

With the right mortgage protection in place, you'll feel confident knowing that you're covered. It's coverage you carry with you – just like the keys to your new home.

With mortgage protection insurance from Sun Life Financial, you get:

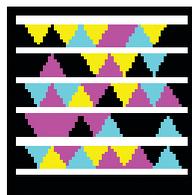
1 Choice. You decide who the insurance benefit goes to and how it's used. You can choose to pay off your mortgage, pay for your child's education or take time off work to recover from a serious illness – whatever is best for you and your loved ones.

2 Stability. As your mortgage balance decreases, the amount of your coverage stays the same – unless you decide to change it. This means your insurance protection keeps its value, even when your mortgage goes down, or is paid off.

3 Flexibility. When you own an insurance policy to protect your mortgage, as your life changes, you can carry that protection with you along the way. Even if you change mortgage lenders, your coverage stays with you – there's no need to re-qualify.

Your home is a big investment – maybe the biggest one you'll ever make. A financial advisor can help you create a plan that fits your home, your family, your life.

Visit www.sunlife.ca/MortgageProtection to learn more about your options.



Scan the tag using your smartphone

(free app from <http://gettag.mobi>)



Coverage you can carry with you.

Just like the keys to your new home.

When you're buying a house or condo, it can take time before you find that perfect place – a place you can call home. But when you find it and you get your keys it's well worth the wait.

If you're committing to a mortgage, consider mortgage protection with term life insurance and critical illness insurance, to protect yourself and the ones you love.

**YOUR HOME.
YOUR FAMILY.
YOUR CHOICE.**
Mortgage protection insurance

Life's brighter under the sun



Get to know your mortgage protection options

You want to buy a home... now what?

	Mortgage insurance through a mortgage lender	Term life insurance and critical illness insurance from Sun Life Financial
Who does the insurance cover?	Only the individual(s) listed on the mortgage.	You, your partner and your children – you can protect your whole family, even those who are not responsible for paying your mortgage.
What does the insurance cover?	Only the balance of your mortgage.	Whatever you need it to cover. In addition to your mortgage, cover debts like your line of credit, credit cards, etc.
Who gets the benefit if I die or become seriously ill?	The mortgage lender is automatically the beneficiary.	Whoever you name as the beneficiary. They can decide how to use the benefit – to pay your mortgage, medical expenses or your child's education.
What happens as my mortgage balance decreases?	The coverage amount decreases as the mortgage balance decreases. When the mortgage is paid off, the coverage ends.	The amount of coverage you have stays the same for as long as you own your policy – unless you decide to change it.
What if I switch mortgage lenders?	You may lose the coverage and might need to reapply.	Your coverage stays the same – unless you decide to change it. Since your coverage is not tied to your mortgage, you can carry it with you if you move again.
What if I cancel my insurance?	You lose all the money you paid for the coverage.	Depending on your insurance, you may get some of the money back that you've paid in premiums.*
What if I want to change my insurance?	You can't.	You may have the flexibility to adjust the type and amount of your insurance, or even convert to a permanent solution.

*Depends on the type of critical illness insurance you have and does not apply to term life insurance.

🔍 DID YOU KNOW?

Critical illness insurance – if you become seriously ill, you'll receive a lump-sum payment to spend as you choose, on things like medical expenses and mortgage payments, so you can focus on recovery.

Term life insurance – gives you affordable, flexible protection that your loved ones can use to pay off your mortgage or other expenses, if you die unexpectedly.

Decide what kind of home you want

Do you want a condo, townhouse, semi- or detached? How many bedrooms? Bathrooms? What location?

Calculate what you can afford and get pre-approved

Think about your down payment, closing costs, monthly mortgage payments and monthly bills. Getting pre-approved for a mortgage will help you know what you can afford.

Find your team of professionals

- A *realtor* will help you find the home that's right for you and guide you through the offer and closing process.
- A *lawyer* will help you handle the home purchase and look after your legal interests.
- A *financial advisor* will help you find the right insurance solutions to protect your mortgage and your family.

Book appointments to see homes you're interested in

Work with your realtor to find suitable homes and arrange times to view them.

Make an offer

When you find that perfect place, your realtor will help you make an offer to purchase it.

Get a home inspection

After your offer is accepted, get a home inspection. A qualified home inspector can tell you the condition of the home.

Protect your mortgage

Work with your financial advisor to protect your mortgage and your family with term life insurance and critical illness insurance.

Make arrangements for homeowner's insurance

Also known as property or home insurance, it helps protect your home from things like fire, water damage, accidents, and theft.

Pick up your keys

Move into your new home!

