

# 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

## LOSC IS THE 2024 SPEEDO WESTERN CANADIAN CHAMPION



### UPCOMING DATES

- APRIL 6-7:** LOSC LONG COURSE MEET @ WALNUT GROVE
  - APRIL 6-7:** RMSC SPRING INVITATIONAL @ MAPLE RIDGE
  - APRIL 19-21:** PCS WAVEMAKER @ VICTORIA
  - MAY 10-12:** KAJ PERSIST OIL AND GAS MAY LC @ KELOWNA
  - MAY 13-19:** 2024 OLYMPIC & PARALYMPIC TRIALS @ MONTREAL
  - JUNE 21-23:** MEL ZAJAC JR. INTERNATIONAL @ UBC
  - JUNE 28-30:** SUMMER DIVISIONAL CHAMPS @ CHILLIWACK
  - JULY 11-14:** SUMMER PROVINCIAL CHAMPS @ KAMLOOPS
- \*CHECK WITH YOUR COACH TO SEE WHICH EVENTS YOU ARE ATTENDING

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## NEW CLUB RECORDS FROM JANUARY-MARCH 2024

COLE BREKKE SC 100 BREAST 8&U **1:49.44**  
 BROOKLYNN BREKKE SC 50 BACK 10&U **35.47**  
 ZACHARY TANG SC 50 BREAST 8&U **1:01.53**  
 COLIN WU SC 100 IM 10&U **1:39.86**  
 JULIA STROJNOWSKA LC 800 FREE 15-17 & OPEN **8:47.09**  
 DANNY PARK LC 200 FREE 15-17 **1:55.80**  
 JUSTIN JUNG LC 200 BREAST 15-17 & OPEN **2:19.92**

COLLYN GAGNE LC 400 FREE OPEN **4:00.27**  
 COLLYN GAGNE LC 200 FREE OPEN **1:52.70**  
 O. YEUNG, I. CHO, T. NGAI, O. MACPHERSON  
 LC 4X100 FREE RELAY 11-12 **4:38.35**  
 L. FACK, A. KO, C. JIA, J. STROJNOWSKA  
 LC 4X50 FREE RELAY 15-17 **1:45.09**  
 A. KO, M. LARSON, L. FACK, J. STROJNOWSKA  
 4X50 MEDLEY RELAY 15-17 **1:57.40**

## NEW CLUB RECORDS FROM WESTERNS 2024

JULIA STROJNOWSKA LC 200 FREE 15-17 & OPEN **2:00.45**  
 LEILA FACK LC 100 FREE 15-17 & OPEN **56.65**  
 JUSTIN JUNG LC 200 BREAST 15-17 & OPEN **2:18.44**  
 L. FACK, A. KO, C. JIA, J. STROJNOWSKA LC 4X100 FREE RELAY 15-17 & OPEN **3:49.04**  
 J. STROJNOWSKA, L. FACK, C. JIA, A. KO LC 4X200 FREE RELAY 15-17 **8:23.54**

## NEW PROVINCIAL RECORDS FROM WESTERNS 2024

L. FACK, A. KO, C. JIA, J. STROJNOWSKA LC 4X100 FREE RELAY 15-17 **3:49.09**

## 2024 NCAA D1 MEN'S CHAMPIONSHIPS

**ARIZONA STATE UNIVERSITY** MADE HISTORY THIS PAST WEEKEND WITH THEIR **FIRST EVER NATIONAL TITLE** AT THE NCAA DIVISION 1 CHAMPIONS. THEIR MEN'S TEAM IS LEAD BY THE LEGENDARY COACH **BOB BOWMAN** AND HEADLINED BY STAR **LEON MARCHAND**. THE ARIZONA STATE SUN DEVILS WON THEIR FIRST EVER RELAY TITLE AS WELL, IN AN NCAA RECORD TIME OF 2:57.32 (400 YD MEDLEY RELAY).

OTHER NOTEWORTHY SWIMMERS THAT SHONE WERE **CANADIAN STAR JOSH LIENDO**, SWIMMING FOR FLORIDA AND RAKING IN 3 INDIVIDUAL GOLDS AND 2 RELAY GOLDS, TYING MARCHAND WITH 60 POINTS.

## 2024 NCAA D1 WOMEN'S CHAMPIONSHIPS

AT THE WOMEN'S CHAMPIONSHIP, **VIRGINIA** WON THEIR **4TH CONSECUTIVE NATIONAL TITLE**, LEAD BY ALEX WALSH AND GRETCHEN WALSH, BOTH CONTRIBUTING AN INCREDIBLE 60 POINTS TO THEIR TEAM'S SCORE. ALEX FINISHED WITH 3 INDIVIDUAL GOLDS AND 3 RELAY GOLDS, WHILE GRETCHEN TOOK HOME 3 INDIVIDUAL GOLDS AND 4 RELAY GOLDS. **GRETCHEN** WAS HONOURED AS THE DIVISION 1 WOMEN'S SWIMMER OF THE YEAR! SHE IS THE **FIRST WOMEN TO BREAK 45 SECONDS** IN THE 100 YD FREE, WHICH SHE ACHIEVED ON THE FINAL DAY OF THE MEET.



