



PROTECTING A MORTGAGE WITH TERM

Your step-by-step guide to increasing your Term sales

WHAT YOU NEED TO KNOW ABOUT RUNNING A COMMUNICATION CAMPAIGN

Sending brochures by email is an easy way to stay in touch with clients and prospects. The digital printer friendly versions of brochures are not to be altered. PLEASE NOTE that if you choose to distribute brochures by electronic mail to your clients or prospects, you must comply with Canada's new anti-spam legislation. You could be subject to severe penalties should you not comply. [Find out more.](#)

Step #1: Compile a list of prospects and clients you would like to contact. (Consult with your MGA regarding Do not call legislation.)

Step #2: Send them a letter. Here are samples to get you started.

Dear Mr./Mrs. Prospect:

Subject: Want more control over your mortgage protection?

Is your mortgage insurance protecting you...or your lender? I've been able to help people protect their home with a plan that puts their needs first. I'd like to do the same for you.

Attached/Enclosed is a brochure featuring unique mortgage protection using Equitable Life's Term life insurance. Let's talk about how to put more control in your hands.

Sincerely,

Advisor's name
Contact information

Letter #1

Dear Mr./Mrs. Prospect:

Subject: Finding the perfect match for your mortgage

You've found the perfect home. Now it's time to find the perfect mortgage insurance to protect it. Equitable Life offers a choice of low cost Term life insurance products that are ideal for mortgage protection.

For some people, the expenses associated with buying a home can put a strain on their short-term cash flow. For them, paying the lowest premium today is their primary concern.

Others prefer to pay a little more for the peace of mind knowing that their Term life insurance premiums will remain level for the entire duration of their mortgage. While a bit more expensive than term plans that increase premiums every 10 or 20 years, these people want the comfort of knowing that what they are paying today will remain the same for the duration of their plan, and their mortgage.

Typical mortgage insurance coverage through a lender declines as your mortgage balance decreases, however your premiums stay the same. And the lender assigns itself as the beneficiary. With Term life insurance from Equitable Life, your coverage amount does not decrease...and you get to pick the beneficiary.

Whatever your unique needs or financial obligations, I can help you select the right solution to protect your mortgage, your family, and your life.

Attached/Enclosed is a brochure featuring unique mortgage protection from Equitable Life. Let's talk about the perfect match for your mortgage.

Sincerely,

Advisor's name
Contact information

Letter #2

Watch this CBC Marketplace report on how mortgage insurance from banks or lenders may not be as beneficial as personally owned term insurance for mortgage protection. [In Denial – Mortgage insurance: Not always a sure thing](#)



term

Step #3: Send them the [Unique mortgage protection with Term brochure #1255](#).

WORKS FOR ME.

Through personal service, superior products and an ongoing commitment to reliability, Equitable Life can assist you in reaching your financial goals. Whether you're making your first investment, building your financial plan, or looking for ways to protect what is most important to you, we have the solutions you need. With customer-centered staff and a prudent investment strategy focused on long-term stability, growth and profitability, we also have the focus and expertise you need. In all aspects of your life, we're committed to helping you achieve the financial future you're looking for, by putting you first.

BUILT-IN EXTRAS
Term insurance from Equitable Life automatically includes:

- Guaranteed Conversion:** As your needs change, you can convert your temporary coverage to permanent protection with no medical exam required.
- Living Benefit*:** Pay out a portion of the death benefit to you upon diagnosis of a terminal illness.
- Bereavement Counseling Benefit†** Reimburses the cost of grief counselling to help support those left behind.

TERM: IT'S IDEAL IF...
If you're looking for financial protection for a specified period of time with the option of making changes as your protection needs change, Term may be right for you.

Talk to your advisor about Term insurance today.

*Policy must be in good standing. The Living Benefit is paid upon diagnosis of an illness that will become terminal within 24 months. †Up to \$500 toward a year of counselling.

UNIQUE MORTGAGE PROTECTION, WITH TERM

When it comes to protecting your mortgage, you have a choice. Go the route of a traditional lending institution, or take advantage of a great alternative from Equitable Life, with Term insurance.

WHAT IT IS
Available in 10 and 20 year renewable plan options, or a non-renewable plan with level premiums payable to the later of 30 years or age 65. Term insurance from Equitable Life provides flexible and affordable protection for your mortgage.

NOT ALL MORTGAGE PROTECTION IS CREATED EQUAL
Before you buy, ask the following questions:

	Equitable Life	Your Lender
Do you get to pick the beneficiary?	✓	x
Is it convertible?	✓	x
Can you keep it if you need it?	✓	x
Are you in control?	✓	x

When you choose to protect your mortgage with Term insurance from Equitable Life, you benefit from features designed for your piece of mind.

*Maximum issue age for Term 30/65 is age 55.

EQUITABLE LIFE TERM INSURANCE

Your mortgage protection remains intact even if you switch lenders.

You own the policy and choose the beneficiary you want to receive the death benefit.

Your coverage amount remains intact even as your mortgage balance decreases.

You benefit from insurance underwritten at the time of application.

Your rates are guaranteed for the life of the policy — it's right in the contract.

MORTGAGE INSURANCE THROUGH A LENDER

When you switch mortgage providers, you usually need to reapply for your mortgage insurance.

With typical mortgage insurance, the lender owns the policy and assigns itself as the beneficiary.

Typical mortgage insurance declines as your mortgage balance decreases, however your premiums stay the same.

Typical mortgage insurance is only underwritten at the time of death.

Typical mortgage insurance rates are not guaranteed.

REWARDING YOUR HEALTHY LIFESTYLE
At the time of issue, your good health and lifestyle are rewarded with better premiums as determined by preferred underwriting through the classes of risk. These classes help ensure that your Term plan is among the most competitively priced on the market. Provided you don't increase the amount of your coverage, your preferred status remains intact upon conversion* or renewal†, even if your health has declined.

Class	Preferred Plus Non-Smoker
Class 1	Preferred Plus Non-Smoker
Class 2	Preferred Non-Smoker
Class 3	Non-Smoker
Class 4	Preferred Smoker
Class 5	Smoker

*For all Term plans, conversion must take place within 10 years to maintain preferred rates. †Only Term 10 and 20 are renewable. Term 30/65 is non-renewable.



Run a communication campaign and save money!
Save print and postage costs by running a communication campaign.
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IMPORTANT INFORMATION

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Step #4: Generate new prospects by placing a personalized, professionally designed [Term insurance ad](#) in a local newspaper or association newsletter.

Step #5: Run this continuous-play [slide show](#) in your reception area to keep the message going.

