

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 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 15:** CHENA JUNE LMR INVITATIONAL @ NORTH VAN
- JUNE 21-23:** MEL ZAJAC JR. INTERNATIONAL @ UBC
- JUNE 22:** L&A OSC NOVICE MEET @ WALNUT GROVE
- 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
- JULY 27:** L&A OSC NOVICE MEET @ WALNUT GROVE

*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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We can't wait to see everyone tonight! Please park in the Royal Vancouver Yacht Club lot, and register your license plate at the front desk upon arrival. Doors will be open at 5:30 PM, and the buffet dinner will be served at 6:30 PM. There will be a bar that serves beverages, including soft drinks, but they only accept card, not cash. The tables will be open seating so be sure to arrive early to make arrangements with your friends. Awards and draw prizes will take place after dinner. Bring your dancing shoes!

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

Dress: Semi-Formal

Who: swimmers & their families, alumni, coaches

Cost: \$100

RSVP: e-transfer to

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

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**

NEW! JUSTIN JUNG LC 200 BREAST 15-17 & OPEN **2:17.82**

DANNY PARK LC 200 FREE 15-17 **1:55.80**

NEW! FERNANDO LU LC 200 IM PARA **2:20.30**

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 **8:38.36** NEW!

JULIA STROJNOWSKA LC 200 FREE 15-17 & OPEN **2:00.45**

LEILA FACK LC 100 FREE 15-17 & OPEN **56.35** NEW!

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 & OPEN **1:45.39**

A. KO, M. LARSON, L. FACK, J. STROJNOWSKA

LC 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. STROJNOWSKA

LC 4X100 FREE RELAY 15-17 & OPEN **3:49.09**

KATIE SCHROEDER: FLORIDA GATORS

KATIE SCHROEDER HAS ANNOUNCED THAT SHE WILL CONTINUE HER ATHLETIC AND ACADEMIC CAREER AT THE UNIVERSITY OF FLORIDA GATORS! THIS IS AN AMAZING ACHIEVEMENT AND OPPORTUNITY FOR THE LOSC ALUMN, AS THIS TEAM IS RANKED #6 IN THE ENTIRE USA, AND IS STAR-STudded WITH WORLD-CLASS SWIMMERS SUCH AS FELLOW CANADIAN JOSH LIENDO (PICTURED BELOW). THIS SUMMER, KATIE WILL BE TRAINING AND COMPETING WITH LOSC BEFORE HEADING DOWN SOUTH FOR THE UPCOMING ACADEMIC AND ATHLETIC YEAR!. THIS SUMMER, KATIE WILL BE TRAINING AND COMPETING WITH LOSC BEFORE HEADING DOWN SOUTH FOR THE UPCOMING ACADEMIC AND ATHLETIC YEAR!



GO GATORS!



JOSH LIENDO BROKE THE 50 FREESTYLE RECORD AND THE 100 BUTTERFLY RECORD IN THE CANADIAN SENIOR (OPEN AGE) CATEGORY.

