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The Trust and
Knowledge Team

When it comes to protecting your mortgage, why not look into a solution that offers more for less?

Here are some key differences between owning a mortgage insurance and paying for one offered by most lenders

Feature:	Bank Offered Mortgage Insurance:	Owning your own Term Insurance:
Client Owns the Policy	NO	YES
Client chooses beneficiary	NO	YES
Customization	NO	YES
Death benefit to cover debts and living expenses	NO	YES
Rates are guaranteed for the life of the policy	NO	YES
Sample Monthly premium*	\$39/month	\$30/month

*Based on TransAmerica Canada rates as at Jan 2011, for male, age 35, non smoker, face amount \$300,000. Comparison from one of Canada's Top 5 Banks



FINANCIAL
GROUP

Estate Planning

Insurance

Group Pensions

Investments