The UnCanadian Way
To Get Peace Of Mind
And Mortgage Insurance)

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Don’t let the title of this ebook fool you. **This is NOT an unpatriotic ebook by any means.**

This ebook is about to expose the way Canadians have for generations dealt with their mortgage, their bank AND how they purchase their “mortgage insurance”.

And why you should immediately change the way you are dealing with yours.

Remember, you are where you are because of your upbringing, conditioning, beliefs, thoughts and actions.

It is our upbringing, conditioning, beliefs, thoughts and actions that give us the results we have. If we don’t like those results and wish to change them – then our beliefs and actions must change!

Keep an open mind as you read along.

As Canadians, there IS a better way to deal with our cash flow, personal debt, home, and investments than have been taught to us by our parents, friends, bankers and those in the financial services industry.

It’s the “UnCanadian Way”!

When you begin to change how you traditionally have managed your finances your cash flow will increase and you will see the results pour directly into your bank account that you thought were only possible for the wealthy.

So read on and begin changing your life and creating real wealth for yourself.

Introduction

Regardless of your level of education, you are a human being, a Canadian and you have the capacity to learn if you so choose. As a human being, you were born pre-equipped with all the tools you need to create prosperity and financial wellbeing for yourself and your family!

These tools include intellect, emotion, instinct, ability to develop habits (both productive and counter-productive) the ability to communicate, the ability to make choices, and an amazing capacity (at least equal to the next person) to create a substantial amount of money. You simply need proper instruction on how to use these tools to your own financial benefit.

This eBook is designed to give you this instruction.

What you choose to do with your wealth-building tools is entirely up to you as an individual. However, these tools will prove to be the most valuable resources for prosperity you will ever know if you only allow them to do so by applying the techniques that are going to be covered off in this eBook - just as the wealthy do.

Still the burning questions remain!

Why is it that some people become independently wealthy while others struggle just to pay the rent and put food on the table? What is it that they know that the other social classes do not?

Then one day the answer hit me with the force of a freight train!

It became clear to me that most people simply have no knowledge whatsoever of the secrets the wealthy use to create their wealth.

People really just don't understand how money works, or how it is created.

Once I came to fully understand this, I decided to share these secrets with my clients.

And now, I have decided to share these secrets with you.

To begin with, the one undeniable fact which I consider to be the most important brick in the foundation of true wealth creation is that:

"The only guarantee you will ever receive for your own success is the "guarantee" you provide to yourself."

I realize this may be disappointing and uncomfortable to hear. However, it is fact!

If you are looking for any form of guarantee from anyone other than yourself, you had better redirect your attention back to the person in the mirror and seriously consider your level of commitment to your own success. Nobody can, will or ever should provide you with an unconditional guarantee that you will become wealthy.

There is not a single "guru" in the financial services world today who will carve for you on tablets of stone a guarantee that you will generate money from your efforts. Why? The answer is simple.

Nobody can guarantee that you will do what it takes to become wealthy. Nobody can guarantee that you will follow the instructions provided to you for techniques which have been tried, tested and proven through the ages by the world's wealthiest individuals for the creation of financial wealth.

Nobody can guarantee your willingness to be coached or trained with regard to how financial wealth is really created. And nobody can guarantee that you will apply what you learn to your own life.

The only guarantee you will ever receive is the commitment that you provide to yourself - To become wealthy, no matter what it takes.

The techniques for wealth creation can easily be taught to you by those who have already achieved it. However, if financial independence is truly your core desire, the commitment to make your desire a reality must come from within you.

This means that you must take action on your own behalf. To make yourself wealthy – follow the advice and instruction of those who already are. The sooner you realize and accept this as the truth, the sooner you will be able to take control of your own financial destiny. You must understand how the wealthy become that way and begin modeling what they do.

You will become wealthy only by duplicating the behaviours of those who have already created wealth themselves.

So, it all begins with the information I am about to share with you in this eBook.

Pay close attention and carefully consider how you can apply this information to your own life and financial situation.

I trust that you will find the information you are about to learn of great value to you. If accumulation of financial wealth is truly your core desire, the path has been paved for you in what is to come.

The decision to take immediate action is all yours to make. You will immediately begin reaping the benefits of not only significantly increased cash flow but creating a wonderful peace of mind and assurance as you see yourself getting closer to your goals.

