

WEEKLY SPLASH

WELCOME NEW & RETURNING MEMBERS!

WE LOOK FORWARD TO HAVING AN EXCITING 2023 - 2024 SWIM SEASON! PLEASE REVIEW OUR WEBSITE ALONG WITH OUR 2022-2023 TEAM MANUAL TO BECOME FAMILIAR WITH OUR SWIM PROGRAM AND HOW COMPETITIVE SWIMMING WORKS. PLEASE FEEL FREE TO COMMUNICATE AND CONTACT THE OFFICE IF YOU HAVE ANY QUESTIONS.

THANK YOU,
L&A OSC COACHING STAFF

DIVISIONAL CHAMPIONSHIPS

LIVESTREAM LINK

QUALITY RELIABLE BROADCAST WITH
LIVE TIMING & RESULTS GRAPHICS

LOSC IS THE 2023 SWIM BC CLUB OF THE YEAR!



UPCOMING DATES

FEBRUARY 23-25: WINTER DIVISIONALS @ SURREY

FEBRUARY 24: SWIM CHALLENGE @ WALNUT GROVE

MARCH 7-10: WINTER PROVINCIAL CHAMPIONSHIPS @ VICTORIA

MARCH 21-24: 2024 SPEEDO WESTERN CANADIAN CHAMPS @ WINNIPEG

APRIL 6-7: LOSC LONG COURSE MEET @ WALNUT GROVE

MAY 13-19: 2024 OLYMPIC & PARALYMPIC TRIALS @ MONTREAL

*CHECK WITH YOUR COACH TO SEE WHICH EVENTS YOU ARE ATTENDING

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REAL-TIME UPDATES DURING
MEETS AND EVENTS

NEW CLUB RECORDS FROM SEPT '23 – FEB '24

COLE BREKKE SC 100 BREAST 8&U **1:54.33**

COLE BREKKE SC 50 BREAST 8&U **52.52**

LEILA FACK SC 50 FLY 15-17 & SENIOR **26.90**

LEILA FACK SC 100 FREE 15-17 & SENIOR **55.27**

LEILA FACK LC 100 FREE 15-17 & SENIOR **56.69**

JUSTIN JUNG SC 50 BREAST 15-17 & SENIOR **29.59**

JUSTIN JUNG SC 200 BREAST 15-17 & SENIOR **2:13.72**

JUSTIN JUNG LC 200 BREAST 15-17 & SENIOR **2:23.04**

JULIA STROJNOWSKA SC 400 FREE 15-17 **4:16.65**

JULIA STROJNOWSKA SC 800 FREE 15-17 **8:55.98**

JULIA STROJNOWSKA LC 200 FREE 15-17 & SENIOR **2:02.49**

BROOKLYNN BREKKE LC 50 BACK 10&U **37.27**

KYU CHO SC 100 BREAST SENIOR **1:02.09**

COLLYN GAGNE SC 400 IM SENIOR **4:08.90**

COLLYN GAGNE LC 400 IM SENIOR **4:17.05**

COLLYN GAGNE LC 100 BREAST SENIOR **1:04.72**

JIMMY ZHANG SC 100 FLY SENIOR **55.85**

J. ZHANG, K. CHO, C. GAGNE, B. MILNE

SC 200 FREE RELAY SENIOR **1:34.39**

J. ZHANG, B. MILNE, K. CHO, C. GAGNE

SC 200 MEDLEY RELAY SENIOR **1:43.62**

COACH HATTIE: 2024 PAC-12 COACHING INITIATIVE

LOSC IS PROUD TO SEND COACH HATTIE WITH SWIM BC ON A UNIQUE AND VALUABLE EXPERIENCE DOWN TO THE PAC-12 CHAMPIONSHIPS IN FEDERAL WAY, WASHINGTON. THIS GROUP OF COACHES WILL NOT ONLY OBSERVE THE MEET, BUT WILL BE LEARNING WITH THE INTENTION OF BEING INSPIRED BY VIEWING WORLD CLASS COMPETITION. COACH HATTIE WILL ALSO GET TO NETWORK WITH ESTEEMED MEMBERS OF THE SWIMMING WORLD, SUCH AS BOB BOWMAN, WHO COACHES WORLD RECORD HOLDER LEON MARCHAND AND WHO COACHED MICHAEL PHELPS! WE ARE EXCITED FOR YOU HATTIE!