PHOTO COURTESY OF @SUNDEVILSWIMDIVE VIA INSTAGRAM



PHOTO COURTESY OF @GATORSSWIMDV VIA INSTAGRAM



PHOTO COURTESY OF @SWIMMINGWORLD MAG AND @UVASWIMDIVE VIA INSTAGRAM

## MEET RECAP: 2024 SPEEDO WESTERN CANADIAN CHAMPS

LOSC TRAVELLED OVER TO WINNIPEG THIS PAST WEEK TO COMPETE AT THE 2024 SPEEDO WESTERN CANADIAN CHAMPIONSHIPS. THIS CHAMPIONSHIP MEET FEATURES TOP NATIONAL TALENT FROM 66 TEAMS, YET LOSC FOUGHT HARD AND PREVAILED IN INDIVIDUAL AND RELAY EVENTS, TAKING HOME THE **TEAM TITLE!**

OVERALL, THE TEAM EARNED **2657.5 POINTS**, WHICH WAS OVER 1000 POINTS IN FRONT OF THE SECOND PLACE TEAM. THE TEAM ALSO WON THE MEN'S AND WOMEN'S TEAM POINTS, WITH 1532 AND 953.5 POINTS, RESPECTIVELY. ALONG WITH THE CHAMPIONSHIP BANNER, LOSC'S HARDWARE TOTALLED A STAGGERING **8 GOLD, 20 SILVER AND 19 BRONZE MEDALS**. **JULIA STROJNOWSKA** WAS AWARDED THE WOMEN'S 16 & OVER **AGGREGATE PRIZE**, SECURING A WHOPPING **163 POINTS**.



LOSC TOOK THE GOLD AND BRONZE IN THE MIXED 400 MEDLEY RELAY  
**GOLD: KYU, PAUL, JULIA, LEILA**  
**BRONZE: ASHLEY, JUSTIN, ALEX, CAROLYNE**



JULIA WITH HER WELL DESERVED  
 16 & OVER AGGREGATE AWARD

HEAD COACH RYAN SAYS THE SWIMMERS "WORK VERY HARD AND IT'S NICE TO SEE THEIR PERFORMANCE COME THROUGH AND COME TOGETHER AS A TEAM TO WIN THIS." HE IS LOOKING FORWARD TO SEEING HOW THEIR TRAINING COMES TO FRUITION AS THE TEAM NOW PREPARES FOR THE OLYMPIC AND PARALYMPIC TRIALS HAPPENING IN MONTREAL IN MID MAY.

COACH BRIAN COMMENDS THE SWIMMERS ON THEIR PHYSICAL AND MENTAL TOUGHNESS FOR RACING TENACIOUSLY ESPECIALLY AFTER PROVINCIAL CHAMPIONSHIPS JUST 2 WEEKS BEFOREHAND. HE ENCOURAGES THE SWIMMERS IN THIS TOUGH MONTH OF RACING AND TRAVELLING, AS THESE EXPERIENCES ARE GOOD FOR FUTURE SUCCESS. BRIAN CONGRATULATES THE SWIMMERS ON CONTRIBUTING TO THE TEAM SUCCESS AT THIS YEAR'S SPEEDO WESTERN CANADIAN CHAMPIONSHIPS.

CONGRATULATIONS LOSC SWIMMERS, COACHES AND PARENTS ON THIS HUGE ACHIEVEMENT!



ALEX, JIHOON, COLLYN & DANNY WON  
 GOLD IN THE 800 FREE RELAY



MACEY, LEILA, ASHLEY & JULIA WON  
 SILVER IN THE 400 MEDLEY RELAY



JUSTIN WON GOLD IN THE 400 IM

## 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 '23-'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



LEON MARCHAND (FRA) BROKE MICHAEL PHELPS' LAST STANDING RECORD IN THE 400 IM



KAYLEE MCKEOWN (AUS)



SUMMER MCINTOSH (CAN)

### CANADIAN OPEN RECORDS '23-'24 (LC)

- JAVIER ACEVEDO 50 BACK 24.90 @ TORONTO 03/29/23
- FINLAY KNOX 50 FLY 23.25 @ QATAR 02/11/24
- JOSH LIENDO 100 FLY 50.34 @ JAPAN 07/29/23
- ILYA KHARUN 200 FLY 1:53.82 @ JAPAN 07/26/23
- FINLAY KNOX 200 IM 1:56.64 @ QATAR 02/15/24
- SUMMER MCINTOSH 200 FREE 1:53.65 @ JAPAN 07/26/23
- SUMMER MCINTOSH 400 FREE 3:56.08 @ TORONTO 03/28/23
- SUMMER MCINTOSH 800 FREE 8:11.39 @ FLORIDA 02/08/24
- SUMMER MCINTOSH 200 FLY 2:04.06 @ JAPAN 07/27/23
- SUMMER MCINTOSH 200 IM 2:06.89 @ TORONTO 03/30/23
- SUMMER MCINTOSH 400 IM 4:25.87 @ TORONTO 04/01/23

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!



