



Down Payment Advantagesm (95% LTV and Less)

- Max. 95% LTV 1 to 2 units, 1 unit owner-occupied
- Max. 90% LTV 3 to 4 units, 1 unit owner-occupied
- Purchase, Purchase Advantage Plussm, Refinance, Resale/New Construction (single advance)
- Up to and including 679 GDS: 35%; TDS 42%
680+: GDS 35%; TDS 44%
- Down payment from own resources or gifted from an immediate family member

Flex 95 Advantagesm

- Max. 95% LTV
- Purchase, Purchase Advantage Plussm, Resale/New Construction (single advance)
- 650–679: GDS 35%; TDS 42%
680+: GDS 35%; TDS 44%
- Max. 2 units, 1 unit owner-occupied
- Down payment options include: lender cash backs, borrowed down payment from arm's length source, gifts or grants from arm's length 3rd party

Purchase Advantage Plussm

- Max. 95% LTV 1 to 2 units, 1 unit owner-occupied
- Max. 90% LTV 3 to 4 units, 1 unit owner-occupied
- Credit score and GDS/TDS requirements are based on LTV and product selected
- Gifted down payments from immediate family members are eligible
- Full appraisal required if value of improvements exceeds 20% of "as is" value or \$40,000
- Borrower to supply lender with written quotes
- Lender to manage holdbacks and confirm improvements are completed

Lifestyle Advantagesm (Second Homes)

- Max. 95% LTV on Purchase
- Max. 90% LTV on Refinance
- Min. 650 credit score for 95% LTV
- Purchase, Purchase Advantage Plussm, Refinance, Resale/New Construction (single advance)
- GDS 35%; TDS 42% up to 679 credit score
680+ credit score: GDS 35%; TDS 44%
- Max. 2 units, for secondary occupancy, with 1 unit owner-occupied

Refinance Advantagesm

- Max. LTV equal to 95% with \$150k maximum equity take-out
- Max. LTV equal to 90% with \$200k maximum equity take-out
- Max. 95% LTV 1 to 2 units, 1 unit owner-occupied
- Max. 90% LTV 3 to 4 units, 1 unit owner-occupied
- Up to and including 679: GDS 35%; TDS 42%
680+: GDS 35%; TDS 44%
- Not for default management purposes

Progress Draw Advantagesm (Lender Managed)

- Max. 95% LTV 1 to 2 units, 1 unit owner-occupied
- Max. 90% LTV 3 to 4 units, 1 unit owner-occupied
- Purchase, Refinance
- 650–679: GDS 35%; TDS 42%
680+: GDS 35%; TDS 44%
- Down payment from own resources or gifted from an immediate family member
- Title to land in borrower's name on, or before, closing
- Lender to manage holdbacks and order appraisals and inspections
- Builder loans are not eligible

Rental Advantagesm

- Purchase 95% LTV for 1 to 2 units: 680+ credit score
Purchase 90% LTV for 1 to 4 units: 660+ credit score
- Refinance 90% LTV for 1 to 4 units: 680+ credit score
- Max. 4 units, non-owner-occupied
- Up to 80% of rental offset income can be used (refer to Product Highlights sheet for details)
- TDS 40%
- Down payment from own resources

Low Doc Advantagesm (Self-Employed)

- 650–699 credit score: 85% LTV Purchase / Refinance
700+ credit score: 95% LTV Purchase only
700+ credit score: 90% LTV Refinance only
- Progress draw eligible (max. 2 units)
- Max. 90% LTV Refinance \$150k equity removal for debt consolidation or \$200k for asset enhancement
- Max. 2 units, 1 unit owner-occupied
- 2 yrs self-employed/100% commission.
- Stated income with attestation or a signed mortgage application
- Lender to confirm no tax arrears (refer to Product Highlights sheet for details)

For more information, please call
1.877.244.8422 today.

Portable Advantagesm

- Max. 95% LTV 1 to 2 units
- Max. 90% LTV 3 to 4 units
- Max. 4 units, 1 unit owner-occupied (refer to Product Sheet for details)
- Purchase, Resale or New Construction (single advance)
- Straight Port – no changes (LTV/amort./\$) no new premium
- Port with increase – increase LTV/amort./\$, premiums based on the lesser of single premium on the total loan amount or the top-up portion
- Port with increase – borrower eligible for the Borrower Loyalty Credit
- Original mortgage must be in good standing and insured by AIG United Guaranty

Maple Leaf Advantagesm

- Alternate forms of credit are acceptable
- Max. 95% LTV: Two forms of alternative credit confirmation permitted
- Purchase, Purchase Advantage Plussm, Resale/New Construction (single advance)
- Must have immigrated to Canada within past 3 years
- Landed immigrant status or valid permanent resident card required
- GDS 35%; TDS 40% from 90.01% to 95% LTV
- GDS 35%; TDS 42% up to and including 90% LTV
- Max. 2 units, 1 unit owner-occupied
- Down payment from own resources

Upgrade Advantagesm

- Max. 95% LTV
- Purchase, New Construction (single advance)
- Min. 650 credit score
- 650 to 679 credit score: GDS 35%; TDS 42%
- 680+ credit score: GDS 35%; TDS 44%
- Max. 2 units, 1 unit owner-occupied
- Value of upgrades not to exceed 15% of purchase price to a maximum of \$75,000
- Upgrades in excess of 15% of the purchase price require full appraisal

Product Features

- All products are eligible for portability
- All products are eligible for 35 year amortization

NOTE: Maximum LTV is subject to adjustments based on local housing market conditions.

Disclaimer: Product guidelines are subject to change without notice. Information in this document represents a brief summary of products only. Please refer to official Product Highlights sheets and underwriting guidelines for additional details.

Premium Rates at a Glance

Loan to Value	Standard Premium Chart			Low-Doc Advantage sm		Rental Advantage sm	
	Single	Refi. Top-up	Port. Top-up	Single	Top-up	Single	Refi. Top-up
< 65%	0.50%	0.50%	0.50%	0.80%	1.50%	1.25%	2.75%
65.01 - 70%	0.65%	2.25%	2.25%	1.00%	2.60%	1.75%	3.00%
70.01 - 75%	0.65%	2.25%	2.25%	1.00%	2.60%	1.75%	3.00%
75.01 - 80%	1.00%	2.75%	2.75%	1.64%	3.85%	2.50%	3.75%
80.01 - 85%	1.75%	3.50%	3.50%	2.90%	5.50%	3.50%	5.00%
85.01 - 90%	2.00%	4.25%	4.25%	4.75%	7.00%	4.75%	6.25%
90.01 - 95%	2.75%	4.25%	4.25%	6.00%		6.50%	8.00%
Flex 95 Advantage sm	2.90%		4.25%				

NOTE: Mortgage insurance premiums are non-refundable.

Amortization	Premium Add-ons
Amortization extension to 30 yrs	Add 20 bps
Amortization extension to 35 yrs	Add 40 bps

For more information, please call 1.877.244.8422 (1.877.AIGUG CA) today.

AIG United Guaranty Mortgage Insurance Company Canada

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