

Death Benefit Mortgage Protection











- **Full Mortgage Payoff** Leave your family with no mortgage payment.
- **Partial Mortgage Payoff** Reduce the Mortgage Amount Owed.
- **Transitional Period Coverage** 12-36 Months of Mortgage Payments.

Living Benefits Mortgage Protection

- **Chronic Illness** Unable to perform at least 2 ADL's for 90 Days.
- **Critical Illness** One of many conditions such as Heart Attack, Stroke, Invasive Cancer, ALS/Lou Gehrigs Disease, ESRD (Kidney Failure).
- **Terminal Illness** Any diagnosis of a terminal illness where Life Expectancy is 12 months or less.

Do Your Part, To Avoid Leaving Your Loved Ones Homeless!

STATE REGULATED - GUARANTEED BENEFITS

-  **Death Benefit Remains Level** – Your benefit remains level for the life of policy.
-  **Choice of Beneficiary** – You choose who receives the cash benefits.
-  **Portable** – If you sell your home and buy another or refinance your current mortgage, this plan can simply move with you, you will never have to qualify again!
-  **Avoids Probate** – Benefits paid directly to beneficiary upon submitting death certificate.
-  **24 Hour Coverage** for Accident or Sickness.
-  **Typically, No Health/Medical Exam/Blood Work**, simply answer a few health questions.
-  **Guaranteed Coverage Term** – 10, 15, or 30 Years of locked in premiums.
-  Takes the burden away from family and friends, **Peace of Mind**.
-  **Tax FREE** – All benefits received from policy are paid free of any income taxes.
-  **Agent Service** for Life!

Protecting Your Loved Ones