



## The Affinity Product Advantage Can Become YOUR Advantage

Coverage	Affinity Advantage	Other Insurance Providers	Your Advantage
<b>Life</b> Pays off the mortgage balance in the event of death.	✓	✓	Offers your clients the piece of mind of knowing their family can continue to live in their home mortgage free should the unthinkable happen.
<b>Terminal Illness</b> If client is diagnosed with a Terminal Illness* we make up to 12 months of mortgage payments for them. If they subsequently pass away, the balance of their mortgage is paid off through their Life coverage.	✓	X	<b>77% of all deaths in Canada result from illness.</b> A terminal diagnosis can be devastating for a family. Affinity Advantage allows your client to focus on their health and family rather than finances during this critical period.
<b>Disability</b> If client is not able to work due to an accident or illness then the plan will pay the monthly mortgage payment for 6 months to a maximum of \$4,000 per month for a single coverage and \$2,000 per month per client for joint coverage.	✓	Some	According to Statistics Canada, the average amount of time off work due to disability is just under 3 months or 11 weeks per occurrence. The Affinity Advantage disability program addresses over 80% of cases while keeping the coverage affordable for clients.
<b>Loss of Employment</b> In the event of loss of employment, the plan will pay 50% of the monthly mortgage payments to a maximum of \$2000 per month for a period of 6 months during a 24 month period for a single coverage.	✓	X	Particularly in these uncertain economic times, Affinity Advantage gives your clients the comfort of knowing that they will have help making mortgage payments if they lose their job.