



**A Mortgage Insurance Plan designed specifically
with you the Mortgage Broker in Mind**



- **Unique Coverage approach with competitive premiums**
- **No paperwork using our Internet Delivery System**
- **Increase revenue per client by 30%, retain key producers AND**
- **90% of your customers are expecting to purchase protection coverage along with their mortgage so fulfill all their expectations!**



Add a valuable component to your customer services and increase your per customer revenue at the same time

80-90% of bank site mortgages contain mortgage creditor insurance...proof your customer finds the process simple, anticipates the coverage question and purchases the product.....why? Because of process, process, process. AND

If your customer is not buying insurance cover through you it is likely they are NOT buying insurance cover at all. Very few ever actually secure personal insurance and when they do it is generally for term life only. Leaving a client with this level of exposure is a significant gap in your Mortgage Service Offering and one in which your client is willing to pay you to close for them....don't let them down.



E N C O R E
G R O U P

Life Insurance

Qualifying Age:

Life Insurance eligibility ages 18-64.

Medical Requirements:

All debtors are required to answer 2 health questions with application for coverage. A supplemental health questionnaire is required if either of the 2 questions are answered YES, and/or if the principal amount insured exceeds \$250,000.

Benefit Amount:

Upon death, outstanding loan balance less payments in arrears will be paid to the note holder.

Maximum Benefit:

Maximum pay-out with respect to all insured indebtedness for any borrower will be \$500,000.

Termination:

Coverage terminates at the earliest of loan discharge date, loan maturity date and the debtor attaining age 70.



E N C O R E
G R O U P

Critical Illness Insurance

Qualifying Age:

Critical Illness coverage eligibility ages 18-55 with a coverage termination age of 65.

Benefit Amount:

Maximum of 24 months, or until the date of death of the debtor.

Medical Requirements:

All debtors are required to answer 3 health questions with application for coverage. A supplemental health questionnaire is required if any of the 3 questions are answered YES, and/or if the principal amount insured exceeds \$250,000.

Maximum Benefit:

Maximum monthly payment with respect to all insured indebtedness for any borrower will be \$4,000.

Covered Illnesses: (15 illnesses)

Cancer	Stroke	Heart Attack (Myocardial Infraction)	
Alzheimer's Disease	Multiple Sclerosis	Paralysis	Burns
Parkinson's Disease	Coronary Bypass	Blindness	Deafness
Major Organ Transplant (Waiting List)		Renal (Kidney) Failure	
Occupational HIV Infection		Loss of Speech	



ENCORE
GROUP

Total Disability Insurance

Qualifying Age:

Disability coverage eligibility ages 18-64 with termination age 65.

Eligibility Requirements:

The debtor must be gainfully employed full-time and actively working at least 25 hours per week

Medical Requirements:

All debtors are required to answer 2 health questions with application for coverage. A supplemental health questionnaire is required if either of the 2 questions are answered YES, and/or if the principal amount insured exceeds \$250,000

Benefit Amount:

Maximum of 24 months, or until such time the debtor is no longer totally disabled.

Maximum Benefit:

Maximum monthly payment with respect to all insured indebtedness for any borrower will be \$4,000.

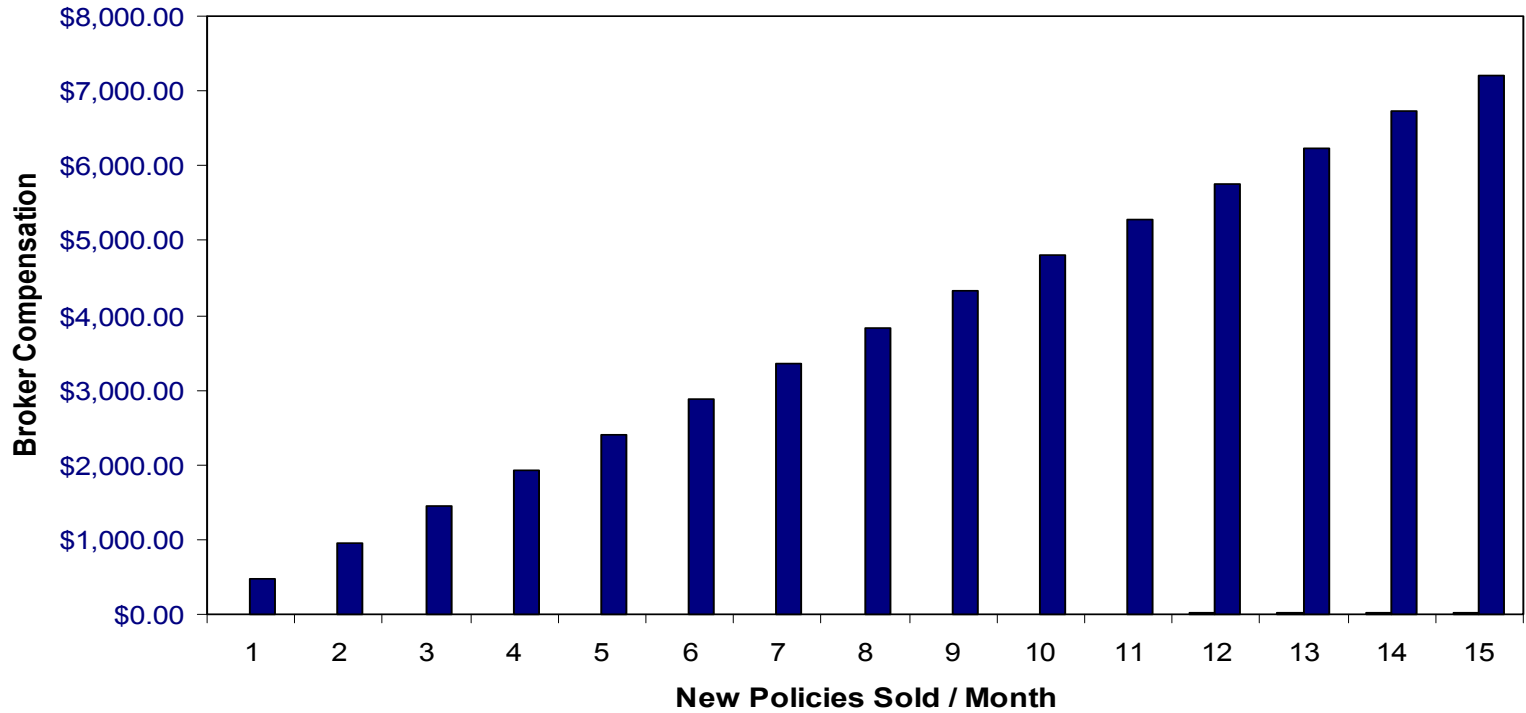
Definition of Disability:

The debtor's inability due to injury or illness to perform the regular duties of any occupation for which he is reasonably suited by education, training and/or experience.



Average Monthly Broker Compensation Chart

- Based on Average Certificate of \$ 40/ month over a 5 year Term





- **Provide a total mortgage solution including mortgage protection for your customers**
- **Increase revenue 30% from your existing Mortgage Customer**
- **Build a bonus & retention strategy for your key sub-producers**
- **“Contact us” today and find out how to get started tomorrow!**