

# Guide To Better Mortgage Insurance Protection

8 Compelling Reasons to Make *The Real Mortgage Insurance Genius™* the Obvious Choice For You!

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INTRODUCTION

## Hi, I'm Dan Anders, The Real Mortgage Insurance Genius™

It's interesting how life shapes our future. At the age of 10, I lost my father in a vehicular accident, and witnessed firsthand our family rally together to barely survive an under-insured estate. Who thinks that they will die at the age of 40, anyway? Who thinks that their health will fail, drastically changing their life plan temporarily or permanently?



It may be coincidence that led me to a career in insurance and financial planning at the age of 25, after spending many years in the Alberta oilfield and construction boom times. That career choice allowed me to learn the importance of a properly insured estate for every family and business owner.

The Real Mortgage Insurance Genius™ has been a passion project for me, because I know just how deficient and over-priced creditor insurance is.

Put simply, if your lender offers you this vital protection for your family, try us instead. What have you got to lose but a small amount of time?

You won't regret it.

# #1 PORTABILITY

You've invested in your home, you've secured your funding, and the excitement you (and others) feel is measurable!

Your lender, probably a Canadian Chartered Bank or Credit Union or Mortgage Company, suggests that you add protection in the form of Life, Disability, and/or Critical Illness insurance protection.

Sounds wise! Right????



*Here is where I must share a personal experience from my industry with you, that was an awakening **Ah-Hah!** moment! This was told to me at a conference I attended years ago, by a partly drunk **#MEMM** (middle executive moron manager) of a major Canadian lender (who shall go unnamed, for obvious reasons).*

***“Our mortgage insurance we sell to borrowers generates over 700% profit year after year,” he bragged through his inebriation! One of the few moments in my life when I was speechless!***

When we understand that buying ANY creditor insurance from ANY lender directly, that we are buying an inferior product at inferior cost and design, and **zero PORTABILITY!**

## What do we mean by PORTABILITY?

At the next renewal of your mortgage, you may opt to transfer your mortgage elsewhere, to a more competitive lender.

If you do, you leave your insurance with the original lender in most cases. You do not take it with you!

So..... what happens if you get an offer that benefits you, but you cannot accept it because you can no longer qualify for the creditor insurance? There are two requirements to qualify for buying insurance;

1. Your health, and
2. Your premiums

## Why not own your insurance?

It's better, less expensive, and PORTABLE!

Trust ***The Real Mortgage Insurance Genius™*** for PORTABILITY of your insurance coverage.



# #2 TAILORED TO YOU

What is the best policy design for you?

Should the term of your coverage match your amortization?

Are there more customized designs available that suit you more uniquely?

Can you benefit with even more than cost savings by having a “layered” mortgage insurance policy?

Do you need Disability Insurance or Critical Illness insurance?

Do you have unique coverage requirements for one spouse than the other?

At **The Real Mortgage Insurance Genius™**, we understand that your home, and your budget/lifestyle are **UNIQUE TO YOU!** You need more than a cookie-cutter solution where you must fit the solution instead of the solution fitting you.

Our experienced professionals take the time to assess your specific needs and consider factors such as location, property type, and your unique personal circumstances.

For example, does your property include rental accommodation? If so, what portion of your insurance costs are tax-deductible?

The result is a customized insurance plan that provides comprehensive protection, ensuring that you have the right coverage for your individual situation.

And again, you own it, you control, you take it with you! Your coverage is Tailored To You!



# #3 UNBEATABLE SAVINGS

When you buy your lender's insurance coverage, how many competitive quotations are made available to you? None, right?

Remember those 700%+ profits the Creditor Insurance Industry is making every year? Maybe they earn less now than when I learned this "inside baseball," but one can be assured that the profitability of Creditor Insurance is exponentially higher than buying direct from an insurer whom you select!

Why?

Because the independent insurer competes for your business, whereas the Creditor Insurance has ONE offer for you; take it or leave it. That's not to your advantage.

Mortgages at today's rates are more expensive than they have been for almost 30-years!

In many cases, this means that borrowers can't afford or are disadvantaged by paying the overpriced premiums that lenders offer. Do you want that risk, or those additional costs, making your celebration of home ownership less enjoyable?



At **The Real Mortgage Insurance Genius™** we pride ourselves on delivering unmatched savings to our valued members!

We provide access to 17 different insurers who all want your business, just like multiple lenders want your mortgage business.

Learn to separate your borrowing and insurance from each other. You will not regret this decision.

# #4. NO POST-CLAIM UNDERWRITING

Post-Claim underwriting is when a provider retains the right to take a second look at your original application to see if they must pay your claim or deny it.

If your lender asked less than, say... 10 questions and then approved your coverage, do you think they might have the right to double-check your original application when the worst possible time happens?

