

It's about *more* than just insurance.

Your home may be your greatest asset, but at the end of the day, the most important thing in life is family. With the rise of illness,^{1,2} household debt at an all-time high² and Canadians carrying bigger mortgages,³ financial protection is more important today than ever. That's why **Mortgage Protection Plan®** (MPP) was created.

MPP is here for you and your family if the unexpected happens. It can **help ensure your mortgage payments** are made and your loved ones are taken care of. That's some certainty in a future that's uncertain.



44%

of MPP claims are made within the first 2 years of a mortgage.⁴

1 in 3

Canadians will be disabled for 90 days or more before age 65.⁵

75%

of Canadian households would have difficulty paying everyday living expenses (like mortgage and housing costs) if the primary wage earner were to pass away.⁶

20%

of deaths in Canada are caused by heart disease, making it the second leading cause of death in Canada after cancer.²

1 in 2

Canadians will develop cancer in their lifetime. Cancer can affect people of all ages.¹

10 months

is the average length of time disabled claimants are off work.⁷

Mortgage Protection Plan®
Signed. Sealed. Protected.

 **Manulife**

Sources:

1 Canadian Cancer Society, Canadian Cancer Statistics, 2017

2 Statistics Canada, 2018

3 Manulife Bank Survey on Canadian Home Ownership, 2017

4 Data from 10 years of Mortgage Protection Plan insurance claims

5 Canada Life and Health Insurance Association, A guide to disability insurance, January 2016

6 LIMRA, Canadian Life Insurance Ownership, Household Trends, 2013

7 Mortgage Creditor Claims Reports, 2016.

Manulife Mortgage Protection Insurance

As exciting as buying a home is, it's more than just a place to live. It's the place where life happens. **Mortgage Protection Plan®** is about more than just insurance. It's about helping to make sure the people you love are protected.

2 options to suit your needs

Mortgage Life Insurance*

- Help ease the financial strain on your loved ones with coverage that will pay the mortgage balance if the insured mortgage holder passes away.
- Manulife can provide coverage for up to \$1 million per person.

Unique Feature: Life Bridge Benefits mean that Manulife will cover mortgage payments until your submitted life claim is settled. You'll have the money you need, when you need it.

And/Or

Total Disability Insurance*


- If you are totally disabled for 60 days or more, we will cover your monthly mortgage payments, so you can focus on getting better.**
- Manulife can provide coverage for up to \$10,000 per month for a combined maximum of 24 months.


Unique Feature: You'll even receive a disability bonus payment to help you get back on your feet once you return to work if you haven't already received the maximum number of payments.

Who can apply?

- Canadian residents 18 to 64
- You are the borrower, co-borrower or guarantor
- You are applying for a residential mortgage

If you have any questions, contact ME today:

 **Tel:** 905.333.0544

 **Email:** rmair@dominionlending.ca

Credit Security Insurance Agency Inc.,
P.O. Box 987, Stn F, Toronto ON M4Y 2N9

* Additional conditions and limitations may apply.

** Totally disabled means that you cannot perform the essential duties of your normal job due to illness or injury (if you are employed) or you have difficulty with two or more daily activities like eating, getting out of bed, dressing, toileting or walking (if you are unemployed).

Accessible formats and communication supports are available upon request. Visit Manulife.com/accessibility for more information.

Mortgage Protection Plan® ("MPP") Insurance is underwritten by The Manufacturers Life Insurance Company ("Manulife").

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A few of the benefits:



Coverage can start immediately

No waiting. Your coverage can begin as soon as your application is successfully completed.



Coverage moves with you

Moving or changing banks? Your original coverage moves with you.



Budget-friendly payment options

MPP insurance offers a variety of payment options including monthly, semi-monthly and biweekly.



Top-up existing coverage

You may have disability or life insurance coverage through your employee benefits, but do you have enough to cover your mortgage? With MPP you can easily add to your existing coverage.



You're covered wherever you work

MPP coverage isn't dependent on your place of employment. Your coverage stays with you, wherever your career takes you.



60-day money-back guarantee

Review your coverage in detail for 60 days. If you change your mind within the first 60 days, you will get your money back.