

What the Banks don't want you to know about *Mortgage Insurance!*



Are you getting value for the money you spend?

Check the fine print! *Compare Below!*

| Personally Owned Mortgage Insurance | *Bank Mortgage Insurance |
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| <p>YOU OWN and CONTROL all policy options. Only you can cancel your policy.</p> | <p>The BANK OWNS the policy. YOU HAVE NO CONTROL over policy. Insurance is void when you sell or rent your property or you are late with a mortgage payment.</p> |
| <p>INSURANCE BENEFIT GUARANTEED to remain level and will not decrease. Premiums (<i>no PST!</i>) are level for the term you select.</p> | <p>The INSURANCE BENEFIT REDUCES monthly along with your mortgage balance. (<i>The price, including PST, does not!</i>)</p> |
| <p>YOU DECIDE who is to receive the money and how.</p> | <p>Insurance proceeds are payable to THE BANK!</p> |
| <p>Coverage is FULLY PORTABLE because the insurance is not tied to the mortgage and YOU OWN the policy.</p> | <p>Coverage is linked to your existing mortgage and NOT PORTABLE! If you decide to move, you must re-apply (and re-qualify!) for insurance.</p> |
| <p>Coverage is GUARANTEED after issue and NO EVIDENCE of insurability is required to the end of the plan.</p> | <p>Every time you change your mortgage, home or change Financial Institutions, you MUST ANSWER MEDICAL QUESTIONS all over again!</p> |

* All features may not apply to all bank plans. "Read the fine print", ask a lot of questions and get a copy of the application before proceeding.