



Mortgage Protection:

**Providing peace of mind for you
and protecting your family against
financial ruin.**

COMPANIES WE REPRESENT

Mutual of Omaha - Founded in 1909 - \$14.9 billion in assets.

American Amicable – in business for over 100 years – 6.7 billion in life coverage, in force today.

United Home Life: 1948 maintains a A-(excellent) rating from A.M. Best

Transamerica (Monumental) - \$31 billion in assets

National Life Group - One of the oldest Mutual Companies in the U.S. - Founded in 1848 - Currently holds an A+ rating with over \$33 Billion in assets

And over 20 other companies, so that we get the best prices for your age and health issues.

WHY DO YOU NEED MORTGAGE PROTECTION?

- **Every 17 minutes someone buys mortgage protection and will not live to pay the 2nd premium**
- **98% of all Americans do NOT have a plan in place to pay off the mortgage, should their income-earning spouse experience an untimely death.**
- **With Mortgage Protection, you do not leave your home to chance.....you leave it to your family.**

Some families do not need this type of coverage. We are here today to determine YOUR needs. Then we will see if you qualify physically and financially.

- **Do you have any Life Insurance?**
 - **Work or Seperate?**
- **401k, IRA, Savings Accounts?**
- **Any other assets, pensions, or anything else that may influence your family if you were to pass away?**

What would your situation look like if the main bread winner did not come home due to a car accident or heart attack?

- **How much income would each insured need per month if the spouse had passed away?**
- **If one spouse passed away, would the other spouse stay in the home or sell the house and move?**
- **What happens to the kids if each parent were to pass away?**
 - **Would the guardians make enough money to support the children?**
 - **Would the children make enough money to take care of the mortgage**
- **What happens to the house if the owners were to pass away?**
 - **Would the person inheriting the house be able to afford the mortgage?**
 - **Would someone live in the house or would it be sold?**
- **DO YOU HAVE A WILL?**

Protect Your Children

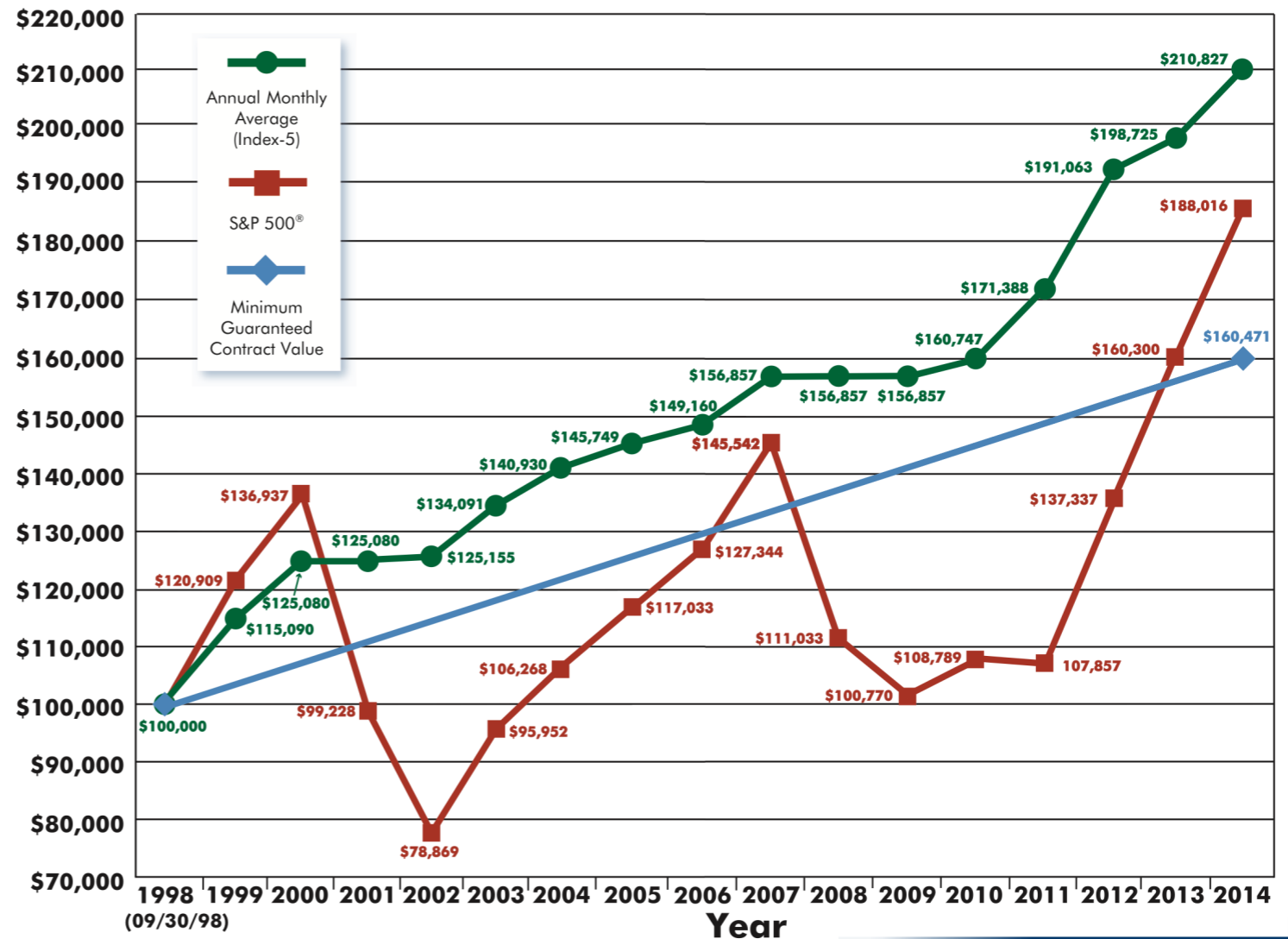
- Protect your children with a policy that they may keep their entire life and get preferred rates later in life
- Million Dollar Baby - protect your child while also saving money for their college expenses or retirement



