

# Buying a Home or Commercial Property?

Make sure you get the most insurance protection for your money!

*Purchasing property is an exciting experience for many people, but can also be an overwhelming responsibility for your survivors in the event of your premature death.*

**For years, consumers have been offered insurance through their banks and lenders, but this insurance has some disadvantages...**

- premiums remain level, but your coverage decreases as your mortgage decreases.
- if you ever move, you must re-apply for new insurance
- insurance is not convertible to a permanent product in the event that your health status changes
- must be on title of mortgage to qualify for coverage
- inflexible—usually limited to joint-first-to-die coverage for couples
- death benefit is paid to the bank—you can't elect the beneficiary
- coverage ends when mortgage is paid in full
- coverage ends if you refinance
- coverage ends if mortgage is transferred
- Premiums subject to sales tax.

**Consider the advantages of an individual term life insurance policy:**

- No medical required for individuals with excellent personal and family health history.
- Ultra-competitive pricing, particularly for females.
- Level protection. Your coverage does not decrease over time with your mortgage.
- Guaranteed premiums.
- No sales tax payable on policy.
- Fully portable. If you switch banks or move, you are still covered.
- No sales tax payable.
- You can purchase term life insurance that is convertible at a later date to a guaranteed, permanent plan, without a medical examination.
- You elect the beneficiary for the non-taxable cash proceeds payable upon death.
- Separate policies can be purchased, allowing more flexibility for couples.



*Non Medical Insurance, a division of SIBI Group Insurance Agency Inc., is pleased to be able to offer you this exclusive mortgage protection insurance program.*

*Our expertise ensures that your insurance needs will be met with maximum convenience and minimum hassle. Many applicants can be pre-approved and have active coverage after a 15 minute phone call!*

## BETTER INSURANCE AT BETTER RATES! COMPARE!

Age	Sex	Bank/Lender Insurance	10 Year Term	20 Year Term
36	Male	\$21.60	\$12.33	\$16.83
	Female	\$21.60	\$10.67	\$14.08
40	Male	\$21.60	\$14.00	\$20.00
	Female	\$21.60	\$12.08	\$16.25
45	Male	\$31.32	\$18.08	\$29.16
	Female	\$31.32	\$14.67	\$20.41
50	Male	\$46.44	\$24.24	\$44.49
	Female	\$46.44	\$18.41	\$30.99
55	Male	\$69.12	\$33.41	\$69.23
	Female	\$69.12	\$23.50	\$46.82

Rates are current as of August 1, 2003. Rates subject to change.

Maximum Coverage Available  
Without Medical Examination:

Age	Amount
18-40	\$250,000
41-50	\$200,000
51-60	\$150,000
61-65	\$100,000

Rates shown are for \$100,000 death benefit, standard non-tobacco rates. All products quoted are available without a medical exam, renewable to age 75 and convertible to a permanent plan without medical evidence up to age 65. For tobacco user rates, rates over age 55, and extended coverage amounts, please call our toll-free hotline at **1-888-254-8776**

**Call toll-free to apply now!**

**1-888-254-8776**

**Approvals in less than 10 minutes!**