

Protecting Your Mortgage Is Easy!

Apply For IMMEDIATE PROTECTION TODAY!



HELPING TO PREPARE YOU FOR

LIFE'S

UPS, DOWNS, TWISTS AND TURNS!





LIFE *is complicated* and comes with its own set of ups, downs, twists and turns - some good, some bad and some that we consider to be major life events.

Birthdays, graduations, your first car, your first kiss and of course, buying your home –these are just a few of those milestones you will never forget! **Buying a home is likely one of the single largest purchases you will make in your lifetime.** It is also an investment in you and your family's financial future...an investment that needs to be protected.

Prepare for life's complications - Plan Ahead!

The great thing about life's milestones is that, in one way or another, you planned for them or knew they were coming. **It's the unexpected events that can cause you the most stress.**

What would your family do if something unfortunate happened and they were left to make the mortgage payments on their own?

Mortgage Protection Plan® provides a quick, easy and affordable solution.

Mortgage Protection Plan protects your investment while helping secure your family's financial well being in the event of death or disability of you and/or your spouse. **Make the simple choice to protect your mortgage with life and disability insurance with Mortgage Protection Plan today.**

You will never be singled out for a premium increase, and coverage is portable with your mortgage.

You will not lose your coverage (or have to re-qualify) no matter how many times you change homes or lenders in the future - and premiums (based on your original mortgage amount & amortization period) don't increase with changes in health or because you get older.

It is easy and protection is immediate!

You can rest easy knowing that your coverage begins the minute we receive your application and premium payment information.

PROTECT *your family* and your mortgage with Mortgage Protection Plan life and disability insurance, underwritten by The Manufacturers Life Insurance Company. Insurance isn't something you should leave to chance. Ask your Mortgage Broker for the simple application form to apply today!

Everyone between the ages of 18 and 65 is approved for some kind of coverage!

You won't be denied coverage regardless of your health, as long as your mortgage does not exceed 1 million dollars. Even if you don't qualify for full life and/or disability coverage, you will still receive accidental death and/or accidental disability insurance at a reduced premium.

One phone call may be all it takes to complete your application.

When you apply for Mortgage Protection Plan, you will be asked some questions about your health. Your answers will determine if any medical tests are required, which would be completed at a mutually convenient time. In the event that tests are required, you will continue to be fully covered until we receive the results, which will be handled with absolute confidentiality. Based on those results we will then determine your available coverage level and premium payments. If no tests are required, your coverage and premium payments will be confirmed as soon as the medical questions are complete.

Did You Know?

- **44% of Mortgage Protection Plan claims are made in the first two years of a mortgage!**¹
- **Nearly half of mortgage foreclosures are due to medical problems!**²

Make sure you are covered!



And of course, you'll have our
60 DAY FREE LOOK
 to review your coverage in detail, and
 receive a full refund of any premiums paid
 if you change your mind.

MORTGAGE PROTECTION PLAN® INCLUDES TWO VITAL INSURANCE PRODUCTS FOR MORTGAGE PROTECTION:

Life Insurance and Total Disability Insurance. With this coverage in place, your mortgage is protected not just in the event of death, but also if a serious accident or illness leaves you unable to work. Most traditional term life policies only cover you in the event of death.

