FOR HOMEOWNERS

The Homeowner's Guide to Protecting Your Mortgage

5 min read · Guensdy Paulemon, Independent Life Insurance Broker

Your mortgage is probably the single largest financial obligation your family carries — and for most homeowners, it's also the biggest reason life insurance matters in the first place.

The real question to ask

If something happened to you tomorrow, could your family keep the house on one income — or would they be forced to sell? For a lot of families, the honest answer is no.

How to think about the number

A simple starting point: your remaining mortgage balance, plus a buffer for property taxes, insurance, and upkeep over the years your family would need to stay afloat.

A quick checklist for homeowners

- Know your current mortgage payoff balance
- Factor in property taxes and insurance, not just principal
- Consider a term length that roughly matches your mortgage term
- Reassess coverage after refinancing or a major renovation
- Don't assume your homeowner's insurance covers any of this — it doesn't

Want to know your real number?

Let's run through your numbers together — no pressure, no obligation.

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