KEN STROUD & FERNANDO LU: PARA PROSPECTS CAMP WEST

THIS PAST WEEKEND, KEN STROUD AND FERNANDO LU HEADED TO RICHMOND TO TAKE PART IN THE PARA PROSPECTS CAMP WEST. THE BOYS LEARNED AND EXPERIENCED A GREAT DEAL FROM THIS OPPORTUNITY WITH THE HELP AND SUPPORT OF MANY AMAZING COACHES AND PRACTITIONERS. THANK YOU TO SWIM BC TECHNICAL DIRECTOR CORY BEATT, TEAM MANAGERS RIKKI NEVINS AND KEVIN DENNIS, AND ALL PARTICIPATING COACHES FOR MAKING THIS EVENT POSSIBLE AND SUCCESSFUL. CONGRATULATIONS ON RECEIVING THIS OPPORTUNITY, KEN AND FERNANDO!

SWIM BC PROSPECTS CAMP

FROM APRIL 5-7 AND 12-14 IN VICTORIA, SWIM BC WILL BE HOSTING THE WOMEN'S AND MEN'S PROSPECTS CAMP, RESPECTIVELY. THANK YOU TO SWIM BC TECHNICAL DIRECTOR CORY BEATT AND TEAM MANAGER RIKKI NEVINS FOR THIS SPECIAL OPPORTUNITY. CONGRATULATIONS TO THE FOLLOWING LOSC SWIMMERS THAT HAVE BEEN SELECTED TO RECEIVE THIS HONOUR TO FURTHER THEIR TRAINING AND TALENTS:

CAROLYNE JIA, SHAE MURTHA, REBECCA HAIGH, ALEX VELICICO, DANNY PARK, KEIRAN BENSON, JOAD WOOD & JINSEI YAMAMOTO!





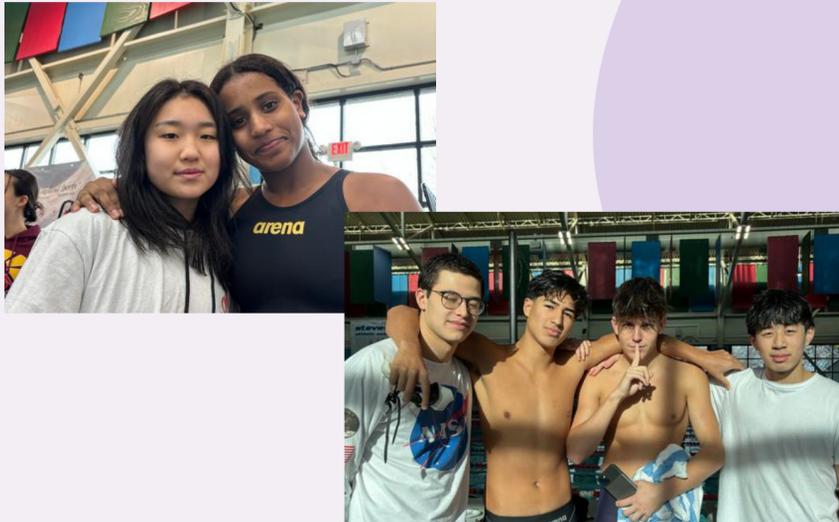
PHOTO COURTESY OF
@SWIMMINGCANADA ON INSTAGRAM

MEET RECAP: WORLD CHAMPIONSHIPS

FROM FEBRUARY 2-18, THE WORLD AQUATICS CHAMPIONSHIPS TOOK PLACE IN DOHA, QATAR. EACH YEAR, THIS COMPETITION FEATURES THE TOP TALENT IN THE WORLD, SO COLLYN FACED AGAINST SOME TOUGH COMPETITION. HE RACED IN THE 400 IM THIS PAST SATURDAY, FINISHING AN IMPRESSIVE **10TH PLACE!** HE FINISHED WITH A TIME OF **4:18.74**. CONGRATULATIONS COLLYN!

