



Protect more than your family's mortgage. Protect their future.

Your lending institution offers mortgage insurance. But why settle for an insurance product that does just one thing? When it comes to protecting your mortgage, there's another option to consider.

Term insurance from *ivari* is an innovative solution that helps protect your family's future as well as your home. Not only does it offer more protection, more flexibility and more value than traditional mortgage insurance, but it's also often a better price.

	With most lenders' mortgage insurance...	With Term 10 and Term 20 from ivari...	With Term 30 from ivari...
Do I own my policy?	No. Your lending institution holds the contract with the insurance carrier.	Yes	Yes
Is my coverage flexible if my needs change?	No. You cannot choose or alter your coverage amount or convert your policy to permanent protection. Should you move, refinance or renegotiate your mortgage, you cannot transfer your policy and will have to requalify.	Yes. You can choose the coverage amount that you need and can increase or decrease it or convert to permanent protection if your needs change.* And whether you move, refinance or renegotiate your mortgage, your coverage stays in place.	Yes. In addition to the benefits of Term 10 and Term 20, Term 30 also offers built-in <i>SelectOPTIONS</i> such as <i>SelectVALUE</i> , which allows you to either withdraw the value of the policy, or transfer the policy value tax-free into a permanent protection plan.*
Can I choose the beneficiary of my policy?	No. Your mortgage provider is the beneficiary.	Yes	Yes

	With most lenders' mortgage insurance...	With Term 10 and Term 20 from ivari...	With Term 30 from ivari...
Can my family use the proceeds of the policy to cover needs other than the mortgage?	No	Yes. Your family can choose to use the tax-free death benefit for any purpose such as mortgage and debt payments and daily living expenses.	Yes. Provides the same benefits of Term 10 and Term 20.
Once I pay off my mortgage, will I still have life insurance?	No	Yes. Term 10 and Term 20 provides automatic renewal to age 80 with the ability to convert to a permanent plan.*	Yes. Term 30 provides automatic renewal to age 100 with coverage for life.
Does the death benefit remain the same for the life of the policy?	No. Mortgage insurance only covers the outstanding balance of the mortgage. The benefits decrease as you pay off your mortgage, though the cost stays the same.	Yes	Yes
Is my coverage guaranteed?	No. Your bank can change your policy and rates at any time.	Yes. Your initial term and renewal rates are guaranteed for the duration of the plan.	Yes. Provides the same benefits of Term 10 and Term 20.
Can I tailor my plan to meet my needs and situation?	No	Yes. All of <i>ivari's</i> Term products offer additional benefits and riders.	Yes. In addition to the benefits of Term 10 and Term 20, Term 30 provides the flexibility of built-in <i>SelectOPTIONS</i> .
Are there any price advantages if I am a healthy non-smoker?	No	Yes. Our Preferred Underwriting program rewards clients for their healthy lifestyles with premium discounts.	Yes. Provides the same benefits of Term 10 and Term 20.

* A term policy from ivari is convertible to an eligible permanent plan any time prior to the policy anniversary closest to the life insured's 71st birthday.

There are many more features that come with an *ivari* term insurance policy. To learn more about these features, including the innovative built-in *SelectOPTIONS* on Term 30 policies, refer to our term insurance client brochure.

Purchasing life insurance is an important decision. Choosing the right life insurance is essential for protecting your family. Talk to your advisor about how term insurance from *ivari* can help protect your family's future.

