



Agent Flyer

Overview

- Home Assurance provides the security of knowing mortgagor's homes can be financially protected with convenient and affordable coverage.

Elevator Speech

- Provides Life, Disability and Accidental Death coverage
- Coverage is portable in most states and remains in force even if the mortgage is sold, refinanced or prepaid allowing mortgagor to maintain protection.
- Ease of payment through Mortgagor's checking account or collected by Financial Institution through Escrow
- Can be solicited to borrowers who already have loans as well as at point of sale
- Mortgagor chooses date when the payment can be deducted
- Standard program across all states
- No forms vendors to deal with
- Online quoting and application tool available

Marketing

- Most successfully introduced at loan application, before the mortgagor becomes overwhelmed by the mortgage loan process
- Can also be offered post-close
- Loan Officer Incentive Program

Products

- Single and Joint Life ages 18-65 on mortgage loans between \$10,000 and \$300,000
- Single and Joint Disability up to age 60, monthly maximum benefit up to \$2,000 for a maximum of 2 years
- Single and Joint Accidental Death ages 18-69 on mortgage loans between \$10,000 and \$250,000
- Available on loans repayable over a period of at least 10 years but no more than 40 years
- Affordable rates – Non-smoker discount available. In addition, rates are based on age at application. Premiums do not increase as mortgagor gets older
- Simultaneous death benefit – benefit paid for each joint insured if they die at the same time as a result of a common occurrence (Joint Mortgage Life only)