MEET RECAP: EDMONTON OPEN 2024

8 LOSC SWIMMERS FROM THE NATIONAL GROUP AND COACH BRIAN WERE SELECTED TO REPRESENT SWIM BC'S 20 PERSON TEAM AT THE EDMONTON OPEN (JIHOON BAE, LEILA FACK, JUSTIN JUNG, ASHLEY KO, MACEY LARSON, PAUL OROGO, DANNY PARK & JULIA STROJNOWSKA). THEY JOINED WITH OTHER TALENTED SWIMMERS IN THE PROVINCE TO REPRESENT BC, COMPETING AGAINST TOP TEAMS ACROSS WESTERN CANADA. THE 8 LOSC SWIMMERS CAME BACK WITH SOME SERIOUS HARDWARE, WINNING 13 GOLDS, 5 SILVERS & 8 BRONZES. FURTHERMORE, **JULIA STROJNOWSKA BROKE THE 800 FREE MEET RECORD** WITH AN ASTONISHING 8:57.25, AND **LEILA FACK SET A NEW CLUB RECORD** IN 100 FREE WITH A BLISTERING 56.69!



MEET RECAP: RAPIDS LMR CHAMPIONSHIPS

LOSC BROUGHT A TEAM OF 44 SWIMMERS TO RICHMOND FOR THE LMR CHAMPIONSHIPS. THIS IS ONE OF THE BIGGEST MEETS FOR SOME OF THE SWIMMERS, SO THEY WERE SURE TO BRING THE HEAT! IN TOTAL, THE TEAM BROUGHT HOME **23 GOLDS, 15 SILVERS & 18 BRONZES**. AS IF THAT WAS NOT ENOUGH, **122 BEST TIMES AND 33 NEW DIVISIONAL TIME STANDARDS** WERE ACHIEVED!



MEET RECAP: TITANS MEDLEY ADD-UP 2024

WE HAD SWIMMERS FROM AGES 7 TO 18 REPRESENT LOSC AT THIS EVENT. REGIONAL COACH MIA SPEAKS HIGHLY OF HER GROUP, COMMENDING THEM FOR HOW THEIR HARD WORK IN TRAINING HAS REAPED POSITIVE RESULTS. AMONG THE STANDOUT PERFORMANCES, **YIORGO BINIARIS** SOLIDIFIED HIMSELF AT THIS MEET, TAKING FIRST PLACE FOR HIS ADD-UP IN THE BOYS 9 & UNDER CATEGORY. OLYMPIC WAY AND STROKE IMPROVEMENT COACH SAGE ALSO COMPLIMENTS HER SWIMMERS ON DOING SUCH A GOOD JOB ON WHAT WAS THEIR FIRST EVER "AWAY" MEET. OVERALL, LOSC SWIMMERS EXCELLED IN THEIR AGE CATEGORIES, SECURING NUMEROUS TOP-EIGHT FINISHES AND ACHIEVING COUNTLESS BEST TIMES.

MEET RECAP: PSW WINTER INVITATIONAL

PSW HOSTED THEIR WINTER INVITATIONAL DOWN IN SURREY, WHERE THE OLDER GROUPS COMPETED AGAINST TOUGH COMPETITION IN A HEATS AND FINALS MEET. ACROSS BOTH NIGHTS OF FINALS, LOSC HAD **40 TOP 3 FINISHES** AND A PLETHORA OF BEST TIMES. THIS WAS THE LAST LONG COURSE MEET BEFORE PROVINCIAL CHAMPIONSHIPS IN MARCH, SO THESE IMPRESSIVE RESULTS SHOW THAT THE SWIMMERS ARE READY TO TAKE THEIR TALENTS TO VICTORIA NEXT MONTH.

PARIS 2024



AS WE HEAD INTO A SUMMER OLYMPIC YEAR (OCCURRING ONCE EVERY 4 YEARS), TEAM CANADA IS MAKING PREPARATIONS TO GATHER A TALENTED SQUAD OF ATHLETES TO REPRESENT OUR COUNTRY OVER IN FRANCE. WITH CANADIAN TRIALS TAKING PLACE IN MAY, THERE IS MUCH ANTICIPATION TO SECURE EXCLUSIVE SEATS FOR WHAT IS THE HIGHEST CALIBER SWIMMING EVENT IN THE WORLD.