Welcome to:

"The UnCanadian Way" To Buy Peace Of Mind (& Mortgage Insurance)

You remember the day just as if it was yesterday…

You were sitting in your bank managers office. Your heart was racing and your palms were clammy. You were about to sign off on paperwork that would formally make you indentured to the bank for what seemed the rest of your life.

Taking on the largest debt you would ever have in your adult life – a mortgage!

Everything seemed to be moving in slow motion…

You remembered that you and the banker had covered off things like the type of mortgage and it's terms and conditions and the amount and the total cost of it all.

You felt as if you were just about to commit the modern version of "hari kari".

You had just turned to your spouse and gotten the "It's OK dear" look…

So you picked up the pen.

But just before you began initialling and writing down your name – the banker asked – "of course you will be wanting mortgage insurance right?"

"What?" you ask, with a mouth full of cotton. "Mortgage insurance?"

You panicked.

“What does that mean?” “What does it do?” “And how much is it going to cost me?” and a host of other questions swirled though your head…

Well, after it was all over your wallet was lighter by another $50 a month – and you still weren’t sure why you had what you had it.

But your spouse and your banker seemed pleased…so, you guessed that it must have been OK. Right? Well, right?

As the years rolled by you came to understand the benefits of mortgage insurance.

However, thoughts nagged at you at the same time.

You wondered if you could have done some preliminary research and shopped around whether you could have done better…

Does any of the above sound familiar?

Remember, your thoughts and actions got you into the situation where you are now – if you are not totally pleased with this picture you are going to not only have to change your thinking BUT change your game plan.

It is important to remember that mortgage insurance is just another piece of a comprehensive financial plan.

Unfortunately, it is usually purchased in response to a question that comes right “out of the blue” to you. I mean, who is NOT going to say yes when asked, “Would you like to have your house paid off if you die?”

The problem is that coupled with the emotional response most consumers do not really realize that they have any options available to them and have not taken the time to do any price shopping.

So what IS mortgage insurance?

Mortgage insurance policies offered through institutional lenders like banks and credit unions are essentially group insurance policies.

This type of insurance does one thing – and one thing only! It pays off the current balance of your mortgage to the lending institution if you die. That’s it!

Essentially, mortgage insurance provides an insurance amount equal to your debt. As your mortgage decreases, so does the payout YOUR lender receives.

The cost of the insurance is based on the mortgage amount and your age at the beginning of the mortgage, and the payments remain constant through the life of the policy.

Essentially, with mortgage insurance obtained from a bank the amount of mortgage protection decreases as the mortgage is reduced – however, the premiums stay the same for the life of the mortgage.

That means on a per $1,000 of coverage (that's how insurance is priced) your costs go up as you bring down your mortgage debt.

Bear in mind that many lenders have a maximum that they will give you as "mortgage insurance". Recently I came across on lenders site and they had a maximum of $500,000 – with "partial mortgage insurance" on amounts over the $500,000 mark.

Those of us living in Vancouver, British Columbia see "starter homes" listed in the news papers all the time for more than $500,000! So, how is the banks "mortgage insurance" really going to be of use here? (But I digress).

Then there is provincial sales tax!

In British Columbia there is a 7% sales tax added onto the "mortgage insurance" premium!

And mortgage insurance is great for the lender because THEY (not your spouse or children) are listed as the beneficiary of YOUR policy.

By contrast, when you outright own your personal life insurance policy your premiums remain constant – AND the "death benefit" remains constant as well.

If you were to die, your insurance policy would be paid out to YOUR named beneficiaries and THEY could make the determination as to whether to pay off the mortgage, or just pay down some of the mortgage.

The difference is that you have left your loved ones with money AND options!

Note: There is NO provincial sales taxes added to the premiums of individually held life insurance as THERE IS for your lender's "mortgage insurance".

Mortgage insurance is offered by most banks and lending institutions. They'll offer it to you when you get a mortgage or refinance your existing one. In fact, every employee dealing with the public in a loan capacity MUST by the terms of their employment contract offer insurance to you. So, it's no wonder that banks are the biggest sellers of insurance to the public. And they make allot of money on this product.

(Mortgage insurance is often a condition of getting your mortgage. Meaning that if you don't have your own coverage that they approve of and if you don't take what they are offering – you will not get your loan or mortgage – it's as simple as that!)

