



Prepare for the future with

EQUIS FINANCIAL

PROTECT WHAT MATTERS MOST





MORTGAGE PROTECTION
and
RETIREMENT SOLUTIONS

COMPANIES REPRESENTING



WHAT HAPPENS NEXT?



THE PROCESS:



A BASIC OVERVIEW OF COVERAGE

Putting in place a death benefit to protect your entire mortgage or a payment plan.



DETERMINE ELIGIBILITY FOR COVERAGE

Need to gather medical and lifestyle information in order to select the correct product.



FIND A PRODUCT BEST SUITED FOR YOUR NEEDS AND BUDGET

Lastly, submit an application to the insurance company for approval.

DEATH BENEFITS:



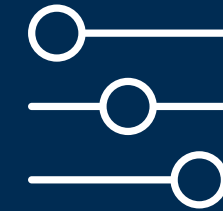
Pays off mortgage in the event of your death.



Mortgage payment option
(lump sum death benefit to save your home).



Protects your family and not the lending institution.



Benefit is level and does not decrease.



Premium is level and does not increase.



Pays in the event of death due to either accident or health related.

LIVING BENEFITS:



Provides cash during a time of crisis such as a heart attack or cancer to help pay living expense or health care.



Provides cash to help with expenses if you are diagnosed with a terminal illness.

DISABILITY:



Designed to make certain you don't lose your home in the event of a disability.



Covers accidental and health related disabilities.

CASH BACK OPTION:



Returns **ALL** of your premium to you at the end of the coverage period if no death benefit has been paid.

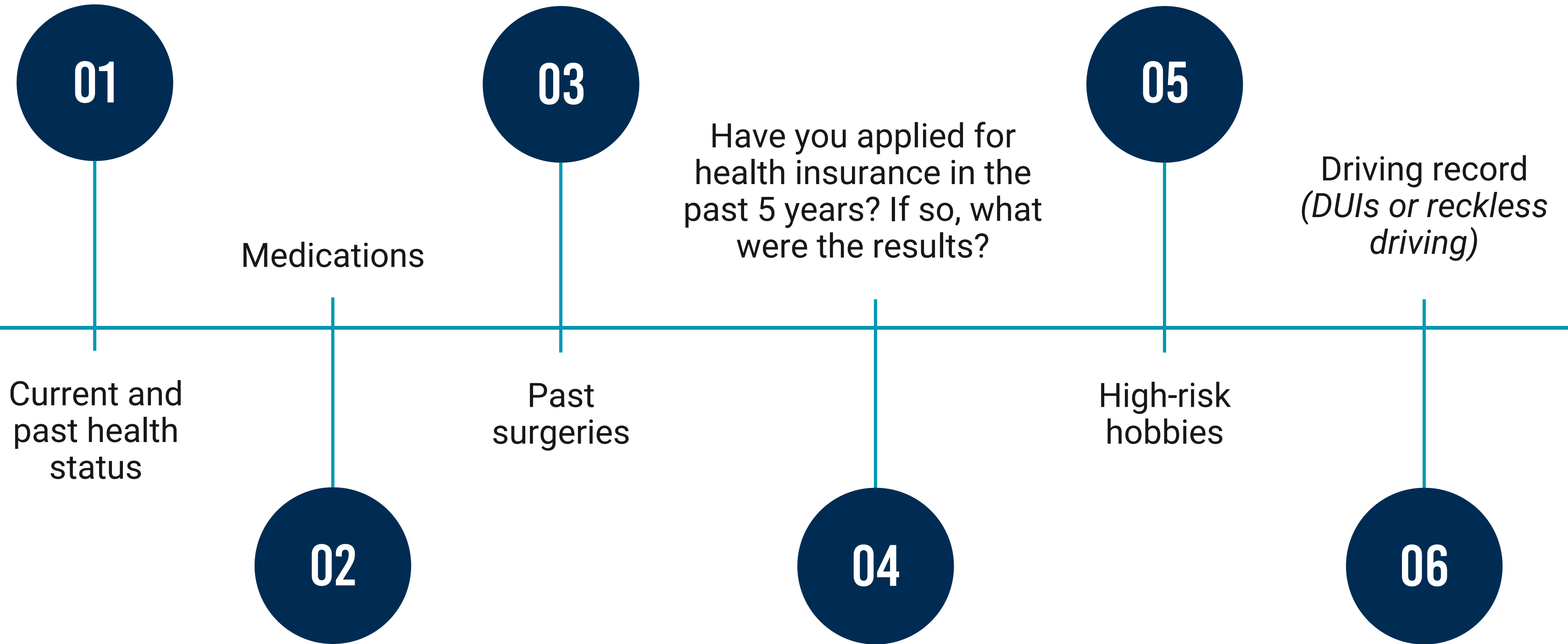


Excellent option to pay off your mortgage early.

WHAT HAPPENS NEXT?



QUALIFYING STEPS



NEEDS ANALYSIS

How many **years** is your mortgage?

How much is your **monthly** mortgage payment?

Have you thought about paying off your mortgage **early**?

Are you making **additional** payments?

What would happen to your income if you became **disabled**?

What would happen if you **passed away**?

What would you **like** to happen?

What would your **family** do?





**FIND A PLAN TO FIT YOUR
BUDGET AND COMPLETE AN
APPLICATION TO SEND TO THE
INSURANCE COMPANY TO
DETERMINE ELIGIBILITY!**

OPTIONS

- ✓ Pay off entire mortgage with return of premium.
- ✓ Pay off entire mortgage.
- ✓ Pay off half of your mortgage.
- ✓ Make mortgage payments.



THANK YOU
for your attention!