AS YOU MAY HAVE NOTICED, SOME HOUSEHOLD NAMES WERE ABSENT FROM WORLD AQUATICS CHAMPS IN QATAR THIS PAST WEEK. THIS DOES NOT MEAN THEY ARE FOR SURE HEADED TO PARIS QUITE YET, BUT RATHER THEIR OWN PLAN WOULD HAVE PARIS 2024 AT THE PEAK OF THEIR SCHEDULE, INSTEAD OF WORLD CHAMPS. THAT IS WHY MAGGIE MAC NEIL, JOSH LIENDO, KYLIE MASSE AND SUMMER MCINTOSH WERE NOT IN ATTENDANCE IN DOHA, QATAR.



AN INCREDIBLE AMOUNT OF THOUGHT, PLANNING AND PREPARATION FROM A WHOLE PARTY OF STAFF ARE NECESSARY IN ORDER TO EXECUTE SHORT AND LONG TERM GOALS AT THIS PROFESSIONAL LEVEL. THE PATH TO SUCCESS MAY LOOK DIFFERENT FROM ONE SWIMMER TO THE NEXT. WHAT IS UNDENIABLE, HOWEVER, IS THE RELENTLESS HARD WORK, SACRIFICE, RESILIENCE AND MENTAL FORTITUDE REQUIRED TO REACH AND SHINE AT WORLD-CLASS LEVELS.

WORLD RECORDS 2023-24 (LC)

- (CHN) ZHANLE PAN 100 FREE 46.80 @ QATAR 02/11/24
- (RUS) KLIMENT KOLESNIKOV 50 BACK 23.55 @ RUSSIA 07/27/23
- (CHN) HAIYANG QIN 200 BREAST 2:05.48 @ JAPAN 07/28/23
- (FRA) LEON MARCHAND 400 IM 4:02.50 @ JAPAN 07/23/23

- (SWE) SARAH SJOESTROEM 50 FREE 23.61 @ JAPAN 07/29/23
- (AUS) MOLLIE O'CALLAGHAN 200 FREE 1:52.85 @ JAPAN 07/26/23
- (AUS) ARIARNE TITMUS 400 FREE 3:55.38 @ JAPAN 07/23/23
- (AUS) KAYLEE MCKEOWN 50 BACK 26.86 @ HUNGARY 10/20/23
- (AUS) KAYLEE MCKEOWN 100 BACK 57.33 @ HUNGARY 10/21/23
- (AUS) KAYLEE MCKEOWN 200 BACK 2:03.14 @ AUSTRALIA 03/10/23
- (LTU) RUTA MEILUTYTE 50 BREAST 29.16 @ JAPAN 07/30/23
- (RUS) EVGENIIA CHIKUNOVA 200 BREAST 2:17.55 @ RUSSIA 04/21/23
- (CAN) SUMMER MCINTOSH 400 IM 4:25.87 @ CANADA 04/01/23**
- (AUS) 4X100 FREE RELAY 3:27.96 @ JAPAN 07/23/23
- (AUS) 4X200 FREE RELAY 7:37.50 @ JAPAN 07/27/23

CANADIAN SWIMMING NEWS

SUMMER MCINTOSH SET A NEW CANADIAN RECORD IN THE 800 FREE WITH A TIME OF 8:11.39, BEATING KATIE LEDECKY'S 8:17.12 IN THE FINAL AT A MEET IN ORLANDO, FLORIDA. THIS WAS THE FIRST TIME SINCE 2010 WHERE LEDECKY HAS LOST AN 800 FINAL!



NUTRITION



YOUTH CAN UNDERGO PERIODS OF SIGNIFICANT AND SUDDEN GROWTH WHICH CAN PRESENT CHALLENGES IN NAVIGATING INCREASES IN REQUIRED ENERGY AND NUTRIENTS. EVERY SWIMMER SHOULD DEVELOP GOOD EATING HABITS AND KNOWLEDGE ABOUT THE FOODS THEY EAT. FROM AN EARLY AGE IT IS BENEFICIAL TO JOIN FAMILY ACTIVITIES REGARDING CHOOSING, PREPARING AND ENJOYING WHOLESOME FOODS. THIS CAN FACILITATE TAKING ON THE RESPONSIBILITY FOR SPECIAL NUTRITIONAL NEEDS OF A SUSTAINABLE, ATHLETIC CAREER. START WITH MINDFULLY CHOOSING SNACKS THAT WILL SUPPORT YOUR HIGH-ENERGY NEEDS! READ MORE ABOUT THIS [HERE](#).
SOURCE: SWIMMING CANADA

CONGRATULATIONS TO LOSC ALUMN **KATIE SCHROEDER** FOR RECEIVING THE OUA WOMEN'S ROOKIE OF THE YEAR AWARD!