"Mortgage insurance" is NOT "portable".

This is a "biggie"! If you buy a new home or switch mortgage lenders - you need to "re qualify" for mortgage insurance!

The likelihood of you now being older and less healthy are greater and of course the rates for the mortgage insurance premiums are higher! However, your health status may prevent you from qualifying for mortgage insurance at all.

With personal life insurance it matters not if you are buying or selling your home, "refinancing" or even if you have become "unhealthy".

In fact if you are healthy and have a good family history you can receive discounts of up to 25% on life insurance premiums.

If you have an existing personal life insurance program and you are paying your premiums you are just fine – NO ONE can take the policy away from you.

What's the alternative to "mortgage insurance"?

Well, as we have already touched on earlier – YOUR OWN personal life insurance policy it the alternative!

In fact, the correct terminology is "renewable and convertible" term. This means that your "term" policy can be converted to a "permanent" insurance product at any time without a medical exam.

How does "term insurance" cover my mortgage?

As it's name implies, "term insurance" offers protection for a specified term - or period of time. (Most term insurance products run to age 80 - although you can purchase Term to 100 insurance). Like any life insurance policy, a death benefit is paid to your beneficiary if you die while the policy is still in force.

When you purchase a term life policy, you are covered for the full amount of your mortgage, not just the outstanding balance, for the life of the policy. That means you have a constant level of coverage for the whole term.

The benefits to you are that it's usually cheaper and you get to choose your beneficiaries.

And the proceeds from your term insurance can be used in any way your beneficiary deems necessary – not just to repay the mortgage.

Your best option

Buying a new home is the perfect time to purchase term insurance to protect your mortgage and your family.

Based in its flexibility, coverage and price, term insurance is a superior option to mortgage insurance.

Remember, It's all about options! Having them or creating them!

13 Reasons Why NOT Get "Mortgage Insurance" from Your Bank

(Comparing Mortgage and Term Insurance)

Take a look at the differences between protecting your mortgage with personally owned term insurance versus most lender's "mortgage insurance".

Bank, Credit Union or Trust Company* "Mortgage Insurance"	**Individual Insurance Policy**
You are covered under a group policy owned by the bank.	You purchase an individual mortgage policy.
You have no control over the policy because the bank owns the policy.	You own the policy and have complete control over it.
Features and provisions of the group policy are the same for everyone insured under it, only the face amount will vary.	You may select the type of plan you wish, the features and provisions you require with an individual mortgage policy.
The face amount of your policy can only be for the face amount of your mortgage (no more no less).	You may purchase any amount of coverage you require.
Group coverage is always decreasing term insurance, declining as the mortgage declines.	You may purchase any kind of insurance either permanent or term insurance; level insurance or decreasing.
Group policy can be cancelled by the bank or the issuing company at any time.	An individual mortgage policy cannot be cancelled unless you wish to cancel it yourself.
Group coverage could terminate upon the happening of any of the following events: a. mortgage is repaid b. mortgage is assumed c. house is sold d. group policy terminates	Your individual mortgage policy may be continued as long as you wish. It is a portable plan that can be used to cover any mortgage anywhere. (Statistics Canada report the average Canadian family moves every 5 years.) This is a very important feature if you become uninsurable at any time.
Group mortgage insurance is not convertible.	An individual term policy can be converted, regardless of health, usually until age 65.

Group mortgage insurance does not allow you to make beneficiary designations or to select the settlement options. In the event of death the bank is repaid automatically.	An individual mortgage policy allows the owner to make beneficiary designations. The owner or beneficiary may select any of the several settlement options. In the event of death, your beneficiary will receive the proceeds from your policy. Your beneficiary can have the choice of repaying the mortgage or not, thus preventing hasty decisions. Proceeds are protected from creditors.
Group coverage whereby both insured's are covered only pays on the death of one of the insured - not both. Coverage on the survivor terminates and cannot be continued.	An individual mortgage policy insuring both husband and wife covers each of them for the same amount. The proceeds will be paid, on the death of either one. Should both the husband and wife die the proceeds are paid twice. Also, the coverage on the survivor may be continued.
Cash values don't accumulate with group coverage.	An individual mortgage policy can be designed to provide a return of your premiums over time and provide you with attractive cash values.
No other benefits or features may be added to your group policy by you.	There are a number of features and provisions which you may add to your policy. You may wish to add a waiver of premium to you policy which would pay your premiums for you if you were disabled. Another option would give you the right to increase your protection regardless of your health.
When insuring through the group policy offered by the bank your bank loans officer is not a licensed life insurance agent and may not be well informed on various types of coverage available.	You are buying from a licensed professional that can help you in making your decision. I can explain and offer you a great choice of plans. My service in the years to come can be invaluable
	A 30 day grace period is allowed after premium non-payment during which our policy is still in force.