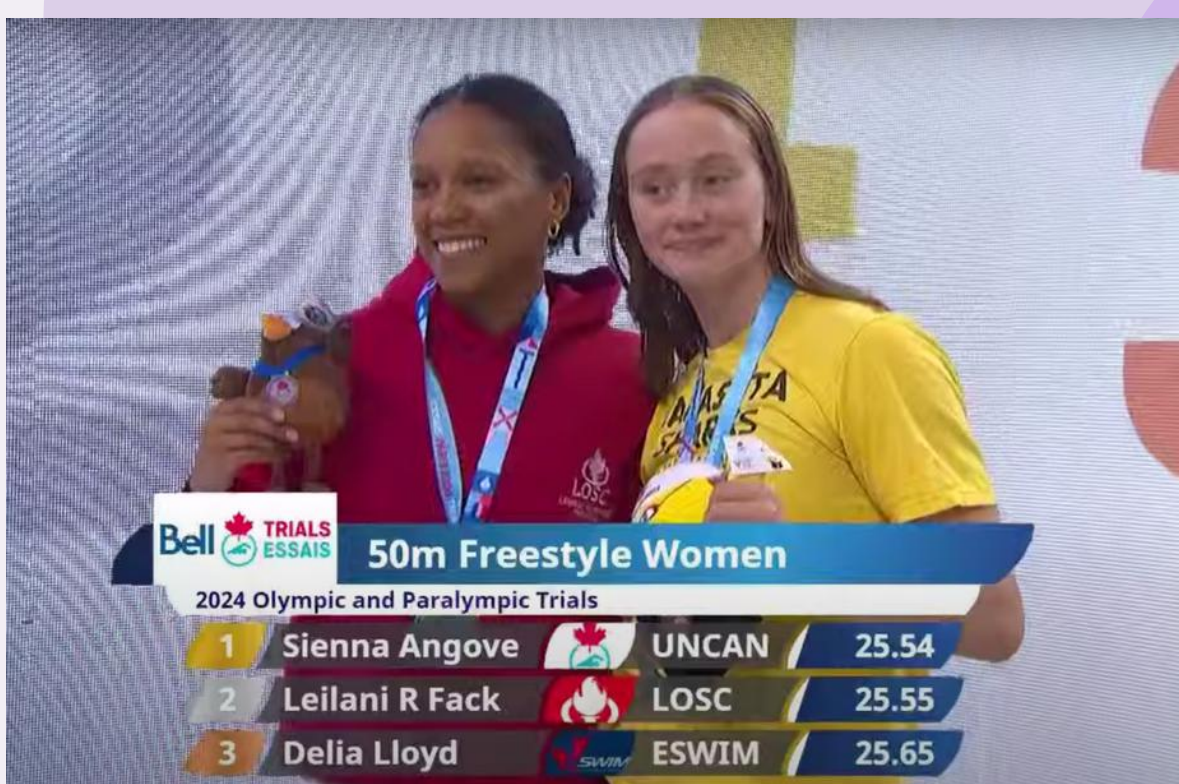
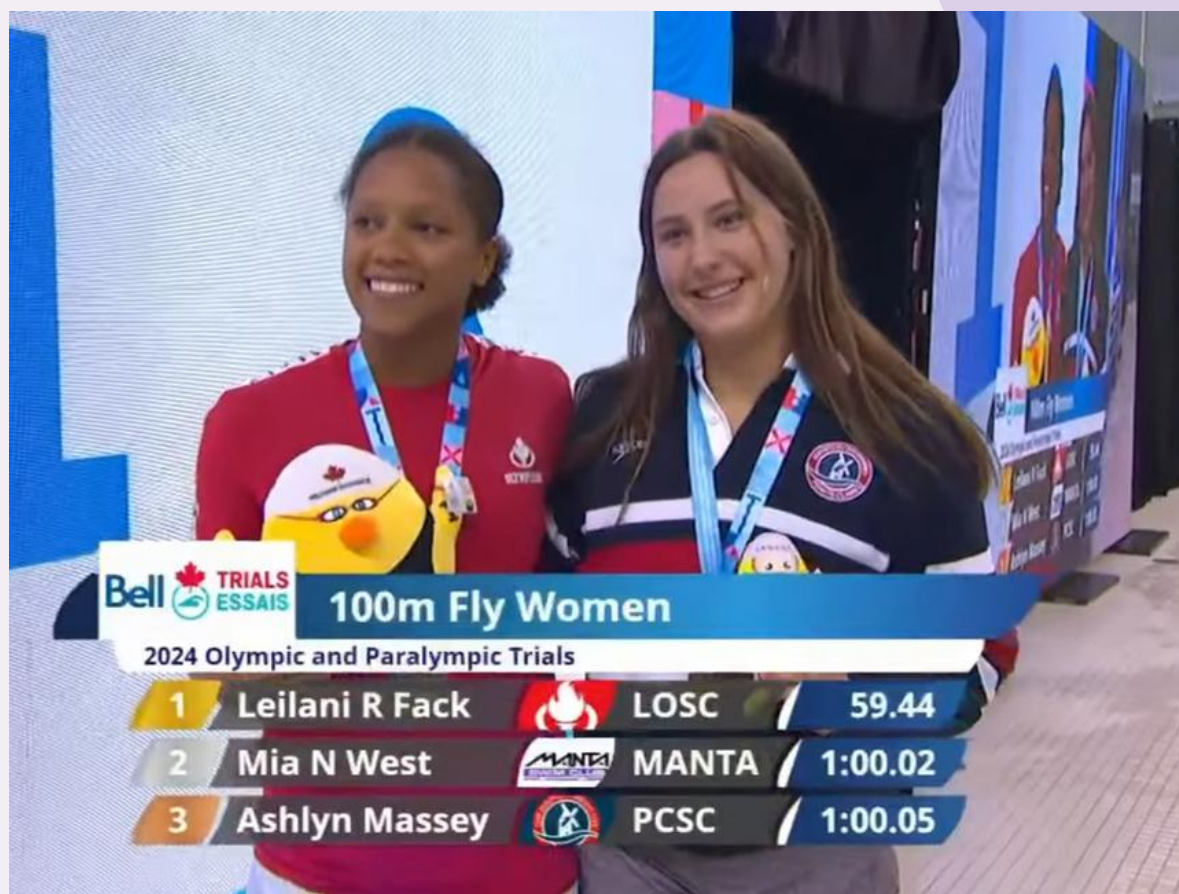
LEILA FACK & JULIA STROJNOWSKA: PAN PACIFIC GAMES & WORLD JUNIORS

