

Honour your obligations and protect the lifestyle of your loved ones!

Decreasing term insurance provides you with coverage for all or part of your expenses for rent, mortgage or any other financial obligations in case of your death or disability.

Our **Mortgage Insurance** and **Decreasing Term Plus** products will help you keep your commitments and avoid your debts from becoming a burden. Both products allow you to confidently secure your future and that of your loved ones.

Our complete line of products and additional benefits allow us to offer customized coverage that satisfies your needs and gives you peace of mind.

To learn more, please do not hesitate to contact your advisor, who will be pleased to provide you with all the information you need.

The purpose of this document is to provide a summary description of an insurance product offered by AXA. It is not intended to describe all the provisions, exclusions and limitations applicable to a benefit or to a specific insurance policy. For a complete description of the provisions, exclusions and limitations, please refer to the contract.

Your AXA Advisor:

Building confidence / to become the preferred company

Across Canada, AXA supports its clients—whether individuals or businesses—by offering them, through its brokers and advisors, the best solutions for meeting their financial protection needs at every stage of their lives.

Our clients are well protected thanks to our solid expertise and comprehensive offer, which gives them access to property/casualty, life and health insurance products. This helps them achieve their goals and plan for a secure future.

Every day at AXA, we renew our commitment to our clients by providing services that are available, attentive and reliable.

That is how AXA intends to make the difference, build clients' confidence and achieve its ambition to become the preferred company.

axa.ca

mortgage, loan and monthly payment insurance

My home means more responsibilities / I choose a customized coverage



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Mortgage Insurance and Decreasing Term Plus

Mortgage Insurance

Decreasing term insurance based on the actual term of your mortgage

- Tailor your coverage by selecting the term (5 to 40 years) and the income benefit (50% or 100% of your mortgage payment)
- Avoid surprises: your premiums are guaranteed
- Increase your insurance amount by up to 25%, in accordance with your actual mortgage, without evidence of insurability
- Receive an Extreme Disability Benefit corresponding to 50% of the death benefit, when you need it most, at no additional cost
- Convert your contract to permanent insurance, up to age 70, without evidence of insurability
- Protect your assets by selecting the Joint First to Die option
- Complement your coverage with the following additional benefits:
 - Waiver of Premium in case of total disability (included automatically when the Life and Disability plan is selected)
 - Critical Illness insurance
 - Benefit in case of fracture

Choose protection that keeps you in line with your financial obligations, no matter what the future holds.



Mortgage Insurance is available in two options

- Mortgage insurance and mortgage annuity (life and disability)
- Mortgage insurance (life only)

Decreasing Term Plus is available in five options

- Individual Life: the monthly benefit amount is payable upon the death of the insured
- Joint Life: the monthly benefit amount is payable upon the death of one of the insureds
- Individual Life and Disability: the monthly benefit amount is payable upon the death or disability of the insured
- Joint Life and Disability: the monthly benefit amount is payable upon the death of the first insured. At the first disability, 50% of the monthly payment is payable. The second half is payable upon the death or disability of the other insured
- Joint Life and Individual Disability: the monthly benefit amount is payable upon the death of one of the insureds. In the event of disability of the insured covered by the individual disability benefit, the monthly benefit is payable to the owner

Decreasing Term Plus

Decreasing term insurance

- Tailor your coverage by selecting the term (15, 20 or 25 years)
- Receive a monthly payment based on your expenses for mortgage, rent or home-related expenditures, or to fulfil other obligations such as alimony or student loan repayments
- Convert your contract to permanent insurance, up to age 65, without evidence of insurability
- Benefit at no cost from the Waiver of Premium in case of first diagnosis of cancer
- Protect your assets by selecting the Joint First to Die option
- Complement your coverage and that of your family with the following additional benefits:
 - Waiver of Premiums in case of total disability
 - Child Rider: offers your children life insurance up to age 25
 - Critical Illness insurance

Mortgage, loan and monthly payment insurance plans that adapt to your needs at all times, enabling you to plan for your future and that of your loved ones, in complete confidence.