**Some group policies at banks may differ from policy material described.*

Now, let's take a look at some examples.

First, let's assume a young couple living in Vancouver, both 33 years old, non smokers and in good health wanting a $500,000 mortgage AND insurance to cover off the "risk" of the loan.

Here is how their "mortgage insurance" premiums are calculated by one well known national lender.

The following is from the lenders Web site:

Affordable coverage provides great value.

Your cost of insurance is based on your age when you apply and the amount of your mortgage. Your premiums will not increase for the term of your mortgage, even as you get older†. It is comforting to know that this important coverage will remain affordable.

If two or more persons are insured with Life Insurance, a 15% discount will apply to the sum of the total Mortgage Life Insurance premiums.

For example, if you are both 33 years old and you are applying for a $500,000 mortgage, your monthly insurance cost would be:

Cost for You:	Cost for Spouse:		Your mortgage amount:
($0.13	+ $0.13)	X	$500,000 / 1,000
= $26.00 less 15% discount = $22.10 per month (plus 7% BC sales tax)†			

Your age	Monthly premiums† per $1,000 of single coverage
18 - 30	.09
31 - 35	.13
36 - 40	.20
41 - 45	.29
46 - 50	.40
51 - 55	.51
56 - 60	.70
61 - 65	.99
66 - 69	1.64

† Provincial sales taxes apply in certain provinces. Rates are subject to change without notice.

Your payments

Your insurance premiums are included as part of your regular mortgage payment. They will be converted to the payment frequency that you choose for your mortgage payment.

Easy application method

Applying for Mortgage Life Insurance has never been easier. In most cases, you only have to answer a few health status questions.

You are eligible to apply if you are a Canadian resident, between the ages of 18 and 69, and approved for an ABC residential mortgage or the guarantor of the mortgage.

Satisfaction guaranteed!

Mortgage Life Insurance comes with a satisfaction guarantee. If you are dissatisfied with Mortgage Life Insurance for any reason, you may cancel your coverage for a full refund within 30 days of purchase.

Now let's go through the calculations:

The base rate for each person of our couple is $0.13/thousand.

So that means the combined base cost for the couple is $0.26/thousand.

Less the 15% discount brings us to $0.2210/thousand PLUS the 7% BC provincial sales tax of $1.55 for a grand total of $0.2365 per month of premium cost/thousand of insurance coverage.

However, we are not finished yet!

Remember, that insurance rates are quoted on a per $1,000 basis…

And our couple wants $500,000 of insurance coverage.

So…we now multiply $0.2365 X 500 and we get the grand total of $118.25 per month for $500,000 of "mortgage insurance coverage".

To make this a simple but fair comparison lets assume that our couple will pay off their mortgage in 20 years or 240 months.

240 months X $118.25/mo. = $28,380

Our couple, just taking what was offered and with no "shopping around" will be paying a total of $28,380 of total insurance premiums paid over the course of their 20 year – 240 month amortized mortgage!

And remember, the premiums are "fixed" at this rate even as they are paying down their mortgage.

Good deal?

Well, let's continue…

Let's say that our couple got a hold of a report much like this one before they went in to their lender for a mortgage.

And lets say that they shopped the market using the pre-eminent insurance quote comparison service for Canadians at **Term4Sale**

(**Term4Sale** is most unbiased term insurance comparisons program on the web because **Term4Sale** does not sell insurance – an no agents will be calling you. **Term4Sale** is owned by COMPULIFE Software, Inc. which sells term comparison software to thousands of life agents – like me - throughout the U.S. and Canada.)

If you just want to see how much insurance you should have – or need **Term4Sale** has a great insurance needs calculator for you to use – FREE.

