



# Help protect your family from the unexpected.

TD Mortgage Protection is an optional creditor's group insurance coverage that could pay towards the outstanding balance on your mortgage if you experience an unexpected, covered event.

## Is TD Mortgage Protection right for me?

Consider whether TD Mortgage Protection is right for you.

Start by asking yourself a few questions:

- Am I buying a new home with a co-borrower?
- If my co-borrower lost their income, would it be difficult to maintain the mortgage payments?
- Do I have financial dependants (e.g., elderly parents, a spouse, or children) in my home?

If you answered **yes** to any of these, you may want to learn more about TD Mortgage Protection.

## What is TD Mortgage Protection?

A mortgage is a big financial obligation. If something were to happen to you, and you couldn't continue to make payments — who would? A spouse? Your children? A friend?

With TD Mortgage Protection, if you were to be diagnosed with a covered critical illness or pass away, your outstanding mortgage balance could be paid down partially or in full, lessening the burden on your loved ones.



Allen, 40  
Critical Illness Survivor

See Allen's real-life story and how TD Mortgage Protection was there for him when he needed it the most.

To watch the video, visit [www.td.com/mortgageprotectionforyou](http://www.td.com/mortgageprotectionforyou)

## What type of protection is offered?

	Mortgage Life Insurance	Mortgage Life Insurance + Mortgage Critical Illness Insurance
Coverage Maximum	<ul style="list-style-type: none"> <li>• Up to \$1,000,000</li> <li>• Partial coverage: if mortgage balance &gt; \$300,000, you may choose to insure a percentage of your balance</li> </ul>	<ul style="list-style-type: none"> <li>• Up to \$1,000,000</li> <li>• Partial coverage: if mortgage balance is &gt; \$300,000, you may choose to insure a percentage of your balance</li> </ul>
Conditions Covered	<ul style="list-style-type: none"> <li>• Death, covered terminal illness or accidental dismemberment</li> </ul>	<ul style="list-style-type: none"> <li>• Death, covered terminal illness, or accidental dismemberment, cancer (life-threatening), acute heart attack or stroke</li> </ul>
Eligibility	<ul style="list-style-type: none"> <li>• Canadian resident; and</li> <li>• 18–69 years old</li> </ul>	<ul style="list-style-type: none"> <li>• Canadian resident; and</li> <li>• 18–55 years old</li> <li>• You can only apply for Mortgage Critical Illness Insurance with Mortgage Life Insurance</li> </ul>

Examples of limitations and exclusions are on the [next page](#)



Use the [TD Protection Plans Quote Tool](#) to see how much coverage could cost.

Or, try out our [TD Protection Plans Assessment Tool](#) to help visualize how TD Mortgage Protection could pay down your outstanding mortgage balance partially or in full in case of loss of income from a covered critical illness or death.



### Schedule a call with TD.

Ask your broker for a referral to TD.



# Want to know more?

Here are some more important details about TD Mortgage Protection.

## How is my premium calculated?

This calculation is based on your age and the mortgage amount at the time of application.

For more information on how to calculate premiums, including the Premium Rate Table:

See [Protection for your Mortgage - Product Guide and Certificate of Insurance](#).

**For Quebec residents only,**

see [Protection for your Mortgage - Product Summary, Fact Sheet and Certificate of Insurance](#).

## Are there any premium discounts or rate reductions?

- If more than one person becomes insured for the same coverage on the same mortgage, a **20%** multi-insured discount is applied to each of the individual premiums.
- A **15%** premium rate reduction will apply for the portion of your insured balance that is between \$150,000 and \$500,000.
- A **35%** premium rate reduction will apply for the portion of your insured balance that is between \$500,000 and \$1,000,000.

## When will an insurance benefit not be paid?

The coverages have certain limitations and exclusions. Here are some examples of when an insurance benefit will not be paid:

- If you are diagnosed with cancer (life-threatening) in the first 90 days after coverage starts, your Critical Illness Insurance coverage will be terminated and premiums will be refunded.
- If you are diagnosed with a covered condition within 24 months of your coverage start date and the diagnosis is a result of a pre-existing condition.
- If you give any false or incomplete responses to requests for information that we need to approve your insurance.
- If you give any false or incomplete information when requesting any change to your coverage.

See [Protection for your Mortgage - Product Guide and Certificate of Insurance](#) for full details of coverage limitations and exclusions.

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[Learn more](#)

Visit [www.td.com/mortgageprotectionforyou](http://www.td.com/mortgageprotectionforyou)