THESE TWO TALENTED LADIES HAVE BEEN SELECTED TO REPRESENT TEAM CANADA AT THE UPCOMING PAN PACIFIC GAMES IN CANBERRA, AUSTRALIA! JULIA WILL GO ON TO COMPETE AT THE JUNIOR WORLD CHAMPIONSHIPS FOR OPEN WATER IN ALGHERO, ITALY! WAY TO GO LADIES! WE LOOK FORWARD TO SEEING YOU SHINE ON THE INTERNATIONAL STAGE. THE 2024 TRIALS IN TORONTO THAT JUST TOOK PLACE ACTED AS A SELECTION PROCESS FOR NOT ONLY THE OLYMPICS AND PARALYMPICS, BUT ALSO THE PAN PAC GAMES AS WELL AS WORLD JUNIORS. IT IS PHENOMENAL TO SEE THESE 2 TEAMMATES REACH SUCH GREAT HEIGHTS TOGETHER. BELOW IS THE SUMMARY OF THE 2 LADIES' DAZZLING PERFORMANCES AT TRIALS THAT EARNED THEM THEIR RIGHTFUL SPOT ON THEIR RESPECTIVE TEAMS.



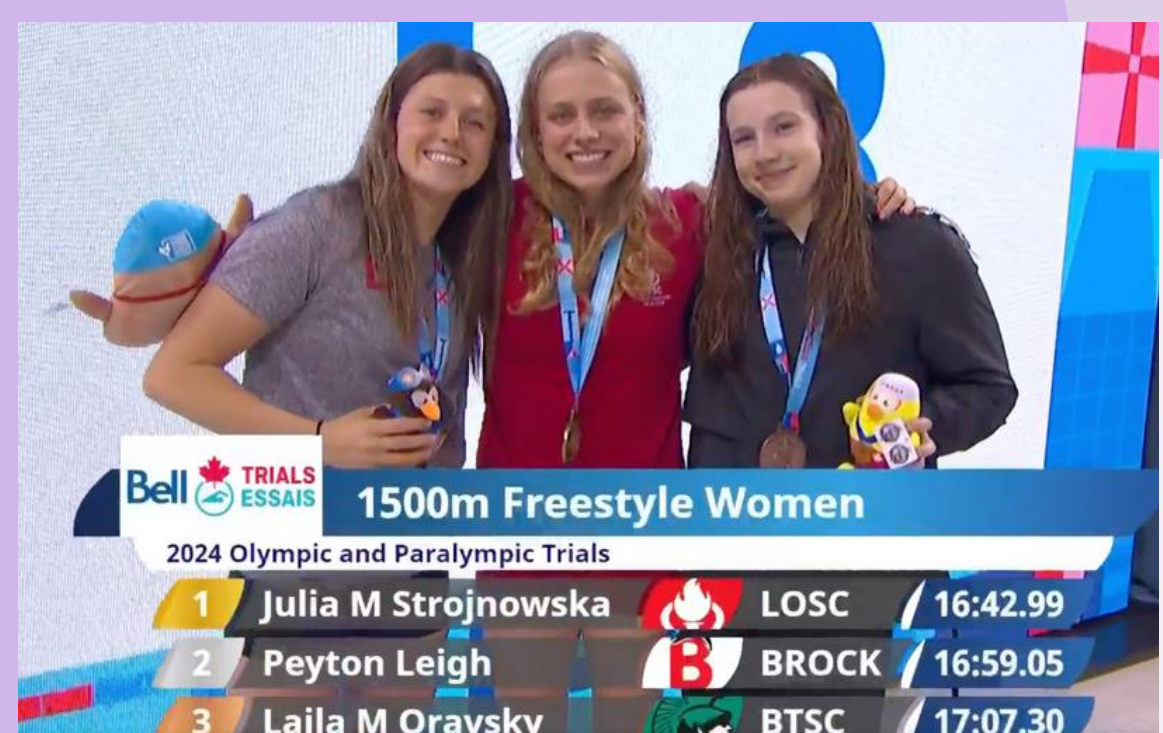
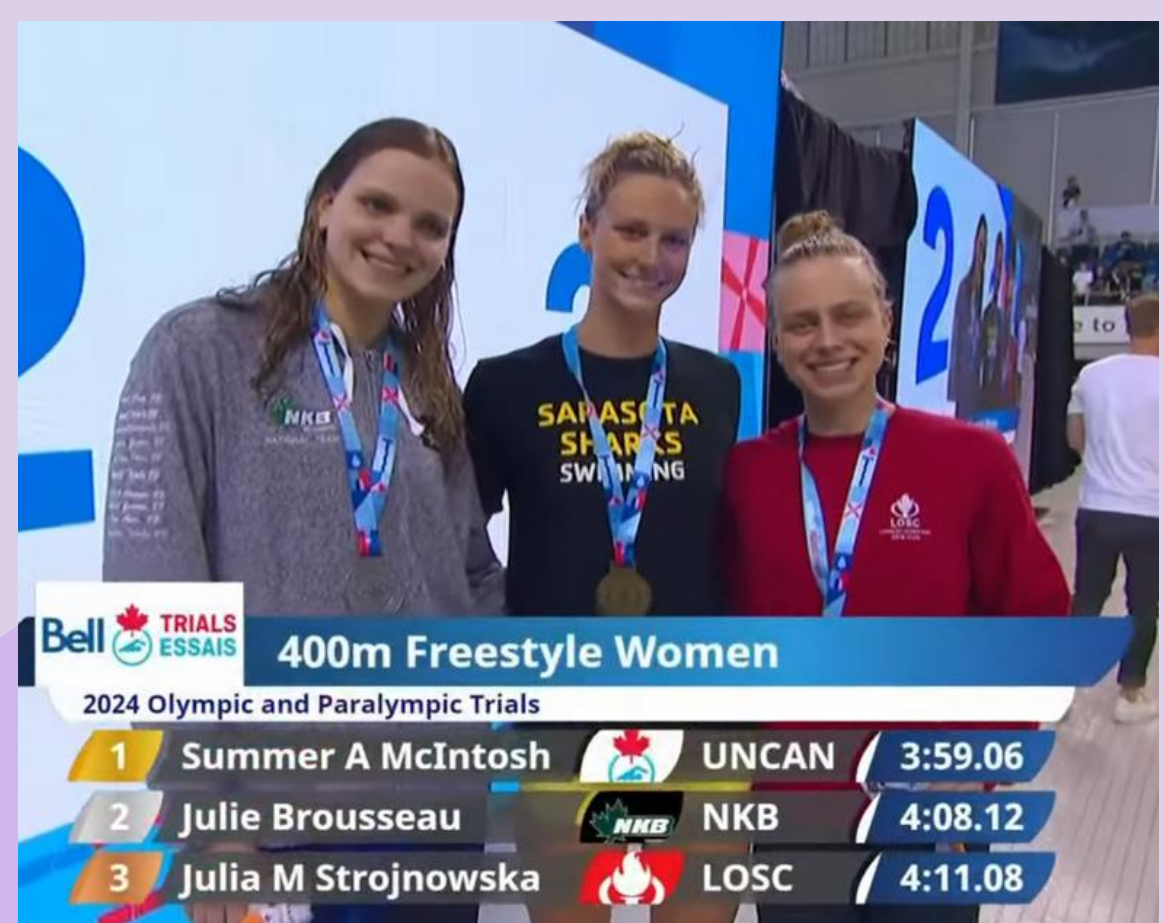
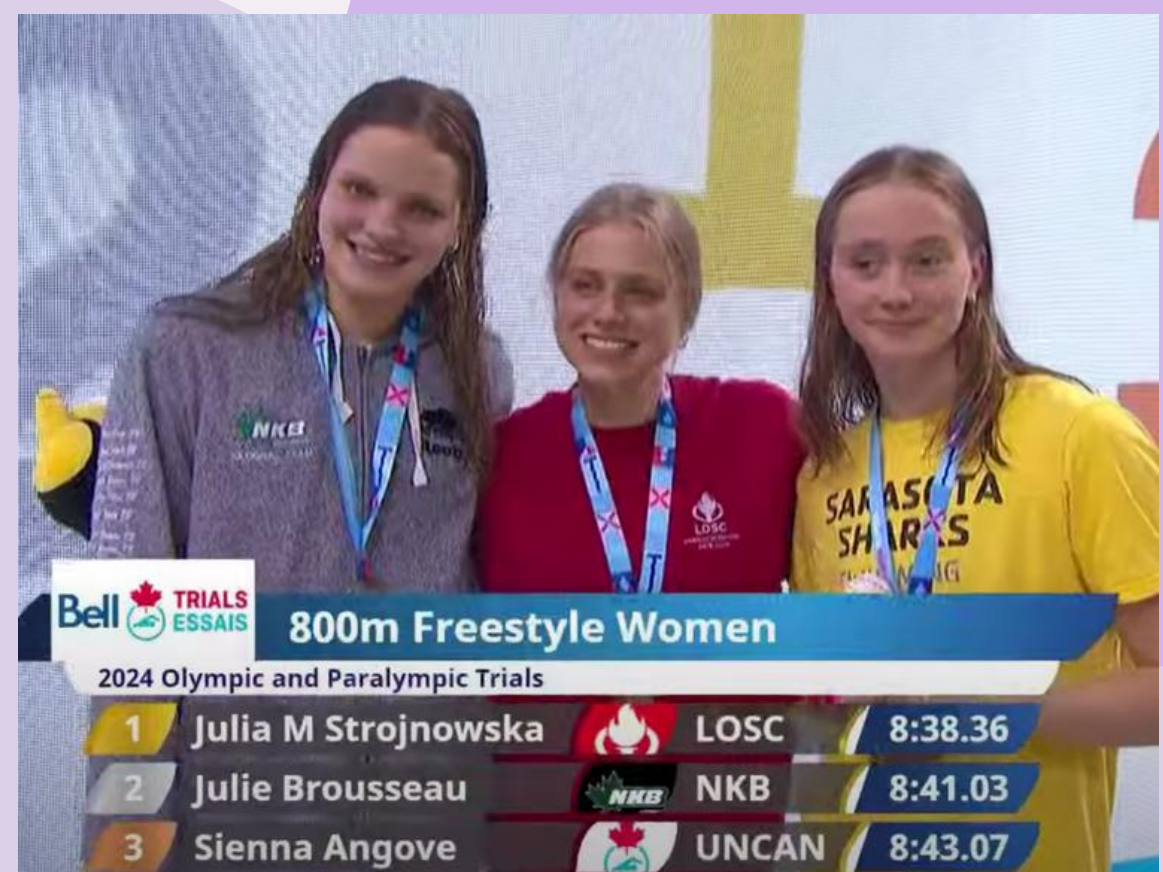
LEILA @ TRIALS