The absolute last thing a bereaved family wants or needs when the worst possible time comes, i.e. a death or a life-changing disability, is to have a fight on their hands to complete their claim and receive the financial security they arranged beforehand and need ASAP.

A significant advantage of our custom-designed insurance solutions for you uniquely at **The Real Mortgage Insurance Genius™** is that the insurer has a window of opportunity to be certain that when your insurance is placed, you won't have any post-claim underwriting to worry about.

- *All insurance policies issued in Canada have a two-year provision where they can revisit your original application for fraudulent statements; but in over three decades as an insurance professional I have yet to see a claim unpaid.....because we get it right at the beginning!*

**Taking a little time up front to custom-design your protection leads to easier claims when made, and needed the most!**



# #5 EXPERT GUIDANCE ALWAYS!

When you choose *The Real Mortgage Insurance Genius*™ you gain access to knowledgeable experts for decades to come!

We are committed to providing top-notch guidance and support throughout your insurance journey, and if needed your financial planning journey too.

Whether you have questions, need assistance with policy design, audit your existing insurance policies, or require expert advice about retirement planning, our dedicated professionals are here to serve you!



If you would like to do more, our team of CFP® (Certified Financial Planners) can help you with next-level planning and implementation of your personal financial plan, all complimentary as a client of *The Real Mortgage Insurance Genius*™.



# #6 LEVEL COVERAGE

When you buy Creditor Insurance from your lender, your premiums are level but your coverage decreases in exact measure to your decreasing mortgage balance.

AND, you have no say in the benefit upon claim being paid to the lender, not to you, when that may have been your preference.

Which is better?

- Level premiums, decreasing coverage, and benefits paid directly to the lender (they own your coverage, you pay for it), or
- Level premiums, level coverage, and benefits paid to your beneficiary (you own and control your coverage). If mortgage is less than your face amount, that's extra protection for the people you love the most!

Having said all of that, you also have access through **The Real Mortgage Insurance Genius™** to decreasing insurance if that is what you want to reduce your premiums even more!

Again, you own your coverage, you pay less for it than through your lender, and your unique design requirements are respected and superior to the lender's creditor insurance.



Choose level coverage (or decreasing) own and control your insurance, protect your loved ones, and save money.

Contact **The Real Mortgage Insurance Genius™** for personalized solutions today.

# #7 WHO SHOULD OWN YOUR COVERAGE?

By now, it may seem that we've covered this important consideration, but for the sake of cementing the benefits of owning your own insurance rather than your lender owning and controlling your personal financial security, while you pay for it, let's emphasize again that owning and controlling your insurance is far preferred by everyone we know and help.

That's pretty much it.....you own and control better coverage that is less expensive, PORTABLE, designed for you uniquely, and includes an enduring relationship with qualified financial professionals for your access when needed.

Take control of your own coverage, it is the easy button!



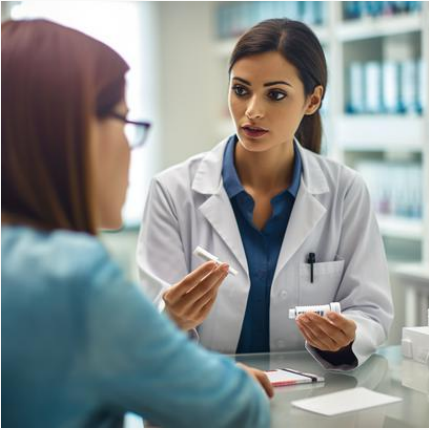
# #8 INSURABILITY

You may have had challenges getting insurance coverage up until now?

## Let's chat.

Chances are that if you think you are uninsurable or you've been told that you are, **The Real Mortgage Insurance Genius™** has access to five separate insurers who specialize in the H2I (Hard To Insure) marketplace.

Don't give up until you speak to us; you may be pleasantly surprised! At the very least, we shall see. At best, we can arrange some coverage for you where you can leave your family with some amount of financial protection!



Don't wait any longer. Contact **The Real Mortgage Insurance Genius™** today to explore your insurance options and discover the coverage that suits your needs.

Our dedicated team is ready to assist you and provide the guidance you've been searching for.

Take the first step towards securing a brighter future for yourself and your loved ones. Reach out to us now.

**The Real Mortgage Insurance Genius™** team thanks you for your time checking us out.

We know we can help you, and we'd like to earn the right to serve you and your family, or your business!

# #9 THANK YOU

Thank you for considering ***The Real Mortgage Insurance Genius™*** for your insurance needs.

We understand the importance of finding the right coverage to protect what matters most to you.

Our team is committed to providing exceptional service and tailored solutions that meet your unique requirements.

Whether you're seeking mortgage insurance, financial planning guidance, or assistance with hard-to-insure situations, we are here to help.

Contact us today to discover how we can assist you in achieving your insurance goals. Be well!

Be well!

