



Relax...

*we have your
mortgage covered!*

It's your home...

A mortgage is the largest financial obligation that Canadians have. We all know it's important to protect it, but the array of choices is dizzying--and confusing--at best. Empire's Solution 20, offers simplicity, more benefits and greater flexibility over group mortgage life insurance offered by the bank.

Why buy Solution 20 vs lenders' mortgage life insurance?

Empire's Solution 20 premiums are guaranteed, and if the premium is paid, the policy cannot be arbitrarily cancelled.

- Lenders' mortgage life insurance is a group policy. The coverage can be cancelled, and the premiums can fluctuate.
That means: Your premiums will not fluctuate and you can count on your Solution 20 insurance to be there when you need it.

Solution 20 premium is based on the usual underwriting criteria: age, gender, smoking status and general health.

- Because lenders' mortgage life insurance is a group policy, the premium is determined by age group, and is the same for smokers and non-smokers.
That means: If you are a non-smoker, you do not get the opportunity to benefit from reduced premium rates.

Solution 20 coverage amount will stay the same.

- Traditional lenders' mortgage life insurance decreases the amount of coverage as the mortgage decreases, but the premium remains the same
That means: Empire's Solution 20 coverage is a better value. The insurance amount stays the same and any excess death benefit can be used to cover other expenses that may arise, in addition to paying the mortgage.

With Solution 20, changing mortgage companies, or buying a new home is not a problem--no need to re-qualify for the insurance. Your insurance is renewable to your age 100 and is convertible to any permanent plan offered by Empire.

- Unfortunately the same cannot be said about lenders' mortgage life insurance. Once the mortgage ceases, or there is a change in lender, the coverage ceases.
That means: Empire's SOLUTION 20 is the simple solution to your mortgage protection needs.



You decide how to spend the proceeds of your insurance coverage

- Your lenders' mortgage life insurance can only be used to cover your mortgage--even if you need the money for something else.

That means: You can use YOUR MONEY any way you see fit.

The advantages of Empire's Solution 20 are clear... and it's a great value, too. Take a look...

Mortgage Amount - \$100,000	Empire Solution 20 (annual premium)	Lenders' mortgage life insurance* +
Male, Age 40, Non-smoker	\$223	\$240
Male, Age 45, Non-smoker	\$321	\$348
Male, Age 50, Non-smoker	\$476	\$480
Female, Age 40, Non-smoker	\$180	\$240
Female, Age 45, Non-smoker	\$244	\$348
Female, Age 50, Non-smoker	\$348	\$480
Mortgage Amount - \$250,000		
Male, Age 40, Non-smoker	\$ 440	\$600
Male, Age 45, Non-smoker	\$ 678	\$870
Male, Age 50, Non-smoker	\$1,085	\$1,200
Female, Age 40, Non-smoker	\$338	\$600
Female, Age 45, Non-smoker	\$475	\$870
Female, Age 50, Non-smoker	\$738	\$1,200

+ Does not include Provincial Sales Tax - Ontario (8%) and Quebec (9%).

*The Lenders' group life mortgage insurance premium shown is based on the lowest rate quoted in a survey of Scotiabank, RBC Royal Bank, and TD Canada Trust conducted October 5, 2004 by Empire Financial Group. This information is provided for information purposes only and Empire Financial Group makes no representation of accuracy of the information related to the lender including the premium amount. For detailed information, you should request this directly from a mortgage provider.

Critical Illness Coverage Completes The Package

Add a Vital Link critical illness rider to Solution 20 and protect yourself not only against death, but the financial burden of a critical illness. Vital Link offers tax-free financial protection for a range of critical illnesses and life altering conditions.

There are many reasons to look to Empire for mortgage coverage. It offers flexibility, guaranteed comprehensive coverage and significant savings.

For more information about this and more valuable applications for Empire life insurance, please contact your financial advisor.

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