- 1ST:** 100 BACK
- 1ST:** 200 BACK
- 2ND:** 50 BACK
- 3RD:** 4X50 MEDLEY RELAY
- 6TH:** 100 FLY



PHOTO COURTESY OF @OUTSWIM ON INSTAGRAM

VARSITY OLYMPIANS

THESE ARE THE SWIMMERS THAT REPRESENT THEIR COLLEGES DURING THE SCHOOL YEAR AND LOSC DURING THE OFF-SEASON. WE ARE PROUD TO HAVE SUCH GREAT REPRESENTATION FOR LOSC ALL ACROSS THE CONTINENT! KEEP AN EYE OUT FOR UPDATES ON THEIR ENDEAVOURS AND ACHIEVEMENTS.



KATIE SCHROEDER
U OF TORONTO



VENNA ANDERSEN
CAL STATE BAKERSFIELD



HOLLY MCNAMARA
UVIC



CAMI HILL
UVIC



SEVI PARR
MCGILL



MADISEN JACQUES
U OF CALGARY



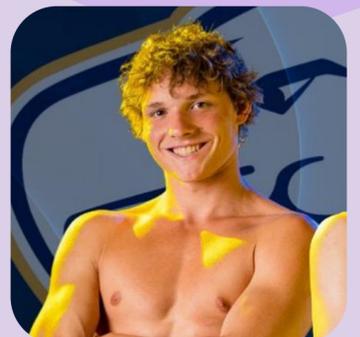
KALEN MURRAY
MCMASTER



PHOENIX HISLOP
MCMASTER



HAYDEN YEUNG
MCMASTER



AIDAN ERICKSON
UBC

SIGNED OLYMPIANS

THESE ARE THE CURRENT LOSC SWIMMERS THAT HAVE COMMITTED TO SWIM AT THE COLLEGIATE LEVEL DURING THEIR UNDERGRADUATE STUDIES STARTING IN SEPTEMBER 2024. GOOD LUCK TO YOU ALL AS YOU PURSUE YOUR COLLEGE CAREERS! WE WILL UPDATE THIS SECTION AS MORE GRADUATING LOSC SWIMMERS ANNOUNCE THEIR COMMITMENT.



LEILA FACK
MICHIGAN



JULIA STROJNOWSKA
AUBURN



ASHLEY KO
MCMASTER



MAKS WOZNY
LONG ISLAND

THESE ROSTERS SHOWCASE THE HIGHEST STANDARD EACH SWIMMER HAS ACHIEVED. WE WILL UPDATE THEM AS EACH MEET PASSES. IF WE MISSED YOUR NAME PLEASE EMAIL JACQUELINE@LANGLEYOLYMPIANS.COM

DIVISIONAL QUALIFIERS

FERNANDO AGUIRRE
MADDEX AUCHTER
ALYSSA BEAULIEU
TAIYO BEAUSOLEIL
THIAGO BENAVIDES
BROOKLYNN BREKKE
NOAH CANO
DANIEL CANON
OTIS CHAN
DAVIN CHO
JASON CHUNG

ABIGAIL COCKELL
EMMA CROSTON
LARRY CUI
GWENNA FAUPEL
LANDON FRIESEN
MAYA FULGER
KAEGAN GIELTY
ANDREJ GUDELJ
CONOR HOLMGREN
TESSA HONG
EVERLEIGH HOUSDEN

TIANA JEON
LINDSEY JOHNSON
JUDY JUGGIAN
MACKENZIE JUNG
YANA KHRISSANOVA
KIDA LECORRE
MANIZHA LOO
OLIVER MACPHERSON
BECKHAM MCCLELLAND
DECLAN MURTHA
TIMOTHY NGAI

MARK PANAYOTOV
SEAH PARK
VAUGHN SANDQUIST
SHANA SEE
COLIN SEO
AMELIA SMITH
TAI STROUD
JOSEPHINE SU
STEVEN SUN

PROVINCIAL QUALIFIERS

SAMMI BURWELL
TUDOR CADIS
SARAH CANON
CATE CARTER
RAIN CHEUNG
IAN CHO
VINCENT COSTA
NATHALIE FLOOD
LUCAS FONG
ADAM GRAHAM
SCOTT HUNTER
THOMAS JIN
TYM KROPIVNY

