



**Every Family Needs the Right Protection**

**Not all insurance programs are created equal!** At First Foundation we believe that the **type and quality** of life insurance you carry is just as important as the **amount** of coverage. Owning a home and managing a mortgage involves large amounts of capital and can include a significant amount of risk. Because we care about your financial well-being, we're offering a complimentary **no obligation review** of your family's insurance needs.

**The difference between Mortgage Life and Personal Term Insurance?**

**Mortgage and Debt Coverage**

Insurance Coverage	Benefit	Cost
Mortgage Insurance	\$200,000	\$ 50 /mo
Credit Card Insurance	\$ 10,000	\$ 10 /mo
Loan Insurance	\$ 20,000	\$ 22 /mo
Line Of Credit Insurance	\$ 7,000	\$ 15 /mo
<b>Total</b>	<b>\$237,000</b>	<b>\$ 97/mo</b>

**Personal Term Life Insurance**

Insurance Coverage	Benefit	Cost
<b>Personal Term Life Insurance</b>	\$700,000	\$93 /mo
<b>Total</b>	<b>\$700,000</b>	<b>\$93 /mo</b>

**Every \$1,000 of Coverage costs an excessive \$4.91! NOT GOOD!**

**Every \$1,000 of Coverage costs only \$1.60!**

**Help us understand your current risk management plan:** (Please Circle One)

Do you currently have existing:

- |                                      |            |           |               |
|--------------------------------------|------------|-----------|---------------|
| a) Mortgage Insurance?               | <b>YES</b> | <b>NO</b> | <b>UNSURE</b> |
| b) Personal Life Insurance?          | <b>YES</b> | <b>NO</b> | <b>UNSURE</b> |
| c) Disability or Critical Insurance? | <b>YES</b> | <b>NO</b> | <b>UNSURE</b> |
| d) Employer Group Insurance?         | <b>YES</b> | <b>NO</b> | <b>UNSURE</b> |

- YES! Please have a Licensed Financial Advisor contact me for a quote!**
- No thanks. I acknowledge that I have been offered life insurance and choose to decline at this time.

Borrower's Name \_\_\_\_\_ Signature \_\_\_\_\_

Co-Borrower's Name \_\_\_\_\_ Signature \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

Date Signed \_\_\_\_\_