

# 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

- MAY 10-12:** KAJ PERSIST OIL AND GAS MAY LC @ KELOWNA
- MAY 11:** L&A OSC NOVICE MEET @ WALNUT GROVE
- MAY 13-19:** 2024 OLYMPIC & PARALYMPIC TRIALS @ TORONTO
- MAY 18:** L&A OSC DISTANCE TIME TRIAL @ WALNUT GROVE
- MAY 25-26:** WHISTLER SEAWOLVES INVITATIONAL @ WHISTLER
- MAY 31:** L&A OSC GALA @ ROYAL VANCOUVER YACHT CLUB
- JUNE 8-9:** PSW JUNE JAMBOREE @ SURREY
- JUNE 14:** BC OPEN WATER PROVINCIALS @ PORT MOODY
- JUNE 21-23:** MEL ZAJAC JR. INTERNATIONAL @ UBC
- JUNE 28-30:** SUMMER DIVISIONAL CHAMPS @ CHILLIWACK
- JULY 11-14:** SUMMER PROVINCIAL CHAMPS @ KAMLOOPS
- JULY 24-30:** 2024 SPEEDO CANADIAN SWIMMING CHAMPS @ TORONTO
- JULY 25-28:** FAR WESTERN CHAMPS @ MORGAN HILL, CA

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

## FOLLOW US ON INSTAGRAM

CLICK THE TO RECEIVE REAL-TIME UPDATES DURING MEETS AND EVENTS

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LANGLEY & ABBOTSFORD  
OLYMPIANS SWIM CLUB PRESENTS

# *The 1st Annual* Awards Gala



You are invited to the 1st Annual LAOSC Awards Gala to celebrate a year of hard work and achievements, and a successful merger of two swim clubs.

Please join us for awards, dinner, a cash bar, dancing, and a silent auction.

See you there!

Royal Vancouver Yacht Club  
3811 Point Grey Rd, Vancouver, BC  
Friday, May 31, 2024 5:30-Midnight

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Dress: Semi-Formal

Who: swimmers & their families,  
alumni, coaches

Cost: \$100

RSVP: e-transfer to  
[billing@simonfraseraquatics.com](mailto:billing@simonfraseraquatics.com)

Include your names in the memo

Note: all swimmers under 16 yrs must be  
accompanied by an adult.

For more information, please reach out to [LOSCGala@gmail.com](mailto:LOSCGala@gmail.com)

**NEW CLUB RECORDS 2024**

UNDERLINED = PROVINCIAL RECORD

COLE BREKKE SC 100 BREAST 8&U **1:49.44**COLE BREKKE LC 200 BREAST 8&U **4:02.08**COLE BREKKE LC 100 FREE 8&U **1:28.68**COLE BREKKE LC 50 BREAST 8&U **51.31**COLE BREKKE LC 100 BREAST 8&U **1:56.83**COLE BREKKE LC 50 BACK 8&U **43.68**COLE BREKKE LC 50 FREE 8&U **39.58**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**JUSTIN JUNG LC 200 BREAST 15-17 & OPEN **2:18.44**DANNY PARK LC 200 FREE 15-17 **1:55.80**FERNANDO LU LC 200 IM PARA **2:22.73**FERNANDO LU LC 100 BACK PARA **1:07.06**KEN STROUD LC 50 BACK PARA **32.70**KEN STROUD LC 400 FREE S10 **4:43.94**JULIA STROJNOWSKA LC 800 FREE 15-17 & OPEN **8:47.09**JULIA STROJNOWSKA LC 200 FREE 15-17 & OPEN **2:00.45**LEILA FACK LC 100 FREE 15-17 & OPEN **56.65**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. STROJNOWSKALC 4X50 FREE RELAY 15-17 & OPEN **1:45.39**A. KO, M. LARSON, L. FACK, J. STROJNOWSKALC 4X50 MEDLEY RELAY 15-17 **1:57.40**

J. STROJNOWSKA, L. FACK, C. JIA, A. KO

LC 4X200 FREE RELAY 15-17 **8:23.54**L. FACK, A. KO, C. JIA, J. STROJNOWSKALC 4X100 FREE RELAY 15-17 & OPEN **3:49.09****2024 OLYMPIC & PARALYMPIC TRIALS, PRESENTED BY BELL**

THIS WEEK THE LAOSC TRIALS TEAM OF 23 SWIMMERS FLIES TO TORONTO TO COMPETE AMONGST THE GREATEST IN THE COUNTRY FOR COVETED SPOTS ON THE UPCOMING OLYMPIC AND PARALYMPIC TEAMS! THIS YEAR, THE OLYMPIC AND PARALYMPIC GAMES ARE HOSTED BY FRANCE, SO THOSE WHO MAKE THE TEAM WILL BE REPRESENTING TEAM CANADA IN PARIS. [CLICK HERE FOR THE ENTRY LISTS AND LIVE RESULTS.](#) STAY TUNED FOR UPDATES ON OUR INSTAGRAM AND IN THE NEXT WEEKLY SPLASH!



PARIS 2024



## IT'S GETTING HOT OUT!



AS YOU BEGIN ROLLING DOWN THOSE WINDOWS AND REACHING FOR SANDALS, HERE ARE SOME THINGS TO CONSIDER WHEN PLANNING FOR A DAY OUT IN THE SUN.