In fact, I use it all the time!

OK, back to the business at hand…

We are only going to be concerned about the first 20 years of coverage as we had already agreed that the mortgage will be paid of in 20 years or 240 months.

For our 33 year old male non smoker - $500,000 - 10 year term renewable to age 80 the premiums are:

$27.90 a month for the first 10 years
$127.35 a month for the next 10 years

Total premiums paid for 20 years = $17,250

Not bad!

However, as the mortgage is going to run for 20 years what does his 20 year term rate look like?

$43.65 a month for 20 years = $9,700

Do you see something here?

By paying slightly more initially for the 20 year term the premiums remain constant – do not renew – at the 10 year marker as the 10 year renewable this individual just saved himself $7,550 OR 56%!

Now let's see how his spouse will fare…

We go back to **Term4Sale**

And plug in the information for:

For our 33 year old female non smoker - $500,000 - 10 year term renewable to age 80 the premiums are:

$20.70 a month for the first 10 years
$93.15 a month for the next 10 years

Total premiums paid for 20 years = $12,650

Again, not bad!

However, by paying a small amount extra initially the 20 years term is still again far superior from a cost point of view.

$32.40 a month for 20 years = $7,200

Did you see it again here?

There is a savings of $5,450 OR 57%!

Now to be fair let's aggregate the insurance costs for our couple.

Total 10 year term for couple:

Him: = $17,250
Her: = $12,650
Total: $29,900

Total 20 year term for couple:

Him: = $9,700
Her: = $7,200
Total: $16,900

So…does it pay to shop around? You bet it does!

Oh, and what was the banks solution for our couple?

$28,380 in total premium cost for $500,000 of "mortgage insurance" coverage which gives:

The 13 Reasons Why NOT Get "Mortgage Insurance" from Your Bank

In case you have just forgotten what they are - "re read" the earlier chart to refresh your memory!

Remember, every dollar you hand to the bank is a dollar that you did not save or invest for yourself.

The whole notion of insurance (not just life insurance) is important to understand.

Life insurance is simply the guaranteed delivery of dollars on death. If the death of a certain person would create a financial hardship for others, then insurance is often the best solution to that problem.

It's all about assessing risk!

Once we identify a risk we ask ourselves:

"Am I comfortable with this risk?" (A $500,000 debt.)

"If something happens to me – who is left with and responsible for this risk?" (a spouse)

"Should I "self insure?" (I have $500,000 in investments what could be liquidated if necessary)

"Can I "off load" this risk? If so, how much will it cost me?" (I am prepared to pay a reasonable amount to have an insurance company assume the risk on my behalf.)

That's what "risk assessment" is in a nut shell. We either dismiss the risk, self insure for the risk or "off load" the risk!

Frankly, if insurance were FREE we'd all own as much as we could because – well, it's FREE! Right?

And also, what other device of product allows you – on death - to instantly create an estate for literally pennies on the dollar!

It's life insurance!

Now while insurance is not free it IS affordable.

So then it becomes a budgeting and cash flow question. "How much can I/we afford?"

Young families starting out have way more debt and liabilities than assets.

So to protect themselves and their loved ones they take out insurance.

I vividly remember – like it was yesterday, having conversations about insurance with many of my young clients.

Unfortunately, there were times when the couple had to go with a 5 year term insurance product because they just couldn't afford the additional $10 a month or so for a 10 year term – let alone a 20 year term.

Yes, I realize that it does all comes down to cash flow…

However, knowing what I know now, and for the benefit of my clients, I should have been more persuasive in recommending a longer term to my clients – as I do now.

Why?

Well, not only because of the analysis that we just conducted with our young couple above but now also because of changes in the housing and mortgage markets.

In Canada, we now have 30 and 35 year mortgage products!

Why?

Well, these mortgage products allow more Canadians to financially squeeze themselves into a home.

In fact, last year CMHC (Canada Mortgage and Housing Corporation) launched a pilot program to insure mortgages that were amortized up to 30 years.

Now according to **Term4Sale** in Canada there is only one 30 year term insurance product available for sale to Canadians. But I believe that this is going to quickly change – and soon! There will be more Canadian insurance companies coming out with 30 and 35 year term insurance. (Currently, in the US, 30 year term is the number 3 seller. And we know whatever happens in the States eventually comes to Canada).

