result in the insured's death within 12 months or less.

These phenomenal living benefits can help you by allowing you pay off your mortgage early, help pay for burdensome medical bills, search and pay for alternative treatments, or simply for pleasure like taking a trip with your family that you otherwise wouldn't be able to afford.



Cash Back Option: You have the option of receiving 50%, 75% or 100% refund on ALL premiums that were paid into this policy should you not utilize any of the benefits or outlive the coverage period. One of the most popular ways of utilizing this benefit is that you receive the Cash Back Option 5 years before the end of the mortgage, in which you can use the refunded premium to pay off the remainder of the mortgage loan early. This will save thousands of dollars in mortgage and interest payments, essentially making you money while you protecting your family in the event of sickness or death.