



No one should gamble with their home

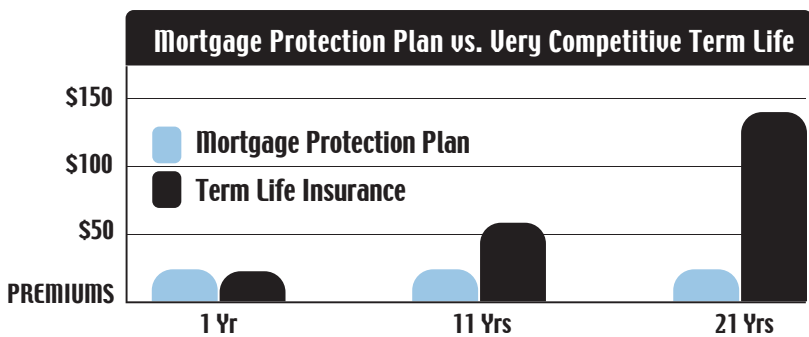
Don't leave your family unprotected

Your home is not only your largest single investment, but it is also where you have chosen to raise your family. **If your Mortgage is not protected, you risk losing everything** you have worked so hard for. The simple truth is that illness or death can happen to anyone of any age at any time. In fact:

- 44% of Mortgage Protection Plan claims have been made in the first 2 years of the mortgage (Source: over 10 years of MPP claims data).
- 11.4% of working age Canadians suffer from some form of disability with 43% of those disabilities severe or very severe (Source: Statistics Canada: 89-579).

With today's high cost of living, taxes, and mortgage payments, it's more difficult to save than ever before. An unexpected death or illness can be financially devastating for your family. The Mortgage Protection Plan was created as an affordable, simple and convenient solution. It allows you to protect your investment right away – at the same time you arrange for your Mortgage. **There is no reason to gamble** – you can insure your mortgage now and you can cancel at any time. We'll even refund all your premiums if you find a better solution within our 60-day guarantee period (or even if you just change your mind).

The Mortgage Protection Plan was also designed to be more affordable than you think. In fact, a typical couple can save 300% over a very competitive term life product. Unlike term life products, Mortgage Protection Plan premiums do not increase automatically as you get older.



In this case, Mortgage Protection Plan starts out being slightly more expensive. However, over the 25-year mortgage term the cost of the plan is three times less expensive! Not only is it 33% cheaper per dollar of coverage, but the overall coverage of Mortgage Protection Plan is designed to reduce as the balance of your mortgage declines. You don't pay for any wasted coverage.

Unlike similar plans offered by mortgage lenders, Mortgage Protection Plan is independent of your lender. That means you are free to negotiate the best mortgage deal at renewal without having to worry about losing your protection.

You're also never locked in.



Don't Gamble. Protect your home **now!**

With Mortgage Protection Plan we've made it easy and simple to get the protection you need now. For most applications, there is no medical exam and we will have your certificate on its way to you within 5 days. **And if you find a better solution within 60 days we'll refund all of your premiums.**

That's why over 110,000 Canadians have made the Mortgage Protection Plan Canada's No.1 choice for independent mortgage protection .

Compare Benefits	Typical Term Life Insurance	Typical Lender Creditor Life Insurance	Mortgage Protection Plan
Pay Off Mortgage	Yes	Yes	Yes
Covers Prepayment Penalties and Discharge Fees	No	Yes	Yes
Covers Mortgage Payments while adjudicating the claim	No	No	Yes
Independent of Lender	Yes	No	Yes
Coverage Declines to match Risk	No	Yes	Yes
Total Disability Option?	No	Not usually	Yes
60 Day Refund?	No	No	Yes

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 underwritten by The Manufacturers Life Insurance Company (the "Insurer") and administered and managed by Lorriman & Long Management Inc. and its appointed agents (collectively these parties are called "MPP").



Role of Your Mortgage Broker

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

Privacy & Confidentiality Notice

By signing the Application, you agree that MPP may collect, use, retain and disclose your personal information for the following purposes:

- to assess your application for insurance and any claim that you may make;
- to collect premiums as due and administer your insurance coverage; and
- to communicate with you regarding your insurance or related financial services available from MPP, its affiliates or marketing partners.

Your personal information will be retained only as permitted by law. MPP will be responsible for the security of any of your personal information within its control. You may review your personal information and make any corrections by contacting MPP. You agree that MPP may outsource processing services related to your personal information to a third party service provider.

Please Check Your Coverage

Upon acceptance of coverage under your Application, MPP will send you a copy of the Application that you submitted and on which your acceptance was based, together with a Certificate of Insurance. The Certificate of Insurance sets out the terms of your insurance coverage. We encourage you to read this document carefully. If you have any questions please contact MPP.

Ask your broker for

Canada's No. 1 Choice in Independent Mortgage Protection

	Mortgage Protection Plan Life Insurance	Mortgage Protection Plan Total Disability Insurance
Protection	In the event of death	A sickness or accident results in your being unable to perform the main duties of your full-time job or if you do not have a full-time job, unable to perform at least two essential daily life activities.
Coverage Starts	You can choose to start coverage immediately or on the mortgage funding date (provided you apply prior to funding date). In most cases, we recommend immediately, since you may be committed to completing the house purchase. You must pay the first premium when due for coverage to take effect.	Same as Life
Coverage Ends	Earliest of 70th birthday, date the mortgage is paid off, or date you stop paying premiums	Earliest of 65th birthday, date the mortgage is paid off, or date you stop paying premiums
Benefits	<p>Outstanding balance of your Mortgage as at the date of your death</p> <p>Interim claim payments to cover mortgage payments while we are adjudicating your claim; and</p> <p>Pre-payment penalties or discharge expenses charged by your mortgage company or mortgage registrar</p>	<p>Your share of the Mortgage Payment</p> <p>If you are the only borrower who is covered for disability then your share is 100%</p> <p>If two borrowers are covered, then each borrower's share is 50%</p>
Limitations	105% of the Mortgage Amount on your Submitted Application. Maximum of all benefits for any one person is \$1,000,000	<p>Payment Amount shown on your Submitted Application. Maximum of 12 months worth of benefits</p> <p>Maximum of all benefits for any one person is \$10,000 per month</p>
When Benefits are Paid	Once we receive a completed claim form, we pay future mortgage payments on your behalf until we finish adjudicating the claim and so long as the claimant continues to cooperate with us. Once we approve the claim we pay the remaining balance	Benefits begin 60 days following your valid disability and will continue until the first mortgage payment after your recovery (so you get a "bonus" payment after your recovery). Timing of actual payment is subject to our completing the adjudication of the claim
Exclusions	<p>Inaccurate or incomplete answers to medical questions on Submitted Application.</p> <p>Suicide occurring within the first two years of coverage</p> <p>Travelling in or jumping from a non-commercial flight.</p> <p>Attempting to commit, or committing, a criminal offense (extends to driving while legally impaired); and acts of war</p>	Same as for Life Insurance, plus self-inflicted injury; pregnancy/childbirth (complications are covered); abortion; miscarriage; conditions arising from drug or alcohol abuse; cosmetic/elective surgery; use of any drug (except in accordance with a valid prescription); medical condition or symptom, diagnosed or not, for which you sought, received or were recommended for treatment in the 12 months before applying for MPP, and which caused your Total Disability within 12 months of the date you apply



Toll Free Phone: 1-866-677-4366

Toll Free Fax: 1-866-677-4329

E-mail: clientsupport@4mpp.com

Mortgage Protection Plan, P.O. Box 987

50 Charles Street E. Toronto, ON, M4Y 2N9

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