BOSCO LAM
CALE LECORRE
DANIEL LIN
PAIGE MUMFORD
SABINE NEILSON
ALIYA TRAXLER
TYSE WAGENAAR
WILSON WANG
KEVIN WEI
JOAD WOOD
EDEN YEUNG
OWEN YEUNG
CRYSTAL YU

WESTERNS QUALIFIERS

DOMINIKA BATOG
REN BRIGGS
GUI ERNANI DWYER
PIETRO DE ANDREIS
BRIAN FU
ESME JESSUP
OLEH KAMEKA
SAVO KOSTIC
MAIYSA MONTAKHAB

MANNY MONTAKHAB
FINN PARR
MACKENNA PETTY
MATTEO SAVIGNI
OWEN TURNACLIFF
LINUS WONG
MAX WOZNY
VIVIAN YANG
BECK YU

CANADIAN JUNIOR QUALIFIERS

REBECCA HAIGH
VIVIENNE LIN
KEN STROUD
KAEDE TAKAI
KAYLA THAI
JINSEI YAMAMATO

CANADIAN TRIALS QUALIFIERS

JIHOON BAE
KEIRAN BENSON
RYAN CHANG
KYU CHO
YEONWOO CHOI
LEILA FACK
COLLYN GAGNE
CAROLYNE JIA
JUSTIN JUNG
ASHLEY KO

MACEY LARSON
FERNANDO LU
BRYAN MILNE
SHAE MURTHA
PAUL OROGO
DANNY PARK
DERON SEE
JULIA STROJNOWSKA
ALEX VELICICO
JIMMY ZHANG

L&A OSC REMINDERS FOR MEMBERS

EARLY PICK-UP OR LEAVING EARLY:

PLEASE LET THE COACHES AND THE OFFICE KNOW IF YOU ARE PICKING UP YOUR SWIMMER BEFORE THE END OF THEIR SWIMMING SESSION. WE WILL NOT RELEASE THE SWIMMERS TO LEAVE UNLESS WE HAVE CLEAR INSTRUCTIONS AND/OR IF YOU ARE PHYSICALLY PRESENT TO PICK THEM UP. YOU CAN ACCESS THE COACHES' EMAIL FROM THE LANGLEY OLYMPIANS WEBSITE AND EMAIL US DIRECTLY.

PARENTS ON DECK:

PARENTS ARE NOT ALLOWED ON DECK AT ANY TIME. AS MENTIONED AT THE BEGINNING OF THE SEASON, YOU ARE ALLOWED TO SIT IN THE VIEWING AREA NEAR THE ENTRANCE OF THE POOL.

ENTRANCE AND EXIT:

PLEASE REMEMBER TO USE THE MAIN DOOR TO ENTER AND EXIT THE BUILDING.

WE ARE ASKING FOR YOUR SUPPORT AND UNDERSTANDING TO ACT IN ACCORDANCE WITH THE POOL REGULATIONS FOR EVERYONE'S SAFETY AND SMOOTH OPERATIONS.



L&A OSC EQUIPMENT ITEMS FOR NEW MEMBERS

ALL MEMBERS JOINING THE LANGLEY OLYMPIANS SWIM CLUB WILL NEED TO ACQUIRE SOME EQUIPMENT ITEMS. SWIMMERS WILL NEED TO HAVE A RED SWIM SUIT. THIS IS A RED ONE PIECE SUIT FOR GIRLS AND RED JAMMER / SHORTS FOR BOYS. WE KNOW THAT SOME PEOPLE HAVE BEEN HAVING A HARD TIME FINDING A RED SUIT SO WE ASK THAT YOU GET IT AS SOON AS YOU CAN AND UNDERSTAND IF IT MAY TAKE SOME TIME TO ACQUIRE. SWIMMERS WILL ALSO NEED TO HAVE GOGGLES, A SWIM CAP AND FLIPPERS. FOR CLOTHING LIKE T-SHIRTS, HOODIES AND SWEATPANTS WE WILL BE USING AN ONLINE ORDERING SYSTEM THROUGH OUR WEBSITE. ANY OTHER EQUIPMENT CAN BE BOUGHT AT SEASIDE SWIM & SPORT AT WALNUT GROVE COMMUNITY CENTRE.

