

A photograph of a smiling couple and a man in a suit sitting together. The couple is on the left, looking at the man on the right. The man is wearing a dark suit and tie. In the foreground, there is a blue cup and saucer on a woven placemat, and a small green plant. The background is a bright, out-of-focus interior.

# EQUIS FINANCIAL



# MORTGAGE & RETIREMENT PROTECTION



# | WHAT HAPPENS NEXT

## **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 BENEFIT

- ✓ 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

# | DISABILITY

- ✓ Designed to make certain you don't lose your home in the event of a disability
- ✓ Covers accidental and health related disabilities

# | 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

# | 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

How many years is your mortgage?

How much is your mortgage payment?

Have you thought about paying off your mortgage early?

Are you making additional payments?

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# WHAT IS YOUR MONTHLY INCOME?

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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?



# | QUALIFYING STEPS

- ✓ Current and past health status
- ✓ Medications
- ✓ Past surgeries
- ✓ Have you applied for Life or Health Insurance in the past 5 years?  
If so, what were the results?
- ✓ High-risk hobbies
- ✓ Driving record – DUIs or reckless driving

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

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# | OPTIONS

- ✓ Pay off entire mortgage with ROP
- ✓ Pay off entire mortgage
- ✓ Pay off half of your mortgage
- ✓ Make mortgage payments

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# COMPLETE AND SUBMIT AN APPLICATION FOR APPROVAL

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Who do you know that could benefit from our services?

Are you concerned about your safe money?

The background of the slide features a repeating watermark of the EQUIS Financial logo, which consists of a stylized 'E' icon followed by the text 'EQUIS FINANCIAL'.

# THANK YOU