OPTARIS

PARTNERS

MORTGAGE PROTECTION

FAMILY CHECKUP

A 10-minute conversation about the home, the people who depend on it, and what happens if an income disappears.

ONE QUESTION DRIVES THIS CHECKUP

If you died, what would it take to protect your family's ability to remain in the home?

Use with the Family Mortgage Protection Calculator

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PART 01

Who depends on this home?

Mortgage protection starts with people, not percentages.

HOMEOWNER(S)

PROPERTY ADDRESS

WHO RELIES ON THIS HOME?

- [ ] Spouse or partner
- [ ] Children
- [ ] Parent or other relative
- [ ] Someone with special care needs
- [ ] Business or household employees
- [ ]

IF THE PRIMARY INCOME DISAPPEARED

Who would be responsible for the mortgage payment, and whose daily life would be disrupted?

What staying in this home would preserve for the family

The emotional answer matters

The calculation measures dollars. This page identifies what those dollars are intended to protect: stability, school, community, care, time and choices.

PART 02

The mortgage snapshot

Use current figures. Estimates are fine for a first conversation.

Remaining mortgage balance	
Current monthly mortgage payment	
Years remaining	
Property taxes not included in payment	
Homeowners insurance not included	
HOA or association dues	

THE PAYMENT THE FAMILY WOULD NEED TO CARRY

Include mortgage, taxes, insurance and association dues that would continue after a death.

Two protection strategies

A payoff strategy eliminates the entered mortgage balance. A payment strategy funds the monthly obligation for a chosen period while the household adjusts.

PAYMENT-PROTECTION PERIOD TO EXPLORE

DATE FIGURES WERE REVIEWED

PART 03

What protection already exists?

Count resources intended and realistically available for protecting the home.

Individual life insurance

Employer-provided life insurance

Savings dedicated to mortgage protection

Other dedicated protection

TOTAL DEDICATED RESOURCES

Do not count the same dollars twice, and separate dedicated protection from money needed for other family goals.

CHECK THE DETAILS

- [ ] I know the current beneficiaries.
- [ ] I know whether employer coverage can change or end.
- [ ] I know whether the benefit is intended for the mortgage.
- [ ] I know where the policy information is stored.

Protection on paper must work in practice

Ownership, beneficiaries, policy status and access to records all affect whether intended protection reaches the right people. Review actual policy documents with a licensed professional.

PART 04

The mortgage-protection gap

Bring the calculator result here, then decide what the family would want the protection to accomplish.

MORTGAGE PAYOFF TARGET

EXISTING DEDICATED RESOURCES

ESTIMATED MORTGAGE-PROTECTION GAP

Mortgage payoff target minus resources already dedicated to protecting the home.

WHICH OUTCOME FITS THE FAMILY'S INTENT?

- [ ] Pay off the mortgage completely.
- [ ] Reduce the balance so the continuing payment is manageable.
- [ ] Fund mortgage payments for an adjustment period.
- [ ] Review more than one strategy before deciding.

What would make the continuing payment manageable?

A gap is a conversation starter

It is not automatically a coverage recommendation. Product type, term, affordability, underwriting and the family's broader priorities still need to be discussed.

PART 05

Questions for a protection review

Use these prompts to turn concern into a specific, documented conversation.

- [ ] How much would eliminate the mortgage today?
- [ ] Would paying off the mortgage be the family's preferred outcome?
- [ ] If not, how many years of payments should be protected?
- [ ] Which existing resources are truly dedicated to the home?
- [ ] Could employer-provided coverage change or disappear?
- [ ] Who should receive the benefit, and are beneficiaries current?
- [ ] What coverage duration and premium fit the household budget?
- [ ] What assumptions should be reviewed each year?

THE NEXT STEP

Review the mortgage, existing protection and intended family outcome with a licensed professional.

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