### WHY MORTGAGE INSURANCE?

Your home may be your single greatest investment. If you were to pass away or become sick or injured, could your family continue making the mortgage payments without your income?

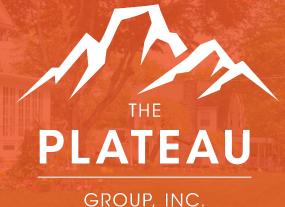
Don't let yourself or the ones you love become victims of a financial disaster.

# APPLY FOR MORTGAGE LIFE INSURANCE TODAY!



# For over 40 YEARS, The Plateau Group and its companies, including Plateau Casualty, Plateau Service, Plateau Insurance, and Plateau Warranty, have provided the banking industry with a wide variety of insurance solutions across the U.S. Based in Tennessee, our operations are a phone call away to answer any questions you have.





# PLATEAU MORTGAGE LIFE AND DISABILITY INSURANCE



PROTECTING YOUR LOVED ONES FROM THE UNEXPECTED

### **BENEFITS SUMMARY**

- Easy application process
- Joint coverage option
- ACH monthly premiums
- Cost of insurance remains constant throughout the loan term
- Provides peace of mind by reducing financial pressure at difficult times
- Benefits are paid regardless of any other insurance the borrower may have
- Fast claims process
- Coverage is portable throughout loan term



Your home may be your most valuable asset, so provide peace of mind when your family needs it most!

### MORTGAGE DEBT DRAINS BASIC LIFE INSURANCE

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.

### **CONSIDER THIS**

No one likes to think about it, but the likelihood of males dying before paying off a 30year 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: SSA.GOV - Likelihood of dying within 30 years at various ages — Males

## **DID YOU KNOW?**

- 1 in 4 of todays 20-year-olds will become disabled before retirement (Source: SSA.GOV)
- 90% of disabilities are caused by illness, not accidents (Source: Council for Disability Awareness)
- The average long-term disability absence lasts 2.5 years (Source: CDA)

Mortgage Disability Protection may provide benefits toward monthly mortgage payments in case of a covered illness or injury.

