



Your mortgage

Insurance

Buying a home is an investment in the future.

Unfortunately, we all know that there's no reliable crystal ball included in the purchase.

Should you be diagnosed with a critical illness, it would be comforting to know that there's a lump sum of money available - money to pay for world-class medicines, alternative therapies, and money to cover your regular expenses (like your mortgage) while you rest and recover.

And should you pass away, it would be comforting to know that your loved ones would have a lump sum of money available - money to take care of expenses (like the mortgage) while they grieve.

Critical Illness and Life Insurance offer that comfort.

Get a lump sum of tax-free cash that you can spend any way you'd like.

Common misinformation

"...My disability insurance already covers me."

Not exactly. Disability Insurance covers you should you be unable to work - plenty of people who have been diagnosed with a critical illness can continue to work, so they can't file a claim. Furthermore, disability insurance applies only to people who are currently working - critical illness and life insurance apply to everyone (including people who are between jobs).

"...I can get good insurance from my mortgage lender."

Insurance, yes. Good insurance? Not really. Your mortgage lender will offer you a group policy that is very rigid and neither the benefits nor the premiums are guaranteed. It's a good deal - for your lender. Take the time to investigate options designed to benefit you and your loved ones.

"...I'm on a tight budget - I can't afford insurance."

Insurance isn't a one-size-fits-all plan - coverage depends on your individual needs and budget, and can be surprisingly low cost. Putting a bit of money aside every month now could make a world of difference when you're most vulnerable or your loved ones are left to cope without you.



Jill MacGregor Bock is an independent insurance advisor. That means she investigates products from a variety of insurance companies in order to find the best one for you.

Just so you know, it's in her best interest to offer you pressure-free advice. If you rush to buy, then change your mind within two years, the insurance company will charge Jill more than they paid her. Nice to know that you'll get advice you can trust.

Call 604 - 683 - 7677 or Email jill@jillmbock.com

Jill MacGregor Bock, MBA, is licensed for Life, Critical Illness, and Disability Insurance.