



Valuable protection — today!

Mortgage Life Insurance is term life insurance designed for today's homeowner. The protection pays off the scheduled insured balance of the loan up to the plan maximum if insured dies from any cause, except suicide within 24 months from the issue date.

Premium rates are based on the coverage amount selected and your age at the time coverage begins. Tobacco and Non-Tobacco rates are available.

Easy to apply

You may apply any time you meet the eligibility requirements. Ask your lender for an application.

If you have a joint mortgage, be sure both of you are protected with joint life coverage. Would either of you be able to handle the payment without the other borrower? When applying for joint coverage, you and your co-mortgagor must both complete the application and be approved.

This brochure is not a contract of insurance and contains only a summary of the provisions of the policy or certificate. Complete details of terms and conditions are set forth in the Group Master Policy issued to your mortgage lender and disclosed in the Certificate of Insurance which will be issued to you upon approval.

You may cancel coverage at any time by notifying your mortgage lender or the insurance company in writing. No additional premium will be due. The insurance company reserves the right to change premium rates, but may only do so for all insureds covered under the policy.

Not all coverages described in this brochure are available in all states. Some policies have certain exclusions in different states. Call the Insurance office shown below for details. Please read the policy or certificate for coverage details, provisions, limitations, and exclusions.

All coverage is subject to approval by the Underwriter. Coverage is effective when approved and the first premium is collected.

This information does not serve, either directly or indirectly, as legal, financial, or tax advice and you should always consult a qualified legal, financial, and/or tax advisor when making decisions related to your individual situation.

This insurance product is not a deposit; not FIDIC insured; not insured by any federal government agency; and is not guaranteed by the financial institution/affiliate.



Plateau Insurance Company

P.O. Box 7001
Crossville, TN 38557-7001
1-800-752-8328

Protect your loved ones
against the unexpected...



MORTGAGE LIFE INSURANCE

Plateau Insurance Company

Your First Choice

Your home may be your most valuable asset...

Provide peace of mind when your family needs it most.

Chances are, your home may be your single greatest investment. If you were to die unexpectedly, could your family continue to make the mortgage payments without your income or financial support? Stop worrying about having the funds available to help pay off or reduce your mortgage in the event of your death — apply for Mortgage Life Insurance today.

Why risk your home?

In case something happens tomorrow, give your family the gift of this valuable protection today. This coverage may prevent foreclosure and loss of your family home. Building equity takes years, and protecting that equity with Mortgage Life Insurance is a sound financial decision. Don't let the ones you love be victims of a financial disaster.

Only residential mortgages are eligible for coverage. The loan must be repayable by equal monthly installments over a period of at least 5 years, but not more than 30 years.



Even if you have life insurance, subtract your mortgage debt from the coverage amount to see what remains. Is that enough to take care of other obligations AND leave behind what your family needs?

Your life insurance policy probably does not provide enough benefits to help support your family and pay off the mortgage loan.

Protect your family

Protect your investment

Consider this...no one likes to think about it, but the likelihood of someone dying before paying off a 30-year mortgage is:

At age 30:	1 out of 9
At age 35:	1 out of 6
At age 40:	1 out of 4
At age 45:	1 out of 3
At age 50:	1 out of 2

Source: 2010 Social Security Tables: Likelihood of dying within 30 years at various ages — Males

Apply for Mortgage Life Insurance today and enjoy the peace of mind that comes with knowing you and your loved ones are protected.



Summary of benefits:

- ◆ Easy application process
- ◆ Joint coverage option
- ◆ Protection for unpaid mortgage balance
- ◆ ACH monthly payments available
- ◆ Minimum coverage of \$5,000
- ◆ Cost of insurance remains constant throughout the loan term
- ◆ Issued to ages 18 through 60
- ◆ Termination at age 70

**Don't wait and be too late,
APPLY TODAY!**