Protect Your Retirement

- Minimum Guarantees
- Guaranteed Lifetime Income
- Stock Market-Like Returns with No Risk

The **"REAL BENEFITS"** of Indexed Annuities with the Annual Reset Design
 A history of American Equity's Index-5* (9/30/98 - 9/30/14)



*This graph is based on actual credited rates for the period shown on the Index-5 product which is no longer available for sale. Past performance is not an indication of future results. Please call your American Equity Agent for new product information. Check out product disclosure for specific information.

The one who works for you.



1st Type – “Old Style”
(Decreasing Term)

\$240,000 Mortgage

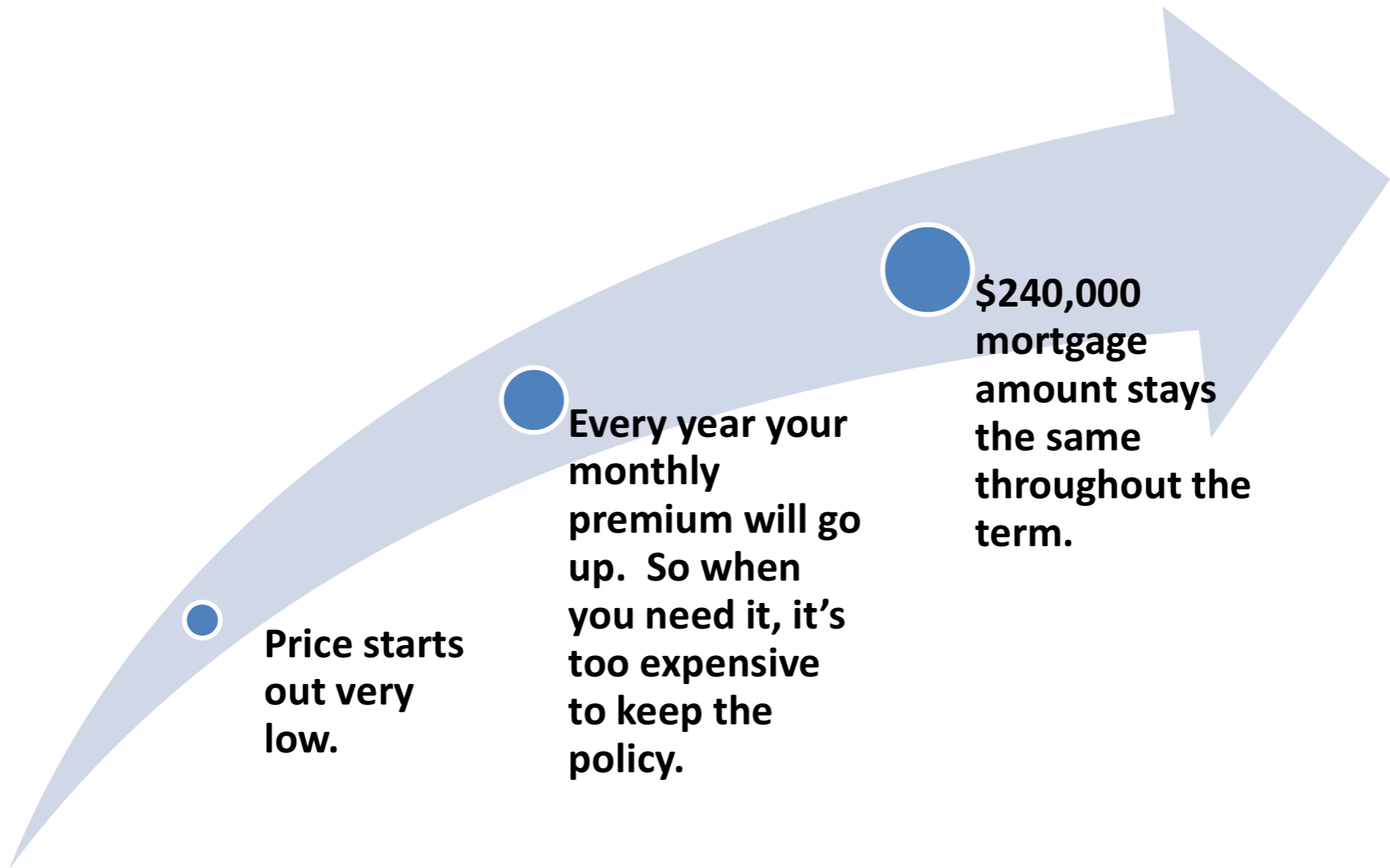
Sell or refinance

\$2,000

Bank is beneficiary



2nd Type – “ART” (Annual Renewable Term)



3rd Type - "Accident Only"

- **Will not pay if you die of cancer, heart attack, or any other other natural causes**
- **Many accidents are not covered, which is why these premiums are so incredibly low.**
- **Most won't pay if you die 30-60 days after the accident occurs.**

4th Type - Medical Exam

- **Nurse comes to your home**
- **Sticks you with a needle**
- **Draws blood and urine**
- **Measures height, weight, and blood pressure**
- **Orders medical records**
- **40-50% are rated or declined**
- **Risk is transferred from the life insurance company to you**

Mortgage Protection

- **No Medical Exam**
- **No Blood Work**
- **No Medical Records**
- **No Height and Weight Measurements**
- **The Insurance Carrier Takes Most of the Risk**

The Value of Mortgage Protection

- **In one territory, we had 5 men who did not know they had prostate cancer the day they applied for coverage - 2 have died.**
- **Because the insurance carrier took most of the risk, THE MORTGAGE WAS PAID.**
- **Return of Premium - if the insured is kind enough to not die, they get all of their money back.**
- **Zero Cost Mortgage Protection**
- **Safety Net is included - Accelerated Death Benefit Rider - No additional cost**

5 Keys to Good Mortgage Protection

