

## THE IMPORTANCE OF MORTGAGE LIFE AND DISABILITY INSURANCE

I wanted to take this opportunity to provide you with some information on the topic of mortgage life and disability insurance. Insurance is a personal decision. As a result, it is important that you and your family sit down, look over the facts and stats and make an educated choice on whether or not to take the conversation further.

Your home may be your greatest asset, but at the end of the day, the most important thing in life is family, their wellbeing, and protection.

Here are a few statistics to consider when having this conversation:

- 1 in 3 Canadians will be disabled for 90 days or more before age 65
- 33% of all workplace disability claims are related to mental health
- 56% of Canadians who took time off for a disability said they returned to work early due to financial reasons
- 10 months is the average length of time disabled claimants are off work

Here are a few benefits that mortgage protection can offer:

- 1** Manulife Mortgage Protection Plan can help you cover your mortgage and mortgage payments in the event of death, a serious accident, or illness. That's some certainty in an uncertain future.
- 2** Unlike bank insurance products, Manulife Mortgage Protection Plan, is portable and can move with you from lender to lender and property to property, giving you the gift of future flexibility.
- 3** Every eligible applicant is approved for some level of protection. If you don't qualify for full life and/or disability coverage, we can provide accidental death and accidental disability at a reduced premium.

This information is for your benefit only. If you have any questions or you think we can help a family member, friend or acquaintance, please don't hesitate to call. I'm never too busy to help you or anyone you introduce me to!