



Mortgage Protection

Preferred
Term

A bank is in the business
of lending money...
insurance is our business!



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Mortgage insurance offered by your bank may be convenient, but if you are in good health, an individual insurance plan can provide you superior coverage and value over the term of your mortgage.

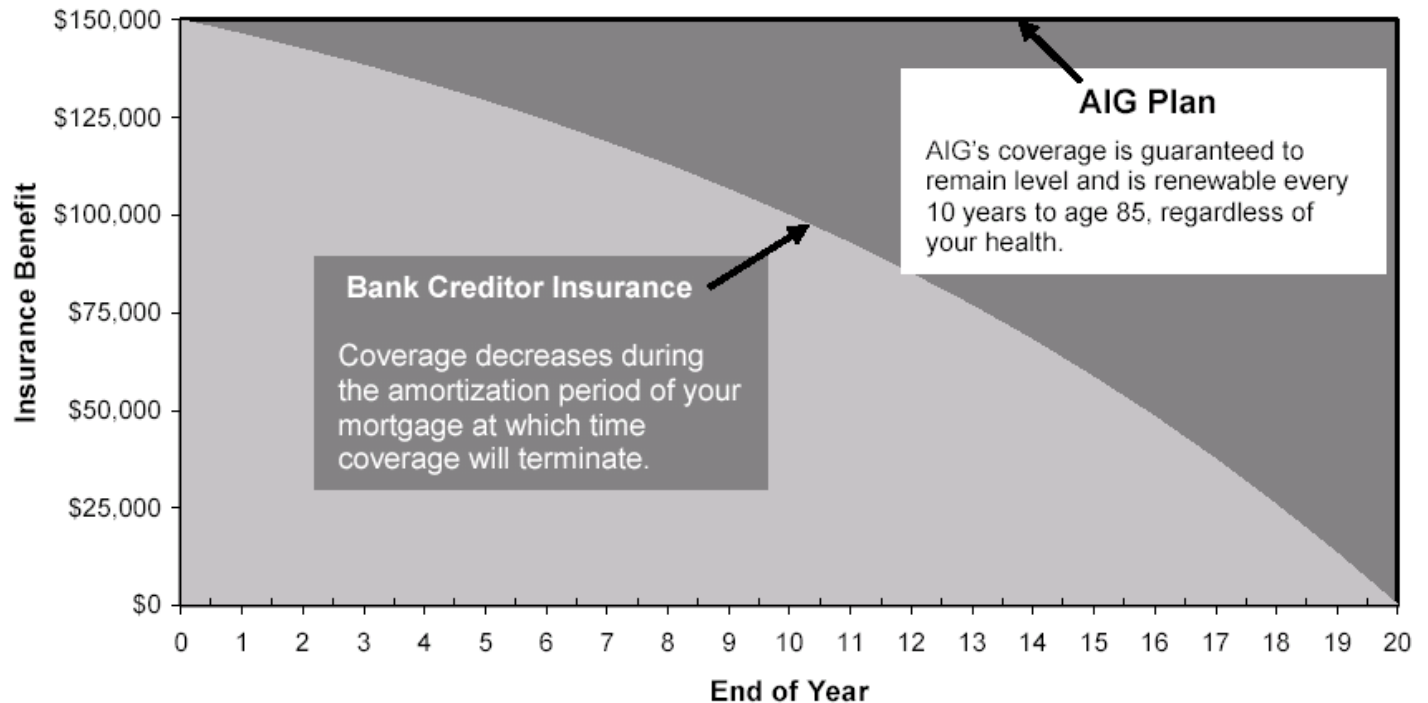
For virtually the same monthly cost, AIG's Preferred Term plans offer guaranteed rates with a death benefit that doesn't reduce with your mortgage.



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Mortgage Insurance Coverage Comparison*



* Based on a \$150,000 mortgage at 7% amortized over 20 years.



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Questions you should ask before obtaining mortgage insurance...

	AIG's Mortgage Solution	Your Mortgage Lender
<p>Can I choose my own beneficiary for the insurance proceeds? <i>Because the mortgage lender is the policy owner, they automatically become the beneficiary of all proceeds.</i></p>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<p>Can I apply for more coverage for other needs? <i>You can apply only for an amount equal to the initial mortgage through a mortgage lender.</i></p>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<p>Will my coverage remain level throughout the mortgage period? <i>The amount of coverage available through a mortgage lender is limited to the outstanding mortgage balance. This coverage amount decreases with each mortgage payment made, but your cost will remain the same</i></p>	<input checked="" type="checkbox"/>	<input type="checkbox"/>



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<p>Are my premiums fully guaranteed in the contract? <i>Premiums paid through a mortgage lender are on a group basis and therefore can be increased on a group basis if the experience of that group becomes unfavourable.</i></p>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<p>Could I pay less if I am in good health and don't smoke? <i>Most mortgage insurance available through banks consider only the age of the borrower to determine your cost of insurance. There is no preferred pricing for better health risks.</i></p>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<p>Does my coverage stay in force if I move or change mortgage lenders? <i>Mortgage insurance at most banks is not portable. If you move or change mortgage lenders, you must re-apply and qualify for new coverage with the cost based on your new age.</i></p>	<input checked="" type="checkbox"/>	<input type="checkbox"/>



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Questions you should ask before obtaining mortgage insurance...

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<p>Can my coverage extend past my mortgage period? <i>Since mortgage lenders only offer coverage to protect the outstanding mortgage balance, once your mortgage is paid off, regardless of time, your insurance coverage will cease.</i></p>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<p>Can I convert my coverage to a permanent plan, even if my health has changed? <i>There are no conversion privileges with your bank's mortgage insurance.</i></p>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<p>Am I guaranteed to receive advice from a licensed insurance advisor? <i>Service representatives with mortgage lenders are not licensed insurance advisors, and therefore cannot offer expert advice regarding your insurance needs.</i></p>	<input checked="" type="checkbox"/>	<input type="checkbox"/>



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Why settle for bank insurance?

Take advantage of these great benefits:

- ✓ Fully guaranteed premiums and level coverage that cannot be changed.
- ✓ Coverage is fully portable - stays in place when you change homes or mortgage lenders.
- ✓ Benefits are paid directly to your named beneficiary, tax-free, for their use as needed.
- ✓ Coverage is convertible to permanent coverage without medical requirements.
- ✓ Depending on your health, you may qualify for a preferred rate.