1. **SUNSCREEN:** NOT ONLY DOES SUNSCREEN HELP TO PREVENT SUNBURNS, BUT IT ALSO HELPS TO PREVENT SKIN CANCER OVER TIME. YOU CAN STILL GET A NICE TAN WHEN WEARING SUNSCREEN SO DON'T SKIP OUT ON IT!
2. **HYDRATE, HYDRATE, HYDRATE:** DRINKING WATER HELPS TO REGULATE YOUR BODY TEMPERATURE AND KEEP YOUR BODILY FUNCTIONS RUNNING. IT HELPS TO TRANSPORT OXYGEN TO OUR MUSCLES, KEEPING US FROM CRAMPING. DRINKING WATER ALSO HELPS TO COOL US OFF IN THE SUMMER HEAT, WHICH REPLENISHES OUR BODY FLUIDS AFTER SWEATING.
3. **STAYING ACTIVE:** AS OPPOSED TO THE COLD AND RAINY WINTERS, SUMMERTIME IS PERFECT FOR GOING OUTSIDE AND GETTING IN SOME PHYSICAL ACTIVITY. WHEN YOU ARE ON BREAK FROM SWIMMING, YOU CAN TOTALLY CONTINUE SWIMMING OR YOU COULD TRY HIKING, BIKING, KAYAKING, ETC. EXERCISE CAN AND SHOULD BE FUN!

## APRIL SWIMMERS OF THE MONTH

THIS MONTH, SWIMMER OF THE MONTH FOR EACH GROUP WAS DETERMINED BY WHO HAD THE **BEST LISTENING SKILLS**. EACH COACH PAID ATTENTION TO WHO STOOD OUT FOR BEING ATTENTIVE IN PRACTICES. JULIA STROJNOWSKA WAS CHOSEN AS NATIONAL GROUP'S SWIMMER OF THE MONTH FOR BEING THE HARDEST WORKER. CONGRATULATIONS SWIMMERS! KEEP UP THE GREAT WORK.



**REGIONAL:**  
PAMELA MARIN CHIQUET

**JUNIOR PROVINCIAL:**  
CHLOE PARK

**NATIONAL:**  
JULIA STROJNOWSKA

**OLYMPIC WAY:**  
CALEB PARK

**STROKE IMPROVEMENT & CONDITIONING:**  
ANNA KONRAD



**STROKE IMPROVEMENT & CONDITIONING:**  
ERIC GENG



**REGIONAL:**  
LEAH KEEFE



**SENIOR:**  
TRISTAN HARRER



**MINI OLYMPIANS:**  
KAYA PATRASZEWSKI

## 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

## 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



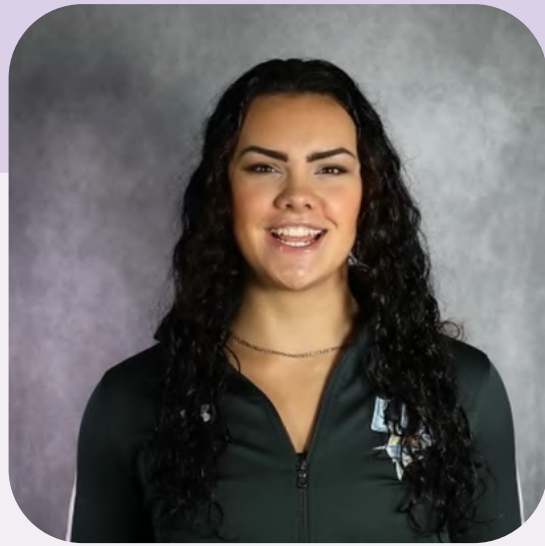
**ISABELLA BRUNORO**  
UVIC



**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

CONGRATULATIONS TO HAYDEN FOR BEING NOMINATED FOR THE MEL & MARILYN HAWKRIGG ROOKIE OF THE YEAR AWARD!

## 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



**ASHLEY KO**  
MCMASTER



**PAUL OROGO**  
UBC



**LUCAS FONG**  
QUEENS



**JULIA STROJNOWSKA**  
AUBURN



**MAKS WOZNY**  
LONG ISLAND



**VIVIAN YANG**  
WATERLOO

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  
**SOPHIE CARTER**  
 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

LINDSEY JOHNSON  
 JUDY JUGGIAN  
 MACKENZIE JUNG  
 YANA KHRISSANOVA  
**DENIS KLIMAU**  
 KIDA LECORRE  
 BECKHAM MCCLELLAND  
 MARK PANAYOTOV  
 SEAH PARK  
 JOSH POVOZAN

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  
**TIANA JEON**  
 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

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

## WESTERNS QUALIFIERS

## CANADIAN JUNIOR QUALIFIERS

VIVIENNE LIN  
**MAIYSA MONTAKHAB**  
**SABINE NEILSON**  
 KEN STROUD  
 KAEDA TAKAI  
 KAYLA THAI  
 JINSEI YAMAMATO

## CANADIAN TRIALS QUALIFIERS

JIHOON BAE  
 KEIRAN BENSON  
 RYAN CHANG  
 KYU CHO  
 YEONWOO CHOI  
 LEILA FACK  
 COLLYN GAGNE  
**REBECCA HAIGH**  
 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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