- 100 FLY GOLD
- 200 FREE 10TH
- 100 FREE 7TH
- 200 FLY 6TH
- 50 FREE: 2ND + BC RECORD



JULIA @ TRIALS

- 400 FREE BRONZE
- 1500 FREE GOLD
- 800 FREE GOLD



VOL. 22 WORD SEARCH

BRING A PRINT OUT OF THE COMPLETED PUZZLE TO PRACTICE FOR A PRIZE!

G Q T G L U T H G T T U N K B T M A Q K E W M X C
 W O O B I Z V O Q G C V V Q P X Q K T Q M K C V A
 E W W F T O D L C I L C H N A W K L V R D Z V M H
 S I W S R O I I B W V S S P Z X S O L A E O M X E
 S M Z Q A B M D H G I O G L E L O S H X Q J U Z R
 Q T X A V Z U A I G E Z P J N P Q F R I E N D S R
 D R V S E T T Y B G A B L C F S G W M T Y U B N S
 Z J U U L R F Q U C I F H A L A T K E Q J R H H U
 R G S N G Y C O U T S I D E S V R Q D Z S H U Z N
 G L M S L S Y F F G U V N J D M W Q W S V G A N K
 Y E L H G L D S T H E O F Y B X B E A C H S P E I
 S W X I H R R N G F A M I L Y D V L R R J X I L S
 R H I N B E F Q S N Q Y M M H Z Z A M G M J F B S
 H D W E O V D I M H L C S Y I P O R C C V J S R E
 G B R E Y X Q O U U A D G Y P V D O Z A V O F K D
 X M A J I H X L A N I F F M S F I A X R T O C T R
 X S K T Z S N G Z A I R P L A N E D S Z W I W I O
 U U R U O S C Q B E E W D O T D Z T Y W C H O U M
 D M Q X R C O H T V Y M U V V Z Z R O M A Q H N T
 I M E T G S W N B S F V Z O W D D I L N A I X X A
 N E X Y D Z N E J T K S O O I T I P S G B R R K E
 S R C C D L S C P R J P C D H V D I C T R O U X G
 L D R N L Z N G H B J V U M C V C U Q V E Q H R F
 E K P S K L Y W Z H K I U R X Q O K A N A F G Q U
 S X K P J U U C F Q O J L T U I D B G U K X U Q A

sunkissed

sunshine

vacation

airplane

roadtrip

outside

holiday

friends

summer

family

travel

beach

break

warm

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 4:24.38 @ TORONTO 05/16/24**
- (AUS) 4X100 FREE RELAY 3:27.96 @ JAPAN 07/23/23
- (AUS) 4X200 FREE RELAY 7:37.50 @ JAPAN 07/27/23



SUMMER MCINTOSH (CAN)



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



KAYLEE MCKEOWN (AUS)

