

April, 2002	\$ 552.53	\$ 318.10	\$ 235.72	\$ 115,000.00
May, 2002	\$ 552.53	\$ 317.46		
June, 2002	\$ 552.53	\$ 316.81		
July, 2002	\$ 552.53			
August, 2002	\$ 552.53			
September, 2002	\$ 552.53			

Balance Owing:

\$ 115,000.00

Mortgage : 29978843
Page 1

Don't leave your mortgage to your family.



Losing a loved one shouldn't mean losing a home.

Protect your home. Protect your family with Mortgage Protection Plan.

If something happened to you, would your mortgage be paid out or passed on? With Mortgage Protection Plan you can ensure that your loved ones will not be burdened with your biggest outstanding debt—your mortgage.

An unprotected mortgage can end up being a moving experience.

Dealing with the death of a loved one is never easy. Not protecting your family with mortgage insurance can make it even harder. Without the appropriate protection, your family may not be able to meet the financial obligation. They may have no choice but to sell their home.

All ages need protection.

What's the right time to start thinking about it? Right now. Any age. Unfortunately death can happen at any stage of your life. In fact, the average age of a Mortgage Protection Plan claimant is 43 years, a time when most people are right in the middle of life responsibilities like raising a family, saving for their children's education, car payments and of course that monthly mortgage bill.

Heirlooms are for leaving behind. Not mortgages.

Caring for and protecting your family is the most important thing in your life. It doesn't have to change if you pass away. With Mortgage Protection Plan you can have the reassurance of knowing that if anything were to happen to you, your mortgage wouldn't be a burden.



Mortgage Protection Plan offers two kinds of coverage:

Life Insurance: designed to pay off your mortgage, including closing costs (up to \$400,000).

Total Disability Insurance: if you are totally disabled for at least

60 days, pays up to 100% of your mortgage payments (up to \$3,500 per month) for up to one full year.

It's easy with Mortgage Protection Plan.

No one likes to talk about insurance, or the fact that they might need it some day. So, that's why we've made applying for Mortgage Protection Plan so simple. In most cases all you have to do is answer three short questions. You might even be covered the very minute after you sign the application.

In the event that you do have an existing health problem, we may be able to eliminate time-consuming tests and procedures with our fast and customer-friendly "tele-underwriting". No lengthy forms, no visit to your doctor. Instead, it's just a simple phone conversation with a qualified medical professional.

While it's true that a more extensive evaluation may be required in exceptional cases, rest assured that we strive every day to make it as easy as possible to protect your mortgage with MPP.

It's portable too.

You apply ONCE for Mortgage Protection Plan and then have the flexibility to change your mortgage lender as often as you like. At mortgage renewal time, having Mortgage Protection Plan allows you to shop for

the best interest rate available:

- without putting your insurance coverage at risk, because of a health change; AND
- without increasing your insurance cost.

Now that's true portability!

Backed by Manulife Financial

Mortgage Protection Plan is underwritten by Manulife Financial, one of the leading financial services companies in Canada with operations in 15 countries and territories worldwide.

What else do I need to know?

All insurance plans have definitions, conditions and exclusions that come into play when evaluating a claim. All this important information will be provided to you in your Certificate of Insurance, which you will receive in the mail when your MPP Application is approved. You can also request a sample from your Mortgage Consultant, or call us toll-free to get the answers to any questions you may have.

If, after reviewing your Certificate of Insurance, you do not find that MPP meets your needs then you can cancel anytime, within 30 days, and receive a full refund of any premium you've paid.



You take pride in protecting your family. Let Mortgage Protection Plan give you even more peace of mind.

Mortgage Protection Plan is affordable.

We invite you to compare!
We are confident that you'll find that Mortgage Protection Plan has affordable rates that are as good as, or better than our competitors.

Want to find out how low your premium will be? Have more questions? Speak to your Mortgage Consultant or contact Mortgage Protection Plan toll-free!

1-866-677-4366

8:00 am - 5:00 pm (Eastern Time)

Fax toll-free: 1-866-677-4329

Or email: support@4mpp.com

Notice on Privacy and Confidentiality.

The specific and detailed information requested on your application is required to process your insurance. To protect the confidentiality of this information, the Administrator will establish a "financial services file" from which this information will be used to process your application and administer services and claims. Access to this file will be restricted to those employees, mandataries or agents of the Administrator and/or the Insurer who are responsible for the assessment of risk (underwriting), administration of services and the investigation of claims, and to any other person you authorize or as authorized by law. Your file is secured in the Administrator's offices. You may request to review the personal information it contains and make corrections by writing to the Administrator at Mortgage Protection Plan, P.O. Box 987, 50 Charles Street E., Toronto, ON M4Y 2N9.

This brochure is designed to outline the benefits for which you may be eligible and does not create or confer any contractual or other rights. Upon enrollment, you will be provided with a Certificate of Insurance, which is a detailed description of your coverage. We encourage you to read it carefully, and if you have any questions please call 1-866-677-4366.

Mortgage Protection Plan is underwritten by:

 **Manulife Financial**

The Manufacturers Life Insurance Company