1. **Level Death Benefit** - Not Decreasing
2. **Level Premiums** - Premiums are designed NOT TO CHANGE.
3. **You OWN the Policy** - Not the lender.
4. **You Name the Beneficiary** - it's not the lender.
5. **It is PORTABLE** - The plan will follow you from loan to loan, house to house - Other plans will terminate when you sell or refinance your home.

3 Options For Good Mortgage Protection

- Option 1 - **Do Nothing** - This is really not an option. This is not about you - it's about the loved ones left behind and making sure we don't create a financial hardship on them.
- Option 2 - **Cover the entire amount of the mortgage**
- Option 3 - **Cover a portion of the mortgage(25%/50%/75%)** gives your family multiple options. First, they can apply the insurance to the mortgage, and then refinance the home to create a smaller monthly payment that is more affordable. Or they can use the money to pay the monthly payment long enough for them to sell the house for the maximum amount, and use the equity you have built up to move forward with their life.

Return of Premium = 100% of all premiums returned at end of term.

Term insurance is great for specific needs and low cost. The only problem with term insurance is it's money spent. No cash value or return of premium.

Return of Premium term insurance is slightly more expensive since the insurance company needs to collect a little more money. They are collecting additional money to grow which gives them the ability to Guarantee the return of your premium.

Keep your policy in force and they will return all premium if you don't die. It's like having a savings account with insurance.

Only rely on insurance companies illustration. Do not rely on these graphs as they are only designed to explain the concept. See insurance companies illustrations for all disclosures and guarantees of returned premium. Return of premium policies must stay in force for full term to apply 100% refund of premium. Rider fees if added, are not typically returned. See illustration for details.

ROP

TERM

