

Mortgage Protection and Your Money Back!




Mortgage Protection


With AIG's critical illness plan, you have the ability to pay your mortgage if you become critically ill plus, the option of getting your money back if you don't.



Mortgage Protection




When you are insured under AIG's Living Benefit 100 Plan, you will receive a lump sum benefit from \$50,000 to \$2,000,000, based on the benefit purchased, when you survive 30 days from diagnosis of a critical illness, including cancer, heart attack and stroke.



Like many people, your mortgage is probably your largest financial obligation. A critical illness plan gives you the financial resources to pay off your mortgage should you become critically ill.


Mortgage Protection



And with AIG, your plan also includes a built-in feature, which gives you the option to surrender coverage on the 10th or 20th year and receive a refund of premium!

We'll show you how!


Mortgage Protection




You've just been approved for a \$200,000 mortgage. The mortgage rate is 9% and you've selected an amortization period of 20 years.



You also want the financial security of knowing that your mortgage will be paid off if you become critically ill.



You make the right choice and buy a Living Benefit 100 Plan providing a benefit of \$200,000.



If you suffer a critical illness, the Benefit can be used to pay off your mortgage.

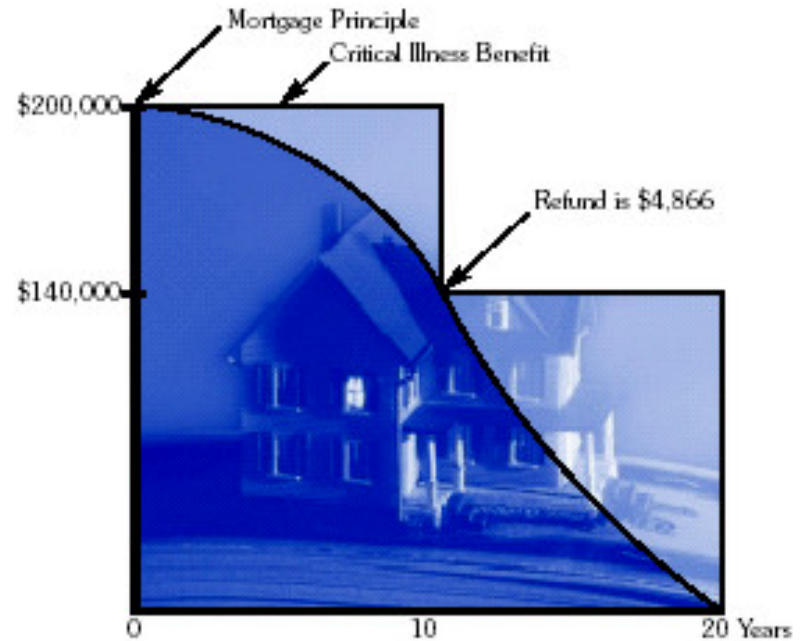
Mortgage Protection

Monthly mortgage payment \$1,755
 Monthly critical illness premium \$ 153 *Based on a male, age 35 and non-smoker rate
 Total Monthly Payment **\$1,908**

On the 10th Policy Anniversary:

Mortgage principal is \$140,000
 Critical illness benefit is \$200,000

Now that your mortgage has reduced, you may want to surrender **\$60,000** of coverage. If you reduce your critical illness benefit to **\$140,000**, you receive a premium refund of **\$4,866**.



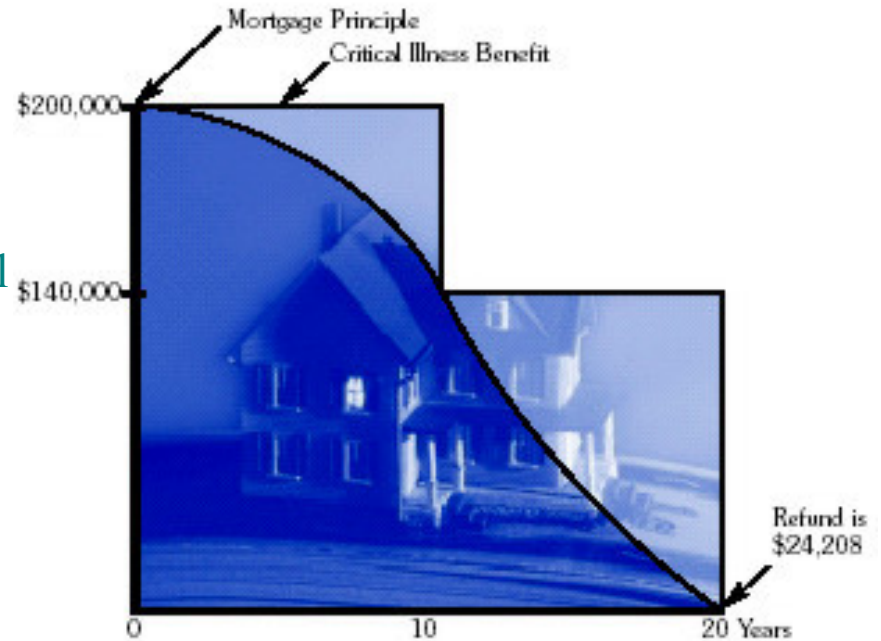
Mortgage Protection

Monthly mortgage payment	\$1,755
Monthly critical illness premium	\$ 109 *Premiums for \$140,000 of coverage
Total Monthly Payment	\$1,864

On the 20th Policy Anniversary:
Mortgage Principal is Nil

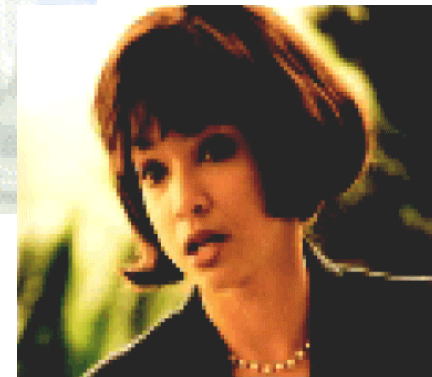
Now that your mortgage is paid off, you may want to surrender your critical illness policy and receive a premium refund of **\$24,208!**

You can use this to top up an RRSP, make a home improvement, fund your children's education, take a trip...



Mortgage Protection

And most importantly...throughout the term of your mortgage, if You become critically ill, your critical illness benefit will pay off your mortgage!



“My bank can’t do that.”