





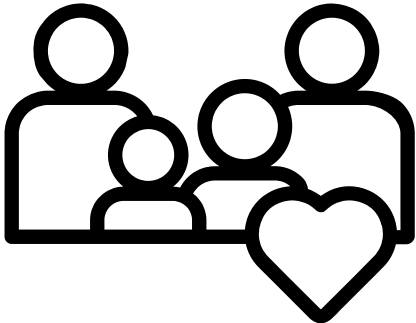
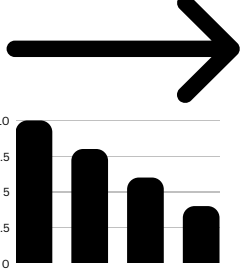
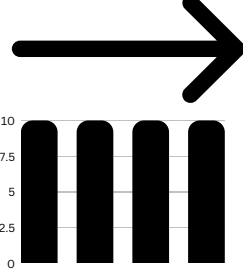

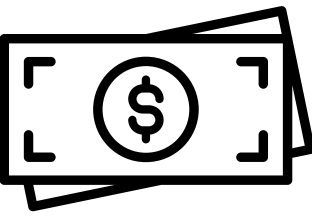
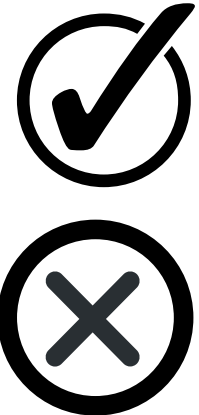

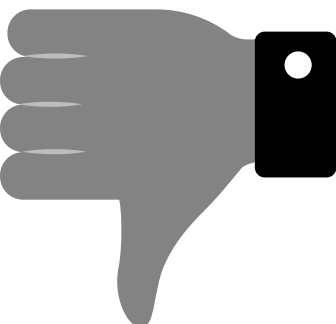
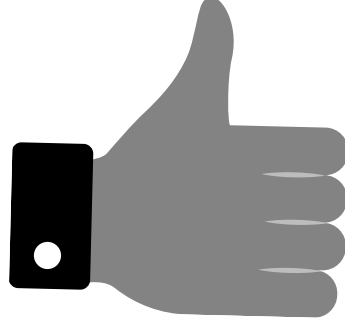
# METHERELL FINANCIAL

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Before you accept creditor mortgage insurance offered by your lender, take the time to consider Individually owned life Insurance. It's designed to protect you and your loved ones, not your lender.

## Let's compare

	<b>Mortgage / Creditor Insurance</b>	<b>Personally owned Life Insurance</b>
<b>Beneficiary</b> Who would receive the money if you passed	 The bank	 Your choice
<b>Coverage</b> How much would pay out if you passed	 Decreasing as your mortgage decreases	 Level or growing overtime
<b>Payment</b> How do you pay for this insurance	 Typically more expensive. Payments may be set for a number of years or increasing	 Typically more affordable and payments are level for a period of time
<b>Underwriting</b> When do they determine your eligibility for this insurance	 Completed at the time of claim and could be denied	 Completed at the time of application
<b>Convertible &amp; Transferable</b> As life changes, can the coverage change too	 No	 Yes

If you have questions or would like to learn if personally owned life insurance is right for you, please don't hesitate to reach out to us.

We are licensed insurance specialist and are happy to help you protect what's important to you!