<p style="text-align: center;">Life Insurance</p> <p>Pays off your mortgage balance in full if the insured borrower passes away.** Pre-payment penalties and discharge expenses are covered to a maximum of 5% of the outstanding balance.</p>	<p style="text-align: center;">Total Disability Insurance</p> <p>If you are totally disabled* for at least 60 days, we will make monthly payments to your mortgage lender on your behalf. The amount we pay is based on your actual mortgage payment at the time of your claim. If you have joint coverage, your benefit is 50% of that amount; 100% if you have single coverage.**</p>
<p style="text-align: center;">Who can apply? Borrowers and guarantors who are residents of Canada and between the ages of 18-65.</p>	
<p style="text-align: center;">When does the coverage expire?</p> <p>Whichever happens first:</p> <ul style="list-style-type: none"> • Your 70th birthday • The date on which you pay off your mortgage • The date on which you decide to cancel your protection or stop paying premiums 	<p style="text-align: center;">When does the coverage expire?</p> <p>Whichever happens first:</p> <ul style="list-style-type: none"> • Your 65th birthday • The date on which you pay off your mortgage • The date on which you decide to cancel your protection or stop paying premiums
<p style="text-align: center;">Maximum coverage \$1 million</p>	<p style="text-align: center;">Maximum coverage \$10,000 per month, for a maximum of 24 months.</p>
<p style="text-align: center;">Unique features</p> <p>No waiting period: As soon as we receive a completed claim form, we take over responsibility for making the mortgage payments until the claim is settled – no matter how long it takes. We call this our Bridge Benefits.</p>	<p style="text-align: center;">Unique features</p> <p>Bonus payment: We'll make one extra payment after you get back on your feet, unless you've already received the maximum number of payments. Protection for property taxes: This valuable add-on is optional.</p>
<p style="text-align: center;">Exclusions</p> <p>No benefits will be paid for any death or Total Disability that was directly, or indirectly due to, or was in any manner or degree associated with any of the following: (1) medical conditions resulting from sustained alcohol abuse, or from the use of any drug that is not in strict accordance with a prescription given to You by a Physician; (2) suicide or attempted suicide or self-inflicted injury, while sane or insane, prior to the second anniversary of the Coverage Start Date; (3) committing or attempting to commit or provoking a criminal offence or assault; (4) operation of a motorized vehicle or vessel when the concentration of alcohol in Your blood exceeds the legal limit (or impaired by illegal or illicit drugs, whether or not you have been criminally charged); (5) war, whether declared or not, or any act of war or insurrection, except as a member of the Canadian Armed Forces or Canadian Forces Reserve; or (6) any other cause as outlined in your certificate.</p> <p>If you qualify for Accidental Death coverage only, no benefits will be payable unless death was caused solely by an accident.</p>	<p style="text-align: center;">Disability Exclusions</p> <p>Same as for Life Insurance, and also: (1) pregnancy or childbirth (with the exception of any complications thereof), abortion or miscarriage; (2) cosmetic or elective surgery; or (3) a Pre-Existing Condition which results in your Total Disability at any time before the first anniversary of the Coverage Start Date. Pre-Existing Condition means any medical condition about which you consulted a physician or for which you received treatment in the twelve months prior to the start of your coverage. Other terms and conditions apply. Please contact us or see the policy for details.</p> <p>If you qualify for Accidental Disability coverage only, no benefits will be payable unless the Disability was caused solely by an accident.</p>
<p style="text-align: center;">To make a claim: the claimant contacts us at the address or phone number shown in your Certificate, and we will provide the forms to be completed.</p>	

* If you are employed, totally disabled means that you are prevented from performing substantially all of the essential duties of your employment solely because of an injury or illness for which you are under the regular care of a physician. Otherwise, it means that you are completely unable, as a result of an injury or illness, to perform at least two of the five following activities of daily living without the assistance of another person: eating; getting out of bed; dressing; toileting; and walking. Employed means you were actively at work at least 20 hours per week for at least 40 weeks during the 12-month period immediately before becoming disabled. If you are seasonally-employed it means you were actively at work at least 20 hours per week for 13 consecutive weeks during the 12-month period immediately preceding the onset of total disability.

**Please note that some additional conditions and limitations may apply to your life and/or total disability insurance coverage if you have a mortgage where the outstanding balance is not declining every month (such as an interest-only mortgage or a line of credit); or if you increase your mortgage balance or extend your mortgage amortization period without applying for an increase in coverage.

The Insurer Is The Manufacturers Life Insurance Company.



IT'S EASY.

