



Show them you care...
protect your loan
against the unexpected?



See policy form series ML1000GPM and ML1005PRM for terms and conditions. For cost and complete details, contact your loan officer. For use in Maine only.

This insurance product is not a deposit; not FDIC insured; not insured by any federal government agency; and is not guaranteed by the financial institution/affiliate.

Underwritten and administered by Transamerica Premier Life Insurance Company (Home Office – Cedar Rapids, IA). Administrative Office 100 Light Street, Baltimore, MD 21202-1098.

Transamerica Premier Life Insurance Company is rated "A+" (Superior) for financial strength, second highest of 16 categories, by the A.M. Best Company as of May 8, 2013.

MTG2.201 Maine Trust
LL26367230 (1/14)



Mortgage Life Insurance
Protection you can count on



Why Take the Risk?

Chances are, your home is your single greatest investment. In the event of your death, can your family continue to make the mortgage payments without your income or financial support?

Eligible Loan

Loan must be repayable over a period of at least 5 years but not more than 40 years.

Maximum \$300,000 Coverage

Mortgage life insurance is term life insurance designed for today's homeowner. You may choose to insure your mortgage, up to the lesser of your outstanding balance, or the maximum issue limit of \$300,000. The coverage is designed to provide an amount that can be used to help pay off or reduce your mortgage in the event of your death.

Joint Life Coverage Helps Protect Both Of You

If you have a joint mortgage, be sure you are both protected with joint life coverage. Should either of you die, a benefit may be payable to help reduce or payoff your mortgage.* A life benefit is payable upon the first to die; however, a benefit may be payable for both insureds if loss is from a common occurrence.

**The benefit will be paid to your financial institution if they hold your mortgage at the time of loss.*

Easy to Apply

You and your co-mortgagor (if applying for joint coverage) must complete the application and be approved by the company. You may apply at any time you meet the eligibility requirements. Ask your loan officer for an application.

Premium Payments That Stay the Same

Your premium is based on the coverage amount selected and your age at the time the coverage starts. Premium rates will only change if changed for everyone in the financial institution.

When Does My Coverage Terminate?

Your insurance stops when:

- You request termination of coverage in writing
- You do not pay the premiums that are due
- The date the policy ends
- You reach the termination age of 70
- The date the loan is paid in full, matures or is foreclosed
- The date the eligible loan is transferred by the borrower's lender

Policy Exclusions and Limitations

- Suicide while sane or insane within two years of the effective date of coverage. The only amount payable will be the return of premiums paid.

Misstatement of age can affect any benefit payable.



Act Today.

Why worry about having the funds available to help pay off your mortgage in the event of your death? Apply for the mortgage life insurance today.