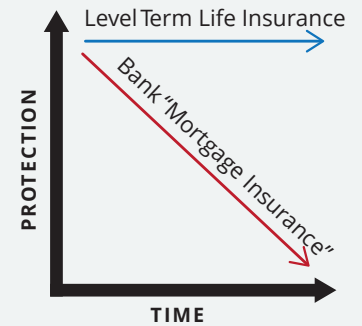


Protect more than your family's mortgage. Protect their future.



Your lending institution offers mortgage insurance. But why settle for an insurance product that does just one thing? When it comes to protecting your mortgage, there's another option to consider.

	With most lenders' mortgage insurance...	With Term 10 and Term 20
Do I own my policy?	NO. Your lending institution holds the contract with the insurance carrier.	YES.
Is my coverage flexible if my needs change?	NO. You cannot choose or alter your coverage amount or convert your policy to permanent protection. Should you move, refinance or renegotiate your mortgage you cannot transfer your policy and will have to requalify.	YES. You can choose the coverage amount that you need and can increase or decrease it or convert to permanent protection if your needs change. And whether you move, refinance or renegotiate your mortgage, your coverage stays in place.
Can I choose the beneficiary of my policy?	NO. Your mortgage provider is the beneficiary.	YES.
Can my family use the proceeds of the policy to cover needs other than the mortgage?	NO.	YES. Your family can choose to use the tax-free death benefit for any purpose such as mortgage and debt payments and daily living expenses.
Once I pay off my mortgage, will I still have life insurance?	NO.	YES. Term 10 and Term 20 can provide automatic renewals with the ability to convert to a permanent plan.
Does the death benefit remain the same for the life of the policy?	NO. Mortgage insurance only covers the outstanding balance of the mortgage. The benefits decrease as you pay off your mortgage, though the cost stays the same.	YES.
Is my coverage guaranteed?	NO. Your bank can change your policy and rates at any time.	YES. Your initial term and renewal rates are guaranteed for the duration of the plan.
Are there any price advantages if I am a healthy non-smoker?	NO.	YES. Preferred underwriting and premium discount programs are available for clients with healthy lifestyles.

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