



You've worked hard to find just the right home, shouldn't you take the time to find just the right mortgage protection for you and your family?

Why should the lender be the beneficiary when you have a mortgage with critical illness insurance?

**Does that make sense?**

It may be convenient to buy critical illness insurance from your lender, but if you are diagnosed with a critical illness, they'll receive the benefit, not you and your family. In addition, as your mortgage decreases, so does your coverage amount. What if there are other expenses?

When you buy an individually owned critical illness insurance policy, you receive the benefit and you decide how to put it toward your mortgage ... and your recovery.

*An individually-owned critical illness insurance policy ...*

**Now that makes sense.**

## How to choose critical illness insurance to protect you and your mortgage

When you arrange a mortgage with your financial institution, you are often offered critical illness insurance designed to pay off your mortgage if you are diagnosed with a critical illness that satisfies certain policy definitions and requirements.

Did you know that you have options?

When purchasing critical illness insurance, consider what is important to you and your family:

		Great-West Life individual critical illness insurance offers:	Fill in what your lender's critical illness insurance offers:
1	Are the proceeds payable directly to you? This allows you to pay off your mortgage, reduce other debts, or use the funds to aid your recovery. You use the money in the way you value most.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2	Do you maintain control and ownership of the insurance policy? If you choose to refinance or move your mortgage, can you maintain your coverage without impacting your premium?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3	Do you have control over the terms and conditions of your coverage? Is the coverage guaranteed not to be cancelled without your consent?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4	Can you customize coverage with options or features to best meet your personal needs?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5	Can you choose the length of coverage you need (10 or 20 years, to age 65, to age 75, or to age 100)? The chance of being diagnosed with a critical illness generally increases as you age.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6	Are you able to choose between level or decreasing coverage to best fit your personal circumstances?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7	Are the premiums guaranteed for the life of the policy?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
8	Does coverage protect you for up to 25 critical conditions?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
9	Are you provided with experienced advice to design a solution that best fits your specific needs?	<input checked="" type="checkbox"/>	<input type="checkbox"/>

*An individually-owned critical illness insurance policy ...*

**Now that makes sense.**

For more information about Great-West Life and its products, visit [www.greatwestlife.com](http://www.greatwestlife.com).

For more information about how critical illness insurance may fit your needs ask your representative for an illustration.