SEASIDE SWIM & SPORT - TEAM CLOTHING & EQUIPMENT

THIS SWIM SEASON, SEASIDE SWIM AND SPORT IS OFFERING TEAM CLOTHING, APPAREL AND EQUIPMENT FOR THE LANGLEY AND ABBOTSFORD OLYMPIANS SWIM CLUB. THEY ARE OFFERING ALL LOSC AND AOSC MEMBERS 15% OFF ALL EQUIPMENT AS WELL AS A LOYALTY PROGRAM WITH OUR CLUB.

THEIR STORE IS LOCATED AT THE WALNUT GROVE COMMUNITY CENTRE POOL IN LANGLEY. THEY ALSO HAVE AN ONLINE STORE WHERE YOU CAN ORDER EQUIPMENT (WWW.SEASIDE-SWIM.COM).

YOU CAN USE THE PROMO CODE LAOSC_15% TO RECEIVE 15% OFF.

PLEASE [CLICK HERE](#) FOR MORE INFORMATION ON THE LOYALTY PROGRAM AND TEAM DISCOUNT.



**ZLC FINANCIAL PREMIER SPONSOR
FOR LANGLEY & ABBOTSFORD OLYMPIANS SWIM CLUB**



Before you say 'Yes' to mortgage insurance, you should be aware that you have options.

When you are approved for a mortgage, your lender will typically offer you mortgage insurance. That may seem convenient, but before you say yes to mortgage insurance, you should know that you have other options.

Term insurance is an option that is rarely offered to you by your lender, but it can do far better in most circumstances. Protecting your mortgage with an individually-owned term insurance plan offers you and your loved ones better value and more flexibility.

In addition to all factors mentioned above, it's also important to highlight that mortgage insurance coverage ends when your home is paid off. A personal life insurance policy is unaffected by your mortgage ending, and can keep providing you and your family with protection in the years that follow.

In the same way that you decided to use an independent mortgage broker to help secure your customized home financing solution, it's ideal that you work with a financial advisor to help you find a suitable insurance solution to protect your family. An independent insurance broker can work with you to find the coverage that works for you.

Also, keep in mind that it's important to consider critical illness insurance in case you become seriously ill or injured and unable to pay your mortgage and other expenses. If you are an employee, your employers may offer critical illness as a benefit for you, but be sure the coverage is sufficient for your needs.

DISCLAIMER: The information contained here is of a general nature and is not intended to address the circumstances of any particular individual or entity. This content is not intended to provide specific personalized advice, including, without limitation, investment, insurance, financial, legal, accounting or tax advice; and any reference to facts and data provided are from various sources believed to be reliable, but we cannot guarantee they are complete or accurate; and the information contained herein is subject to change without notice. Although we endeavor to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act on such information without appropriate professional advice after a thorough examination of the particular situation.

Differences between protecting your mortgage using term insurance vs. mortgage insurance:

	TERM LIFE INSURANCE	MORTGAGE INSURANCE
OWNERSHIP	You own the policy and you name your beneficiaries	For most mortgage insurance, you don't own the policy and your lender is the beneficiary.
COVERAGE	You can increase or decrease your coverage, renew your coverage and convert to permanent protection. If you renegotiate or pay off your mortgage or sell your home, you can continue your coverage.	Your lender will insure only for the amount of your mortgage. You can't change, renew or convert the policy. If you choose to move your mortgage to another lender, you can't transfer the policy.
BENEFICIARY	You determine who the beneficiaries are when you apply for the coverage, and can make changes at any time.	Your lender to pay off the mortgage.
GUARANTEE	Your premiums and benefits are guaranteed for the life of the policy. Only you can cancel or make changes to your policy.	Your premiums and benefits are not guaranteed for mortgage insurance. The lender can change or cancel the policy at any time.
STATUS	The amount you pay for your life insurance coverage is based on your age, health and smoking status.	Since mortgage insurance is usually provided through a group plan, you pay the same rate for your coverage as everyone else.

At ZLC, we believe that our clients can make the best decisions when they have been given the most comprehensive expert advice possible. Because each individual's circumstances are unique to them, it is important to review your particular needs with your qualified associate. **Meet with a member of our team** to learn more or get started.



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