



# 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, Olympians Swimming Coaching Staff

# Hello, Olympians Swimming Community!

Yes, you read that right! We are now called Olympians Swimming, represented by the club code "OS". This new and more inclusive name acknowledges the rich history of the club and the contributions of multiple cities to our success. While our legal name is Olympians Swimming, we will still recognize each community internally as Abbotsford Olympians, Burnaby Olympians, and Langley Olympians. Thank you all for your support throughout this transition.

#### **UPCOMING DATES**

JUNE 21-23: MEL ZAJAC JR. INTERNATIONAL @ UBC JUNE 22: OS 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: OS INTER CLUB MEET @ WALNUT GROVE \*CHECK WITH YOUR COACH TO SEE WHICH EVENTS YOU ARE ATTENDING

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#### **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

#### MEL ZAJAC JR. INTERNATIONAL SWIM MEET



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As you may have read in our previous newsletter (and on page 4), there is an international meet happening at the UBC Aquatic Centre this weekend, starting today! This competition is bringing together 94 teams from 15 different countries. By purchasing a spectator ticket at <u>this link</u>, you can also get autographs from the Canadian Olympic team headed to Paris, including taylor Ruck, Ilya Kharun, Javier Acevedo, and Ella Jansen! Your OS team will also be at this meet, competing against the best in the world, so you don't want to miss it! Good luck swimmers!

#### **2024 CHENA JUNE LMR MEET**

LAST WEEKEND, REGIONAL GROUP SWIMMERS RACED AT THE CHENA LMR MEET AGAINST A COUPLE OTHER TEAMS. THIS WAS AN INCREDIBLY SUCCESSFUL MEET FOR THE YOUNG BUNCH, AS THEY ACHIEVED AN ASTONISHING 87% BEST TIMES! CONGRATULATIONS LILY, ALICE, MAYA, ARIE, IDA, PAMELA, SOPHIA AND EASON ON YOUR FANTASTIC PERFORMANCES.





FINS FOR SALE

THERE ARE A PAIR OF SIZE 8-9 ARENA POWERFIN PROS FOR SALE. PLEASE CONTACT <u>JACQUELINE@LANGLEYOLYMPIANS.COM</u> IF YOU ARE INTERESTED IN PURCHASING.





## 2024 OS Grad Class

INTRODUCING YOUR 2024 OS GRADUATES! EACH SWIMMER HAS LEFT A MARK ON THE CLUB IN THEIR OWN WAY, AND WE COULDN'T BE MORE PROUD. WE CAN'T WAIT TO SEE THE GREAT THINGS YOU'LL ACHIEVE REGARDLESS OF YOUR POST-SECONDARY PLANS. CONGRATULATIONS GRADUATES! YOU DID IT!



Justin Jung Finn Parr Leila Fack Julia Strojnowska Lucas Fong Ashley Ko Brian Fu

Pietro De AndreisLorena SunMatteo SavigniNathalie FloodDaniel LinRain CheungVivian YangPaul OrogoDaniel CanonDominika BatogFernando AguirreOven Turnacliff

arena



DANNY

JOAD

#### DANNY & JOAD: 2024 NATIONAL DEVELOPMENT PROGRAM ID TEAM

CONGRATULATIONS TO DANNY PARK AND JOAD WOOD ON BEING NAMED TO SWIMMING **CANADA'S "2024 NATIONAL DEVELOPMENT PROGRAM ID TEAM"! THIS IS AN INCREDIBLE** ACHIEVEMENT AND OPPORTUNITY, AS THESE BOYS ARE BEING RECOGNIZED FOR THEIR HARD WORK AND TALENT ON THE NATIONAL STAGE. WITH THEIR PARTICIPATION ON THIS **ID TEAM, THEY WILL RECEIVE SPECIALIZED TRAINING THAT WILL ALLOW THEM TO CONTINUE STRIVING FOR NEW HEIGHTS, GROWING THEIR ABILITY AND EXPERIENCE TO** THEM ON THEIR SWIMMING JOURNEY. STAY TUNED TO SEE WHAT THEY NATIONAL **TEAM!** ENCOUNTER THIS DEVELOPMENT PROGRAM WILL **CONGRATULATIONS BOYS!** 

#### JULIA, ASHLEY, DANNY, ALEX: MEL ZAJAC JR. INTERNATIONAL

JULIA STROJNOWSKA, ASHLEY KO, DANNY PARK AND ALEX VELICICO HAVE BEEN SELECTED TO REPRESENT TEAM BC AT THE 59TH ANNUAL MEL ZAJAC JR. INTERNATIONAL SWIM MEET FROM JUNE 21-23 AT THE UBC AQUATIC CENTRE! THIS TEAM GATHERS TALENTED SWIMMERS IN THE PROVINCE TO COMPETE UNDER THE SAME TEAM, RACING AGAINST THE BEST IN THE NATION AND EVEN SOME INTERNATIONAL TEAMS! THIS IS A GREAT OPPORTUNITY FOR THE OS SWIMMERS TO RACE AT A PRESTIGIOUS EVENT AGAINST HIGH-LEVEL COMPETITION, SUCH AS OLYMPIC CHAMPION MAGGIE MAC NEIL AND OLYMPIAN JOSH LIENDO.

