



IT'S ABOUT
MORE
THAN JUST INSURANCE



MORTGAGE PROTECTION PLAN[®]
SIGNED SEALED PROTECTED

The Manufacturers Life Insurance Company





**IT'S ABOUT
HELPING
PROTECT
THE PEOPLE YOU LOVE**

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

Help protect your family and your home. It's easy.

Mortgage Protection Plan[®] (MPP) insurance is optional life and disability insurance coverage that works with your mortgage to help provide financial security for your loved ones. It can help ensure your mortgage payments are covered and family is taken care of in case of the unexpected.

- 60-day money-back guarantee
- Immediate protection is available
- Coverage is portable with your mortgage
- Budget-friendly payment options: semi-monthly / bi-weekly / monthly
- Universal coverage for all eligible clients
- Manulife is a trusted leader worldwide

MPP insurance can include two vital insurance products for mortgage protection:

Mortgage Life Insurance

Help ease the financial strain on your loved ones with coverage that will pay the mortgage balance if the insured borrower passes away.*

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.

Total Disability Insurance

If you are sick or injured and unable to work for at least 60 days, we will cover your monthly mortgage payments, so you can focus on getting better.

Unique Feature: You'll even receive a disability bonus payment to help you get back on your feet once you return to work, unless you've already received the maximum number of payments.

Why is now the right time to purchase mortgage protection?

1

There's a payment option to fit every budget.

MPP insurance offers a variety of payment options so you can choose the one that works for you: monthly, semi-monthly or bi-weekly.

2

When you buy your home is the best time.

44% of claims are made within the first 2 years of a mortgage, sooner than many people expect. And having coverage could help relieve the financial burden on your family in the event of unforeseen circumstances.

3

It's smart protection against unexpected events.

1 in 3 people will be disabled for 90 days or more before they reach 65. With MPP insurance, you don't have to worry about making mortgage payments in the event of injury or death.

4

Don't wait until something happens. Be prepared.

Nearly 3 out of 4 Canadian households would have difficulty paying everyday living expenses if the primary wage earner were to pass away.

5

Add on to the coverage you may have at work.

You may have less coverage through work than you think. You can help protect your loved ones more fully by adding Mortgage Protection Plan.

SOURCES:

- 2, 3: Data from 10 years of Mortgage Protection Plan insurance claims.
- 4: LIMRA, Canadian Life Insurance Ownership, Household Trends, 2013.
- 5: LIMRA, Canadian Billion Dollar Baby Revisited, 2014.

ASK YOUR BROKER ABOUT MPP INSURANCE TODAY.

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* Please note that some additional conditions and limitations may apply to your life and/or total disability insurance coverage.

