



# Mortgage Insurance Premium and Fee Schedule

Effective March 9, 2007

## Standard Premium Rate Chart

Loan-to-Value Ratio	Single Premium	Refinance Top-Up Premium	Portable Top-Up Premium
Up to and including 65%	0.50%	0.50%	0.50%
65.01% to 75%	0.65%	2.25%	2.25%
75.01% to 80%	1.00%	2.75%	2.75%
80.01% to 85%	1.75%	3.50%	3.50%
85.01% to 90%	2.00%	4.25%	4.25%
90.01% to 95%	2.75%	5.50%	4.25%
Flex 95 <sup>sm</sup>	2.90%	n/a	4.25%
Advantage 97 <sup>sm</sup>	3.00%	n/a	4.80%
Flex 97 <sup>sm</sup>	3.10%	n/a	4.80%
Advantage 100 <sup>sm</sup>	3.10%	n/a	4.80%

## Add-on Premium Amounts

Amortization	Premium Add-on
30-year amortization extension	Add 20 bps
35-year amortization extension	Add 40 bps
40-year amortization extension	Add 60 bps
Blended amortization	Add 50 bps

## Low Doc Advantage<sup>sm</sup>

Loan-to-Value Ratio	Single Premium	Top-Up Premium
65% and less	0.80%	1.50%
65.01% to 75%	1.00%	2.60%
75.01 % to 80%	1.64%	3.85%
80.01 % to 85%	2.90%	5.50%
85.01 % to 90%	4.75%	7.00%
90.01% to 95%	6.00%	n/a



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## Rental Advantage<sup>sm</sup>

Loan-to-Value Ratio	Single Premium	Top-Up Premium
Up to and including 65%	1.50%	3.00%
65.01% to 70%	2.00%	3.25%
70.01% to 75%	2.25%	3.50%
75.01 to 80%	3.00%	4.25%
80.01 to 85%	4.00%	5.95%
85.01 to 90%	5.50%	7.25%

## Equity Assist<sup>sm</sup>

Loan-to-Value Ratio	Single Premium	Top-up Premium
Up to and including 65%	1.90%	3.75%
65.01% to 75%	2.10%	4.25%
75.01 % to 80%	2.50%	5.20%
80.01 % to 85%	3.50%	6.90%
85.01 % to 90%	4.75%	9.35%

## Application Fees

Product	Application Fee Amount
Equity Assist	\$250
Rental Advantage for 1 & 2 units	\$0
Rental Advantage for 3 & 4 units	\$0

## AIG United Guaranty

AIG United Guaranty Mortgage Insurance Company Canada  
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