

FlexTERM

Ages 18-75 • Coverage from \$50,000 to \$4,000,000 • Guaranteed benefits and premiums

Ask your Clients today if they want a new kind of mortgage Insurance.

	FlexTerm	Bank's Mortgage Life Insurance
Level benefits	Yes	No
Flexibility to choose:		
• amount of insurance	Yes	No
• beneficiary	Yes	No
• term of insurance (10, 15, 20, 25, 30 or 35 years)	Yes	No
Portability	Yes	No
Keep insurance after loan is reimbursed	Yes	No
Conversion option to permanent insurance	Yes	No
Will premiums change if loan amount is increased?	No	Yes

Features & Benefits

- Additional FlexTerm Rider.
- Youth Plus Child Term Rider.
- Child Insurance Benefit (CIB) rider.
- Disability income (Based on loans).
- Disability income (Based on employment income).
- Waiver of premium upon disability (WP).
- Waiver of premium upon death (WPD).
- No needles, no fluid samples, no doctors, and no medical exams for sum insured of \$499,999 or less*.
- Available as an individual or joint first-to-die policy or as a rider.
- Critical illness coverage up to \$25,000.
- Option of switching the term between the 2nd and 5th year of the policy.

*Restrictions apply.



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