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 50 FREE 21.48 @ TORONTO 05/18/24**
- JOSH LIENDO 100 FLY 50.06 @ TORONTO 05/19/24**
- ILYA KHARUN 200 FLY 1:53.82 @ JAPAN 07/26/23
- BLAKE TIERNEY 200 BACK 1:56.74 @ TORONTO 05/17/24**
- FINLAY KNOX 200 IM 1:56.07 @ TORONTO 05/18/24**
- 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 4:24.38 @ TORONTO 05/16/24**

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



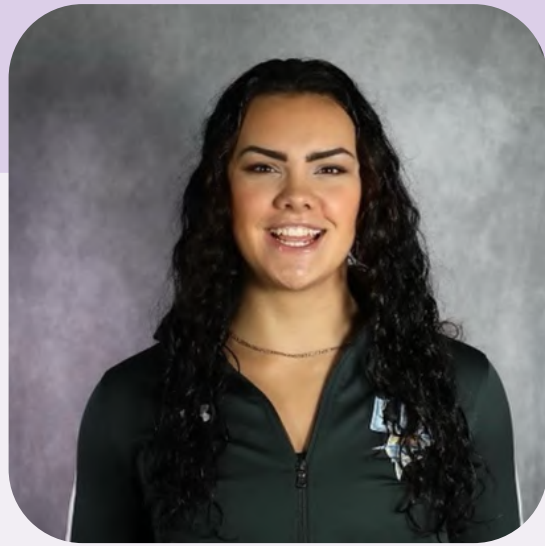
ISABELLA BRUNORO
UVIC



SEVI PARR
MCGILL



KATIE SCHROEDER
U OF FLORIDA



VENNA ANDERSEN
CAL STATE BAKERSFIELD



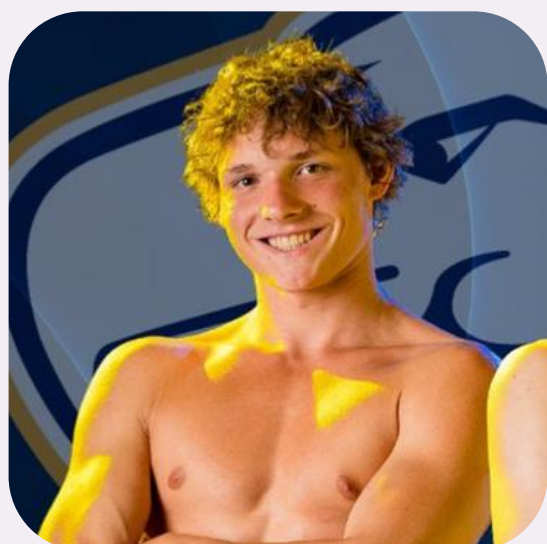
HOLLY MCNAMARA
UVIC



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

RED NAMES ARE NEW QUALIFIERS

DIVISIONAL QUALIFIERS

ALYSSA BEAULIEU
 TAIYO BEAUSOLEIL
 THIAGO BENAVIDES
 BROOKLYNN BREKKE
 DANIEL CANON
SOPHIE CARTER
 OTIS CHAN
 DAVIN CHO
 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
MADDY MERRIGAN
 MARK PANAYOTOV
 SEAH PARK
 JOSH POVOZAN
 SHANA SEE

COLIN SEO
 AMELIA SMITH
 JOSEPHINE SU
 STEVEN SUN

PROVINCIAL QUALIFIERS

FERNANDO AGUIRRE
MADDEX AUCHTER
 TUDOR CADIS
NOAH CANO
 SARAH CANON
 CATE CARTER
 RAIN CHEUNG
 IAN CHO
JASON CHUNG
 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
 ESMÉ JESSUP
 SAVO KOSTIC

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

WESTERNS QUALIFIERS

CANADIAN JUNIOR QUALIFIERS

VIVIENNE LIN
MAIYSA MONTAKHAB
SABINE NEILSON
 KEN STROUD
 KAEDE TAKAI
 KAYLA THAI
JOAD WOOD
 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).

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.



Linda Metcalfe 604.688.7208
Financial Associate | lmcalfe@zlc.net