

Mortgage Protection Insurance (MPI) with Living Benefits

Protect Your Home and Family

Consultation Process

We will:

- Talk about what matters most to you
- Review health, lifestyle, and budget
- Identify carriers you qualify for
- Submit a request for coverage only if it makes sense for your situation and you qualify medically

No bloodwork or medical exam required.

Final approval is made by the insurance carrier.

Partnered with A+ Rated Carriers



What is Mortgage Protection Insurance

Mortgage Protection Insurance is a state-regulated life insurance coverage that helps your family keep the home without the stress of making payments if something happens to you.

If you qualify, coverage may include Living Benefits, allowing you to access part of your policy while you are still living if you experience a serious illness.

How MPI Protects Your Family

Mortgage Protection works in two important ways:

1. If You Pass Away

- Tax-free payout to your beneficiary
- Can be used to pay off or help pay the mortgage/loan
- Gives your family time, stability, and options

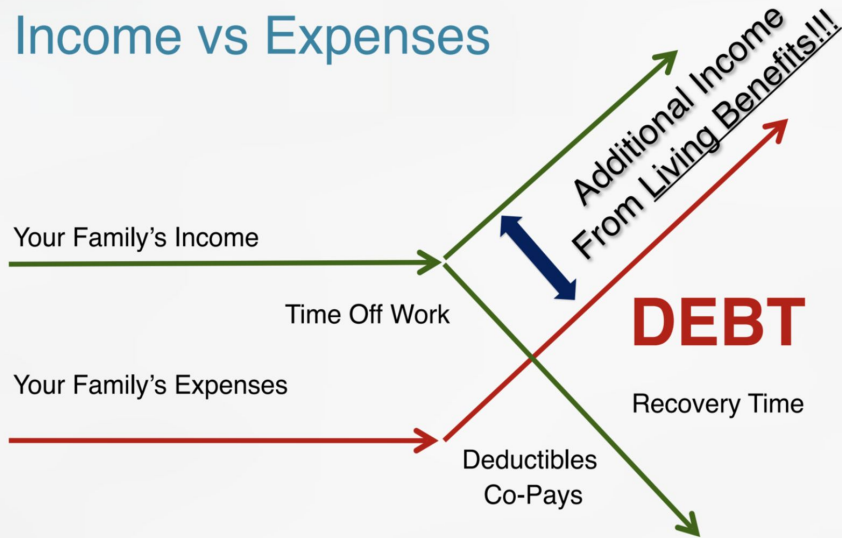
2. If You Become Critically, Chronically, or Terminal Ill

- Access 25%–100% of your death benefit (carrier-dependent)
- Helps cover mortgage payments, medical bills, and daily expenses
- Designed to keep you in your home while you recover

Why Protection Matters

Nearly 48% of mortgage foreclosures are caused by an unexpected medical illness. When illness strikes, income often drops or stops, expenses increase, and savings quickly disappear.

Income vs Expenses



Cancer: 1.7M per year; #2 cause of death (1 in 4); Avg. cost: \$150K

Heart Attack: 805K per year; 90–97% Survival Rate; Avg. cost: \$21K

Stroke: 795K per year; Every 40 seconds; Avg. cost: \$19K

Why Homeowners Choose MPI

Mortgage Protection helps:

- Protect the equity you have built in your home
- Prevent draining savings or retirement accounts
- Avoid forced home sales during hardship
- Give your family time to make decisions without financial stress

Without protection, equity is often lost.

Who You Are Protecting

- Who would be responsible for taking over the loan payments if something happened to you?
- Would they keep or sell the home?
- Would taking over the loan payments and household expenses be financially comfortable for them, or would it be a financial burden?

Underwriting Questions

Carriers will check:

- Current and past prescriptions
- Online medical records
- Driving history
- Underwriter report

How Coverage Works Over Time

- Your mortgage balance decreases over time
- Your coverage amount stays the same
- Equity grows, protection becomes more valuable

If full payoff coverage isn't possible:

- We design coverage to help cover the payments
- The goal is time, stability, and choice

Protection Strategies

Choose the Strategy That Fits Your Life

- Full Loan Payoff
- Partial Loan Payoff
- Equity Protection

Equity Protection Example:

A \$50,000 policy can cover about 25 months of a \$2,000 mortgage payment, giving your family time to recover, plan, and decide what to do with the home.

Choosing A Comfortable Budget

- Something is always better than nothing
- Coverage can be increased later
- We design within a comfortable monthly range

Permanent Option: IUL

Indexed Universal Life (IUL) may be suitable if you want:

- Lifetime protection
- Cash value growth
- Policy Loans and Withdrawals
- Living benefits for critical, chronic, and terminal illness (if eligible)

Temporary Option: Term

Term Life Insurance may be suitable if you want:

- Lower cost coverage
- Protection for 10–30 years
- Level payments that never increase
- Living benefits for critical, chronic, and terminal illness (if eligible)

Simple. Affordable. Effective.

Equity Protection Strategy

The lender owns the home, you own the equity.

Equity Protection:

- Helps cover mortgage payments for a critical period of 6–48 months
- Gives loved ones time to decide what to do with the home
- Protects the equity and value you have built
- Prevents foreclosure
- Living benefits for critical, chronic, and terminal illness (if eligible)

Peace of mind comes from knowing your equity stays with your family.

Final Expense

Final Expense coverage is designed to:

- Cover funeral and end-of-life costs
- Provide lifetime coverage
- Reduce burden on loved ones
- Provides coverage for terminal illness only

Next Steps

If it makes sense to move forward:

- Complete a simple application
- Answer yes/no health questions
- Review and sign electronically
- Receive approval instantly or within days

Coverage Options

Product	Coverage Type	Cash Value	Living Benefits	Ages
Indexed Universal Life (IUL)	Permanent	Yes	Yes	18-75
Term	Temporary (10-30 yrs)	No	Yes	18-75
Equity Protection	Temporary (10-30 yrs)	No	Yes	18-75
Final Expense	Permanent	Limited	Limited	40-85