To spectate at the 59th Annual Mel Zajac Jr. International Swim Meet, visit <u>this</u> <u>LINK</u> to purchase tickets.

**CONGRATULATIONS ON YOUR SELECTION AND GOOD LUCK JULIA, ASHLEY, DANNY AND ALEX!** 



FERNANDO LU: 2024 PARALYMPIC GAMES



FERNANDO LU HAS EARNED HIS WAY TO THE CANADIAN PARALYMPIC TEAM FOR PARIS 2024! HIS INCREDIBLE PERFORMANCES THIS PAST WEEK AT THE 2024 BELL OLYMPIC & PARALYMPIC TRIALS IN TORONTO HAVE SOLIDIFIED HIS SPOT, PUNCHING A TICKET TO FRANCE WITH TEAM CANADA.

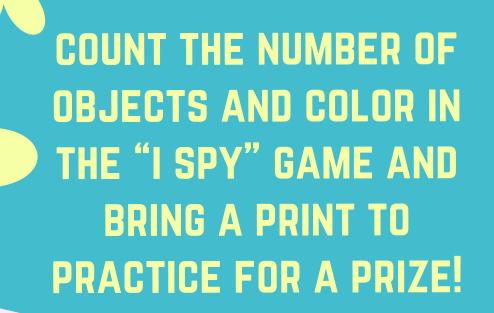
AT TRIALS THIS PAST WEEK, FERNANDO FINISHED 2ND IN THE 100M BUTTERFLY, 3RD IN THE 100M BREASTSTROKE, 4TH IN THE 200M INDIVIDUAL MEDLEY, 4TH IN THE 50M FREESTYLE, AND 5TH IN THE 100M FREESTYLE. HE IS NO STRANGER TO THE INTERNATIONAL STAGE, HAVING ALREADY ACHIEVING SO MUCH AT HIS YOUNG AGE OF 16 YEARS OLD, WINNING A SILVER MEDAL AND BRONZE MEDAL THE PARA PAN AMERICAN GAMES LAST YEAR FOR TEAM CANADA. THIS IS ONLY THE BEGINNING FOR THE ALREADY SUCCESSFUL SWIMMER, COACHED BY HEAD COACH RYAN. CONGRATULATIONS FERNANDO, WE LOOK FORWARD TO SEEING YOU REP THE RED AND WHITE! FOLLOW ALONG AS WE WATCH HIM DO HIS THING THIS SUMMER OVER IN PARIS!

#### 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.









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#### **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.

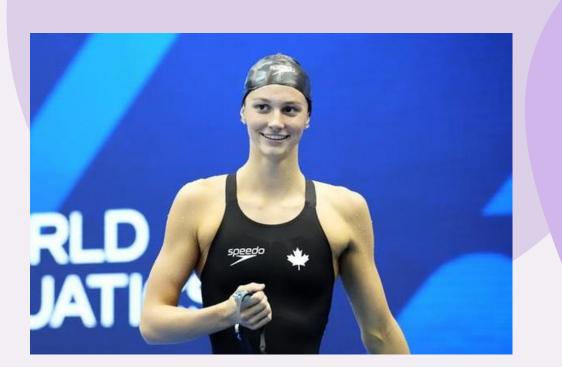


AN INCREDIBLE AMOUNT OF THOUGHT, PLANNING AND PREPARATION FROM A WHOLE PARTY OF STAFF ARE NECESSARY IN ORDER TO EXECUTE SHORT AND LONG TERM GOALS AT THIS PROFESSIONAL LEVEL. THE PATH TO SUCCESS MAY LOOK DIFFERENT FROM ONE SWIMMER TO THE NEXT. WHAT IS UNDENIABLE, HOWEVER, IS THE RELENTLESS HARD WORK, 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) ARIARNE TITMUS 200 FREE 1:52.23 @ AUSTRALIA 06/13/24 (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**

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THESE ARE THE SWIMMERS THAT REPRESENT THEIR COLLEGES DURING THE SCHOOL YEAR AND OS DURING THE OFF-SEASON. WE ARE PROUD TO HAVE SUCH GREAT REPRESENTATION FOR OS 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







MADISEN JACQUES U OF CALGARY

> CONGRATULATIONS TO HAYDEN FOR BEING NOMINATED







CAMI HILL UVIC

AIDAN ERICKSON UBC



**MCMASTER** 



PHOENIX HISLOP MCMASTER



HAYDEN YEUNG MCMASTER

FOR THE MEL & MARILYN HAWKRIGG ROOKIE OF THE YEAR AWARD!

