

# ADVANTAGES OF LIFE INSURANCE TO COVER YOUR MORTGAGE

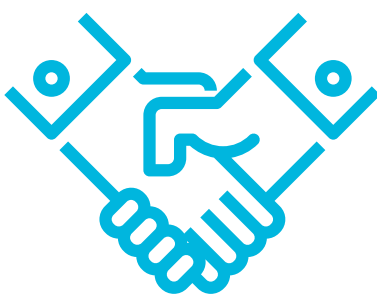
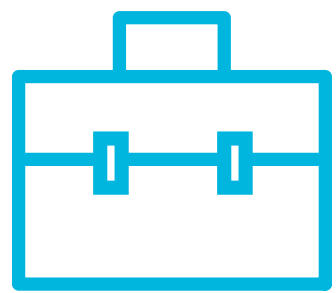


## **YOU CHOOSE BENEFICIARY**

Personally owned Life Insurance can be set up to pay out to the beneficiaries of your choice, rather than going to the lending institution. This guarantees your family is protected first and foremost.

## **COVERAGE IS PORTABLE**

If you sell your current home and buy a new one, or refinance your mortgage with a different lender, your personally owned Life Insurance policy is fully portable. You don't have to worry about reapplying for coverage.



## **COVERAGE IS GUARANTEED**

Once your policy is issued your coverage is guaranteed for the entire policy term as long as you continue to pay the premium. If your health deteriorates or lifestyle changes it will not affect the policy in any way.

## **PAYOUT DOESN'T CHANGE**

As you pay down the mortgage balance the amount of coverage under your personally owned Life Insurance policy doesn't decrease. With mortgage insurance coverage reduces as your mortgage balance does but your premiums remain the same.



## **PROVIDES FLEXIBILITY**

Your beneficiary has the choice of paying off the remaining mortgage balance with the proceeds or not. Perhaps paying off the mortgage isn't the first priority of your spouse or children. Mortgage Insurance policy proceeds are always paid out fully to the lender.

## **ENJOY LOWER PREMIUMS**

Personally owned Life Insurance policies are usually less expensive than coverage from your lender. Also, personally owned policies offer level premiums whereas mortgage insurance costs increase with age.



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