

What the Banks don't want you to know about...

Mortgage Protection in the event of a Critical Illness!

Are you getting value for the money you spend?

Check the fine print! Compare Below!



Insuring mortgage through an individual Critical Illness policy	*Insuring mortgage through a lending institution Critical Illness plan
<p>YOU OWN and CONTROL all policy options. Only you can cancel your policy.</p>	<p>The BANK OWNS and CONTROLS all policy options. Insurance is void when you sell or rent your property or you are late with a mortgage payment.</p>
<p>INSURANCE PREMIUMS (no PST!) GUARANTEED to remain level for the life of the contract and will not go up.</p>	<p>INSURANCE PREMIUMS (Including PST!) INCREASE based on age increments (usually every 5 years) and other factors.</p>
<p>Insurance coverage purchased NOT LIMITED to the amount of your mortgage</p>	<p>Insurance coverage purchased is LIMITED to the balance of your mortgage.</p>
<p>Plan Proceeds are paid directly TO YOU!</p>	<p>Plan Proceeds are payable to THE BANK!</p>
<p>Coverage is FULLY PORTABLE because the insurance is not tied to the mortgage. Your plan does not end when your mortgage is repaid, assumed or you sell your house.</p>	<p>Coverage is linked to your existing mortgage and NOT PORTABLE! Your plan ends when your mortgage is repaid, assumed or you sell your house. If you decide to move or change mortgage lenders, you must re-apply (and re-qualify!) for insurance.</p>
<p>FLEXIBILITY TO CUSTOMIZE the base plan with optional riders and benefits (coverage for up to 15 more illnesses available)</p>	<p>NO FLEXIBILITY to extend coverage to additional illnesses beyond basic coverages</p>
<p>Coverage is GUARANTEED after issue and NO EVIDENCE of insurability is required to the end of the plan.</p>	<p>Every time you change your mortgage, home or change Financial Institutions, you MUST ANSWER MEDICAL QUESTIONS all over again!</p>

** All features may not apply to all bank plans. "Read the fine print", ask a lot of questions and get a copy of the application before proceeding.*

.....and that's not all! (Please turn over)

Get the Protection You Need Quickly And Easily...

Save up to 27% on Critical Illness protection for your mortgage!

Take a look at some sample rates below.		
MALE AGE	Cost per month for \$100,000	Cost per month for \$250,000
30	19.49	42.85
40	31.50	72.87
50	68.91	166.39

Examples based on GWL's OASIS critical Illness Plan with basic coverage over 25 years

For a **FREE, MONEY SAVING** Critical Illness Insurance Quote, simply fill out the information below and mail or fax back to us at **(905) 576-6624**

Name: _____ Date of Birth: _____ Phone: _____

Tobacco Use

Have never smoked or used nicotine Used to smoke, but quit less than 1 yr ago Quit 1-3 years ago

Quit 3-5 years ago Quit over 5 years ago Currently smoke

Other nicotine use-cigars/pipe/chew/patch

Protection \$100,000 \$250,000 \$500,000 \$1,000,000 Other _____

Health

Excellent: Trim and athletic, no medications Good: No infirmities and no medications

Fair: Slightly overweight or taking medications Poor: Have/had a serious health condition

Please provide an additional No Obligation quote for:

Name: _____ Date of Birth: _____ Phone: _____

Tobacco Use

Have never smoked or used nicotine Used to smoke, but quit less than 1 yr ago Quit 1-3 years ago

Quit 3-5 years ago Quit over 5 years ago Currently smoke

Other nicotine use-cigars/pipe/chew/patch

Protection \$100,000 \$250,000 \$500,000 \$1,000,000 Other _____

Health

Excellent: Trim and athletic, no medications. Good: No infirmities and no medications

Fair: Slightly overweight or taking medications. Poor: Have/had a serious health condition.

For an IMMEDIATE quote call TOLL FREE 1-877-727-0757



110 King St. E., Oshawa, ON L1H 1B6 • Phone (905) 576-6400 • Fax (905) 576-6624
Toll Free: 1-877-727-0757 • e-mail: wbwhite@wbwhite.com

