### Is your Mortgage protected?

Your mortgage renewal is a great opportunity to review mortgage insurance options with your representative. Whether you have existing payment protection or are looking to add on, protecting yourself and your loved ones from the unexpected can help provide you with peace of mind.



### 1 in 3 people

will be disabled for 90 days or more at least once before they reach the age of 65<sup>1</sup>



#### 48% of Canadians

say they live within \$200 of not being able to cover their monthly bills<sup>2</sup>



### 1 stroke every 10 minutes,

is the leading cause of adult disability in Canada<sup>3</sup>



## 1 in 2 Canadians

will develop cancer in their lifetime<sup>4</sup>



# 30% of employment

disability claims are related to mental health<sup>5</sup>

In the event of death or critical illness, payment protection can pay out the outstanding balance on your insured mortgage. In addition, should you experience a disability from an illness or injury that keeps you from working for an extended period, or become involuntarily unemployed, payment protection can cover your insured mortgage payments. You will gain confidence knowing that your home, existing savings, and retirement funds will remain intact and your credit rating and standard of living will remain unaffected.

**Do you currently have payment protection on your mortgage?** If you don't, there are many flexible options available. By adding the optional payment protection at the time of renewal, your mortgage is protected in the event of the unexpected.

Already have payment protection on your mortgage? If your mortgage payment increases at the time of renewal, you have the option to increase the monthly benefit of the existing disability and/or loss of employment coverages at that time to match the new mortgage payment.

Life changes quickly. To ensure you're protected, talk to a representative about your insurance options today!

#### Get the right protection for your mortgage!

¹CorHealth Ontario. ² Ipsos. ³ Canadian Life and Health Insurance Association. ⁴ Canadian Cancer Society. ⁵ Employment and Social Development Canada.

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