



**ARE YOU AND YOUR FAMILY  
PROTECTED IF SOMETHING WERE  
TO HAPPEN TO YOU?**



**AClendinggroup**

TERM/MORTGAGE INSURANCE SOLUTIONS

## HOW MUCH COVERAGE IS ENOUGH? AND WHAT DOES IT COVER?

### **You are not locked in with any bank.**

Your coverage stays with you! Get the freedom to bank, refinance and shop around for the best mortgage rates without having to re-apply for insurance.

### **You are in control of the payout.**

Better Mortgage Insurance benefits your family, not the bank. Your family can decide which financial priority to take care of. Your bank coverage pays off the balance remaining on your mortgage (and yes you have been paying premiums this whole time based on the original mortgage amount) vs term which gives your beneficiary a chq for the FULL amount of your coverage and they can do with the funds what they would like too

Insurance products should work for you and give you freedom.



### **PEACE OF MIND**

### FOR YOU AND YOUR **FAMILY**

- Know you are 100% protected from day 1- fully underwritten insurance
- Include ALL your debt obligations
- Be fully insured against death, disability or critical illness
- Your premiums stay low as you age

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## CHOICE

### GET THE BEST OPTION FOR YOU

- Payout whichever debts you choose- not just the mortgage
- Be able to move your mortgage at renewal knowing your protection and premiums stay intact while you get the best rates despite any new health concerns.
- Easily change to permanent insurance as your life evolves
- Keep your money! We offer very affordable solutions



#### **You're approved at time of application.**

Contrary to most banks, you don't risk learning you're not covered at time of claim.

#### **Your employer coverage is usually one times your salary is that enough?**

If your coverage is more than that you are usually paying for the additional coverage. Did you know if you ever left your company your coverage stops and any additional premiums you were paying for coverage is completely lost??

***NEARLY 3 OUT OF 4 CANADIAN HOUSEHOLDS  
WOULD HAVE DIFFICULTY PAYING EVERYDAY  
LIVING EXPENSES IF THE PRIMARY WAGE  
EARNER WERE TO PASS AWAY.***

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## PROTECT YOUR MORTGAGE IN CASE OF **DISABILITY**

DISABILITY INSURANCE PROVIDES A MONTHLY BENEFIT TO COVER  
LOAN AND MORTGAGE PAYMENTS SHOULD YOU BECOME DISABLED.



Your employer coverage on long term disability usually covers 70% of your Salary. Would that be enough if you now also had additional medical expenses?



**1 IN 3 CANADIANS** WILL EXPERIENCE A  
PERIOD OF DISABILITY LASTING  
LONGER THAN 90 DAYS.

Statistics Canada, Commissioners disability table A, 2012

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## PROTECT YOUR MORTGAGE IN CASE OF CRITICAL ILLNESS

CRITICAL ILLNESS INSURANCE PAYS A LUMP-SUM BENEFIT SHOULD YOU SUFFER ONE OF THE CRITICAL ILLNESSES COVERED.



**1 IN 2 CANADIANS** ARE EXPECTED TO DEVELOP SOME FORM OF CANCER IN THEIR LIVES



EVERY **7 MINUTES** ONE CANADIAN SUFFERS A **HEART ATTACK** OR **STROKE**

DID YOU KNOW THAT CANCER, STROKE, AND HEART ATTACK MAKE **UP OVER 86% OF ALL CRITICAL INSURANCE CLAIMS?**

TERM/MORTGAGE INSURANCE SOLUTIONS

**ASK US ABOUT INSURANCE  
SOLUTIONS FOR YOU, YOUR FAMILY,  
AND YOUR UNIQUE SITUATION.**



**PRODUCTS AVAILABLE**

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MORTGAGE INSURANCE  
TERM LIFE INSURANCE  
DISABILITY AND CRITICAL ILLNESS INSURANCE  
WHOLE LIFE/UNIVERSAL LIFE  
INSURANCE *(ASK ME ABOUT THIS PRODUCT)*



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