**JOSH KIM**  
UBC



**BAILEY HERBERT**  
UCLA



**HUGH MCNEILL**  
UBC



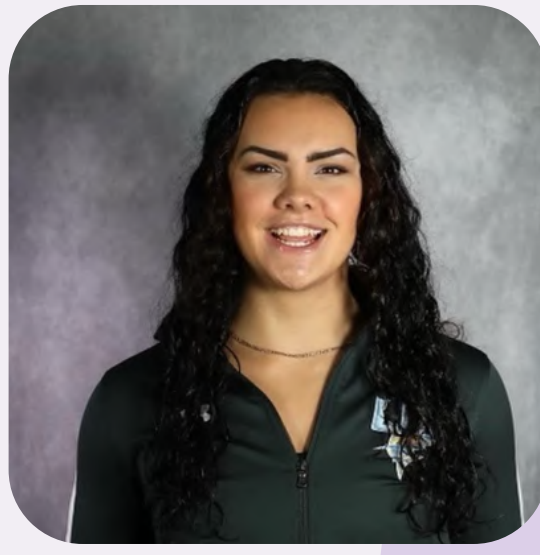
**ISABELLA BRUNORO**  
UVIC



**SEVI PARR**  
MCGILL



**KATIE SCHROEDER**  
U OF TORONTO



**VENNA ANDERSEN**  
CAL STATE BAKERSFIELD



**HOLLY MCNAMARA**  
UVIC



**CAMI HILL**  
UVIC



**MADISEN JACQUES**  
U OF CALGARY



**AIDAN ERICKSON**  
UBC



**KALEN MURRAY**  
MCMASTER



**PHOENIX HISLOP**  
MCMASTER



**HAYDEN YEUNG**  
MCMASTER

## 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



**PAUL OROGO**  
UBC

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](mailto:JACQUELINE@LANGLEYOLYMPIANS.COM)

**RED NAMES ARE NEW QUALIFIERS**

## DIVISIONAL QUALIFIERS

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

ABIGAIL COCKELL  
 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  
 BECKHAM MCCLELLAND  
 MARK PANAYOTOV

SEAH PARK  
 SHANA SEE  
 COLIN SEO  
 AMELIA SMITH  
 JOSEPHINE SU  
 STEVEN SUN

## PROVINCIAL QUALIFIERS

**FERNANDO AGUIRRE**  
**MADDEX AUCHTER**  
 TUDOR CADIS  
 SARAH CANON  
 CATE CARTER  
 RAIN CHEUNG  
 IAN CHO  
 VINCENT COSTA  
 NATHALIE FLOOD  
 ADAM GRAHAM  
 SCOTT HUNTER  
 THOMAS JIN  
 TYM KROPIVNY  
 BOSCO LAM  
 CALE LECORRE

DANIEL LIN  
**MANIZHA LOO**  
**OLIVER MACPHERSON**  
 PAIGE MUMFORD  
**DECLAN MURTHA**  
**TIMOTHY NGAI**  
**VAUGHN SANDQUIST**  
**TAI STROUD**  
 ALIYA TRAXLER  
 TYSE WAGENAAR  
 WILSON WANG  
 KEVIN WEI  
 EDEN YEUNG  
 OWEN YEUNG  
 CRYSTAL YU

DOMINIKA BATOG  
 REN BRIGGS  
**SAMMI BURWELL**  
 GUI ERNANI DWYER  
 PIETRO DE ANDREIS  
**LUCAS FONG**  
 BRIAN FU  
 ESME JESSUP  
 SAVO KOSTIC  
 MANNY MONTAKHAB

**SABINE NEILSON**  
 FINN PARR  
 MACKENNA PETTY  
 MATTEO SAVIGNI  
 OWEN TURNACLIFF  
 LINUS WONG  
**JOAD WOOD**  
 MAX WOZNY  
 VIVIAN YANG  
 BECK YU

## WESTERNS QUALIFIERS

## CANADIAN JUNIOR QUALIFIERS

REBECCA HAIGH  
 VIVIENNE LIN  
**MAIYSA MONTAKHAB**  
 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  
**OLEH KAMEKA**  
 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](http://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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