Ask Your Mortgage Broker For An MPP Application And Apply Today!



Manulife Financial

For your future™

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Mortgage Protection Plan® is offered by Credit Security Insurance Agency Inc. ("CSIA"), and underwritten by The Manufacturers Life Insurance Company.

About Us

Mortgage Protection Plan® (the "Plan") is an insurance program designed to provide life and disability protection to the clients of mortgage brokers. The Plan is offered by Credit Security Insurance Agency Inc. (CSIA) and underwritten by The Manufacturers Life Insurance Company (the "Insurer") and administered and managed by Benesure Canada Inc. and its appointed agents (these parties are collectively called "we" or "us" in this brochure).

Role of Your Mortgage Broker

Coverage under the Plan is optional. Your Mortgage Broker's role is to have you complete the pre-printed Plan application form ("Application"). If you require advice or additional information concerning the Application, please contact us at the address shown on this page. For other insurance advice please consult a licensed life insurance agent of your choice.

Privacy & Confidentiality Notice

When you sign an application, you agree to the conditions described in this Notice and you authorize your Mortgage Broker to provide us with your Mortgage Information. Mortgage Information means details about you, such as your contact information, and about your mortgage that we reasonably require to administer your application and the coverage we issue to you. This may include information that is not printed on your application. We may collect, use, retain and disclose your Mortgage Information and any other personal information solely to process waivers of insurance and, if you have applied for coverage, to assess your application, to administer your insurance coverage including any claims, and for statistical analysis; to collect premiums when they are due; and to communicate with you regarding your insurance or related financial services available from us, our affiliates or marketing partners.

Your consent to the use of personal information to offer you products and services is optional and if you wish to discontinue such use, you may write to us at the address shown on this page. You acknowledge that, if you do not agree that your personal information and Mortgage Information may be used for the other purposes, then it may not be possible to accept your application.

To protect the confidentiality of your personal information, we will establish a "financial services file" from which this information will be used for the purposes described above. Access to this file will be restricted to our employees, mandataries, administrators or agents who are responsible for the assessment of risk (underwriting), marketing and administration of services and the investigation of claims, and to any other person you authorize or as authorized by law. These people, organizations and service providers may be in jurisdictions outside Canada, and subject to the laws of those foreign jurisdictions. Your file is secured in our offices or those of our administrator or agent. You may ask to review the personal information it contains and make corrections by writing to the address shown on this page.

Please Check Your Coverage

Upon receipt of your Application, we will send you a Certificate of Insurance. The Certificate of Insurance sets out the terms of your insurance coverage, and may include a Notice of Conditional Coverage. We encourage you to read this document carefully. If you provide incomplete or inaccurate information, including when we ask about your smoking status, no benefits will be payable for any reason, unless otherwise provided by law. If you have any questions please contact us.

Pre-Authorized Debit Agreement ("PAD") for Personal Premium Payments

By signing the application form, you authorize premium payments to be collected from the account specified on the form or on the sample "void" cheque you submit, without further notification before payments commence. Monthly payments, which will be confirmed in the Coverage Summary sent with your Certificate of Insurance, can commence as early as the day after your application is submitted, and will be collected on the first day of each month.

If the account holder named on your "void" cheque is not one of the borrowers who has signed the application, we will send a Payment Authorization Form for that account holder to complete before any premium payments or coverage commences.

You can cancel your payment authorization at any time by written notice to us. You have certain recourse rights if any debit does not comply with this agreement. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD Agreement. To obtain more information on your recourse rights or your right to cancel, or to obtain a sample cancellation form, you may contact your financial institution or visit www.cdnpay.ca.

If you have any questions, contact us today:

Tel: (866) 677- 4366 / Fax: (866) 677 - 4329

or by email to help@mortgageprotectionplan.com

P.O. Box 987, 50 Charles Street E. Toronto, ON, M4Y 2N9

The Insurer Is The Manufacturers Life Insurance Company.