# Who would pay the mortgage if something happened to you?

Home is a pretty special place. It's also likely to be your largest financial obligation. What would happen to your mortgage if you weren't here to pay it? How can you protect your family from having to sell your home in you died unexpectedly?

# **Protect your home with life insurance!** Life insurance offers death benefit protection that can be used to help pay a mortgage.

### Solution:

Term Life Lower initial cost, essential protection

<sup>▲</sup> for a period of time

Upgrade to a permanent life <sup>▲</sup> insurance when you need it

#### Solution: Permanent Life

- ▲ Lifetime of Protection
- ▲ Valuable death benefits to protect your beneficiaries and their home
- A Cash values that you can use to pay off the mortgage balance early, finance an education and provide supplementary retirement income

#### Solution: Mix of Term and Permanent

- ▲ Combination of permanent and term life insurance provides the best of both solutions
- ▲ Can provide the protection and cash value of whole life, with the affordability of term insurance

<sup>1</sup>Cash value is accessed via policy loans which accrue interest and reduce cash value and death benefit.

I can design the optimal life insurance solution that fits within your budget and protects your family to stay in your home if something happens to you ---- no matter how often you move, how frequently you refinance, or whatever happens to your home's value.

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