



Increasing Profits With the help of



Loan payment Protection Ins.

Offer your customers valuable
protection...
Even after the the deal is closed!



Scour your existing
deals when time permits...

A monthly program separate from
the finance deal!



Life w/Dismemberment Benefit, Disability,
Critical Illness & Involuntary Unemployment
Benefits

Your administration allowance paid monthly on an ever
increasing rolling balance.



Administered by...



LOAN PAYMENT PROTECTION

INSURANCE BENEFITS

Guaranteed Issue up to
\$250,000.00 for Life and
Critical Illness

Guaranteed Issue up to
\$6,000.00 for Disability
and/or Involuntary Unemployment

Issue ages 18 – 64 with no
medical questions asked

No restrictions on back, neck,
mental, nervous conditions on
Disability coverage

Life coverage includes
accidental dismemberment

Critical Illness covers many life threatening
conditions like Cancer, Heart Attack,
Stroke etc.

Monthly pay options includes waiver
of premium...The insurance will be
paid while you are on a claim

LOAN PAYMENT PROTECTION

CERTIFICATE FEATURES

“Age Banding” pricing model
allows for significantly lower
premiums for people under 40

Coverages can be reduced allowing
Customer to “Partially Protect” the
Loan balance or Payment Amounts

12 monthly payments paid “Per
Occurrence” for Disability or
Involuntary Loss of Employment

Disappearing Pre-Existing Clause...
6/6 – Life incl. Dismemberment
6/12 – Disability

Critical Illness Pre-Existing clause
means no claims within the first
90 days after the effective date

No Good Health Clause and No Health
questions!
Guaranteed acceptance and Issue.

30 Day “Right of Inspection” A full
refund is issued if cancelled within the
first 30 days

ONLINE ACCESS

"Fully Automated & Paperless"

With

Electronic Signature

Just create the certificate online
and email to your customer to sign
electronically using the Acknowledgement
feature...Simple!





Monthly Premium Samples

Loan Amount - \$30,000.00						
Finance Term - 84 Months / Payment - \$423.88						
Full Coverage Life & Critical Illness and 12 Months per Occurrence Disability & Loss of Employment						
		Type of Coverage				Term Limits
Age	Admin Allow	Life	Disability	Critical Illness	Loss Of Employment	
62	20%	38.73	14.42	36.55	18.89	Max Term 36
62	35%	53.25	19.83	50.25	25.98	Max Term 36
62	50%	85.20	31.72	80.40	41.56	Max Term 36
55	20%	32.73	14.67	31.09	19.24	N/A
55	30%	40.00	17.93	38.00	23.51	N/A
55	40%	51.43	23.06	48.86	30.23	N/A
45	30%	22.00	14.82	20.67	19.42	N/A
45	40%	28.29	19.06	26.57	24.97	N/A
45	50%	39.60	26.68	37.20	34.96	N/A
39	30%	12.00	11.60	11.33	15.20	N/A
39	40%	15.43	14.91	14.57	19.54	N/A
39	50%	21.60	20.88	20.40	27.36	N/A
30	25%	7.20	8.02	6.60	10.50	N/A
30	35%	9.00	10.03	8.25	13.13	N/A
30	50%	14.40	16.04	13.20	21.00	N/A
20	25%	5.40	5.02	5.40	6.56	N/A
20	35%	6.75	6.28	6.75	8.20	N/A
20	50%	10.80	10.04	10.80	13.12	N/A



LOAN PAYMENT PROTECTION INSURANCE



What is Loan Payment Protection Insurance?

This insurance protection is triggered upon the occurrence of a Life, Disability, Critical Illness or Involuntary Unemployment event to make payment on an outstanding indebtedness.

COVERAGE OPTIONS

**Life With Dismemberment Benefit
Critical Illness Benefit**

**Disability Benefit
Involuntary Unemployment
Benefit**

FEATURES

Guaranteed Issue up to \$250,000 for Life and/or Critical Illness.

Guaranteed Issue up to \$6,000 per month for Disability and/or Involuntary Unemployment.

Issue ages 18-64 with no medical questions asked.

Life coverage includes accidental dismemberment.

Critical Illness covers many life threatening conditions like Cancer, Heart Attack, Stroke etc.

Disability No restrictions on back, neck, mental, nervous conditions.

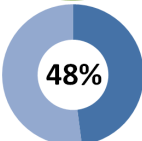
Consider Involuntary Unemployment option to cover you during unexpected job loss.

Monthly pay options includes waiver of premium. This insurance will be paid while you are on claim.

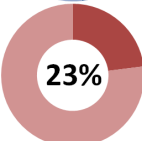
DID YOU KNOW ...



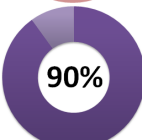
Of working Canadians will experience a period of disability lasting longer than 90 days



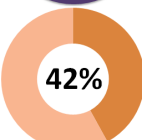
Of Canadians do not believe they have enough money to cover expenses should a serious illness prohibit them from working



Of Canadians are not at all prepared financially if they pass away too soon.



Of Canadians have never been offered critical illness insurance.



Of Canadians will experience some sort of unexpected job loss in the next ten years.