#### SIGNED OLYMPIANS

THESE ARE THE CURRENT OS 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 OS SWIMMERS ANNOUNCE THEIR COMMITMENT.







#### 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 <u>JACQUELINE@LANGLEYOLYMPIANS.COM</u> RED NAMES ARE NEW QUALIFIERS

### **DIVISIONAL QUALIFIERS**

ALYSSA BEAULIEU TAIYO BEAUSOLEIL THIAGO BENAVIDES DANIEL CANON SOPHIE CARTER OTIS CHAN DAVIN CHO ABIGAIL COCKELL LARRY CUI GWENNA FAUPEL MAYA FULGER KAEGAN GIELTY ANDREJ GUDELJ CONOR HOLMGREN TESSA HONG EVERLEIGH HOUSDEN LINDSEY JOHNSON JUDY JUGGIAH MACKENZIE JUNG YANA KHRISSANOVA DENIS KLIMAU KIDA LECORRE BECKHAM MCCLELLAND MADDY MERRIGAN AMELIA SMITH JOSEPHINE SU STEVEN SUN SEAH PARK JOSH POVOZAN SHANA SEE

### **PROVINCIAL QUALIFIERS**

**FERNANDO AGUIRRE** MADDEX AUCHTER **BROOKLYNN BREKKE 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 MARK PANAYOTOV VAUGHN SANDQUIST** TAI STROUD **ALIYA TRAXLER TYSE WAGENAAR** WILSON WANG **KEVIN WEI EDEN YEUNG OWEN YEUNG CRYSTAL YU** 

#### **WESTERNS QUALIFIERS**

DOMINIKA BATOG REN BRIGGS SAMMI BURWELL GUI ERNANI DWYER PIETRO DE ANDREIS LUCAS FONG BRIAN FU FINN PARR MACKENNA PETTY MATTEO SAVIGNI COLIN SEO OWEN TURNACLIFF LINUS WONG MAX WOZNY

ESME JESSUP Savo Kostic Manny Montakhab VIVIAN YANG BECK YU

### **CANADIAN TRIALS QUALIFIERS**

#### **CANADIAN JUNIOR QUALIFIERS**

VIVIENNE LIN MAIYSA MONTAKHAB SABINE NEILSON KEN STROUD KAEDE TAKAI KAYLA THAI JOAD WOOD JINSEI YAMAMATO 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



#### **OS 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 OLYMPIANS SWIMMING 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.





#### **OS EQUIPMENT ITEMS FOR NEW MEMBERS**

All members joining Olympians Swimming 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 ON 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

**PROGRAM AND TEAM DISCOUNT.** 

THIS SWIM SEASON, SEASIDE SWIM AND SPORT IS OFFERING TEAM CLOTHING, APPAREL AND EQUIPMENT FOR OLYMPIANS SWIMMING. THEY ARE OFFERING ALL OS 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 (<u>WWW.SEASIDE-SWIM.COM</u>). YOU CAN USE THE PROMO CODE LAOSC\_15% TO RECEIVE 15% OFF. PLEASE <u>CLICK HERE</u> FOR MORE INFORMATION ON THE LOYALTY

ZLC FINANCIAL PREMIER SPONSOR FOR OLYMPIANS SWIMMING

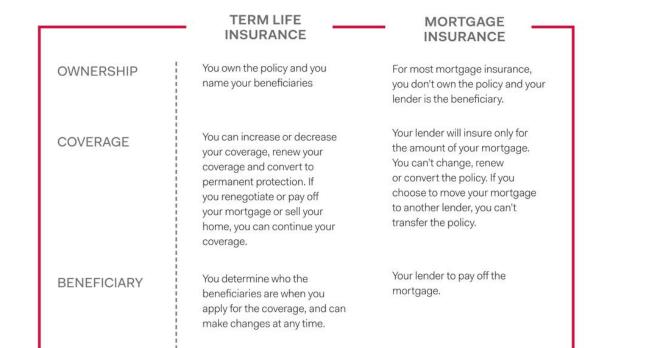


# Before you say 'Yes' to mortgage insurance, you should be aware that you have options.

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.

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



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.

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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