I for one will be promoting this to clients who have longer mortgage amortization periods.

Why?

Well, according to **Term4Sale** $500,000 of Term 30 will run $70.30 for each of our example couple – or $140.60 per month.

Term 30 allows clients to lock in a large amount of coverage (when they need it) and when they are young and healthy for a great low price.

And you can bet it will be cheaper – allot cheaper, than the total cost of 6 consecutive renewals for Term 5 OR 3 consecutive renewals for Term 10!

Just before I leave you I wanted to say one more thing.

When you purchase Term insurance it will automatically renew at the predetermined interval (5 years, 10 years, 20 years, etc) without you having to do anything.

It will also renew at the guaranteed renewal rate. (These rates are contractually guaranteed by the insurance company and can be found on the first or second page of your term policy).

Now, when you first got your policy you probably didn't bother to check this information out – that's very understandable. Or if you did, you have forgotten what the amount was going to be.

Well, that may change when you get your "renewal" notice.

To the unprepared these rates can carry with them a kind of "sticker shock". Now keep in mind that the insurance company hasn't seen you since you first took out the policy and they don't know what type of physical or medical condition you are in now.

If in the intervening years your medical and/or physical condition have changed for the worse – you are extremely pleased to have your insurance policy – even with the higher renewal rates. So you do nothing!

However, if you are still in good health you should seriously consider going through the "underwriting" process again. Chances are that the company will still want you as a "risk" but with new data can underwrite you with the new information in mind – usually at a BIG discount to the guaranteed renewal rate.

(Note: If you are going to undertake this route do NOT cancel any insurance coverage you may have until a new policy is placed and in force!)

I often do summary quotes for clients in term insurance once we are in it half to ¾ of the way through the current term – and re write their insurance for them.

I don't mind putting in the time and they appreciate saving money!

In closing...

When asked about insurance needs, people sometimes say things like, "Oh, I have insurance."

Great, but that's a little like heading out on a seven-day hiking trip in the backwoods and saying "I'm okay, I have some food." Does this mean four Power Bars and a bottle of water, or a seven-day supply of rations, based on a realistic estimate of the amount of food that will be required each day? To do this right, you would add up the number of meals, the expected calories to be expended and a reasonable reserve for unexpected contingencies.

You would not want an extra large reserve, as this is extra weight to carry.

The analogy carries through to life insurance. You need to sit down and take the time to add up your needs. If you consciously decide to be under-insured, then you are making a decision to have your family or business partners share the risk.

That's neither good nor bad, as long as it's a conscious decision. By the same token, you probably don't want to have excess insurance either because you are not using your cash flow as efficiently as possible.

If you just want to see how much insurance you should have – or need **Term4Sale** has a great insurance needs calculator for you to use – FREE.

In fact, I use it all the time!

Now, please bear in mind that this is not an exhaustive treatise on the subject of insurance.

This actually started out to be a short 10 page report – but, well I enjoy what I do and want you to be enlightened, educated, empowered and entertained!

I hope that I succeeded…

And if you have read this far – I congratulate you!

I wish all the very best to you now and in your future endeavours.

What's your dream? Grab hold of it! It's yours…You're worth it…Go for it!

Enjoy the ride and Best of Success!

Cheers!

Mark Huber, CFP

"It's Your Life! Plan For It! Then Live Like You Mean It!"

Mark Huber, CFP is also author of - "The UnCanadian Way" series of reports, Ebooks, audios and videos…

Check out the full library of resources here at:

http://HowToBeSetForLife.com/resources

About the Author

Mark Huber is a proud Canadian living with his wife in scenic Richmond, British Columbia, Canada.

For over 22 years, Mark has worked in the financial services industry. The focus of Mark's financial planning advisory practice is focused exclusively to British Columbian (BC) Canada residents.

Mark's boutique planning practice works with a select group of clients who are all share a passionate vision for creating true wealth and living their dream lives.

Mark is author of "The UnCanadian Way" series of eBooks and audios. These powerful resources share innovative ideas and wealth building strategies to Canadians so that they will never again view their home, their mortgage, their debts, or their assets in the same way again.

Visit: http://HowToBeSetForLife.com/resources

Mark also maintains a premier financial planning site at:
http://HowToBeSetForLife.com

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-The End-