

## Protection for what matters most

You have big goals! To achieve them, a financial boost can help – like a mortgage for the new pad, a line of credit to start those renovations or kick-start that business, or a loan to buy that something special. But even with the best-laid plans, life can throw curve balls. Are you protected?



#### Protect your family

Payment protection safeguards your family by helping pay your loans in the event that you become sick, injured, or pass away.



#### Protect your credit rating

Payment protection helps maintain your credit score and future borrowing power. If you become sick, injured, or unemployed, payment protection will make your loan payments for you.



#### Protect your existing savings and retirement

Payment protection helps preserve your existing savings and retirement assets by taking care of your covered expenses without you having to dip into your nest egg or retirement funds.



#### Protect your home

Payment protection helps provide you with financial security by safeguarding your hard-earned home equity while covering your loan payments in the event you become sick or injured, suffer a critical illness or pass away.



### Protect your standard of living

1 in 4 Canadians will develop a Critical Illness before retirement<sup>1</sup>. Payment protection helps pay the outstanding insured amount tax-free so you can focus on what matters most.

# Life changes quickly. To ensure you're protected talk to your credit union representative today about insurance for your loan, line of credit or mortgage.

To contact CUMIS, please visit www.cumis.com or call 1-800-263-9120. Loan, line of credit, mortgage and business line of credit protection insurance coverage is optional and is underwritten and provided by CUMIS Life Insurance Company. Coverage is governed by the terms and conditions of the creditor group insurance policy issued to the creditor and is subject to terms, conditions, exclusions and eligibility requirements. Ask your credit union representative for a copy of a Product Guide and Certificate of Insurance for more information. <sup>1</sup>Statistics Canada. CUG273 (02/20)