

There are benefits to making energy-efficient choices. Are You Taking Advantage?

According to Natural Resources Canada, 63% of the energy in our homes is used for space heating, followed by water heating (17%) and appliances (14%). While the cost to heat and cool our homes inevitably rises during the colder and warmer months, there are ways to mitigate these costs by making small changes around the house and incorporating effective energy-efficient strategies.

BENEFITS OF THE ENERGY-EFFICIENT ADVANTAGE PROGRAM

As added incentive, Canada Guaranty offers a mortgage insurance premium refund of up to 25% for qualified homeowners who purchase energy-efficient homes or obtain mortgage financing to make energy-efficient home improvements.

Energy-Efficient Advantage Program | Highlights + Eligibility

- ✓ Available to borrowers with a mortgage currently insured by Canada Guaranty.
- ✓ Eligible for Purchase transactions with the intention of making energy-efficient improvements.
- ✓ Premium refund requests must be submitted within 24 months of the mortgage advance.



- ✓ Offered on all Canada Guaranty mortgage insurance products for both New Construction and Existing homes.
- ✓ Mortgage insurance premiums and applicable fees must have been received by Canada Guaranty prior to receiving the Energy-Efficient Advantage premium refund.

BENEFITS OF MAKING ENERGY-EFFICIENT CHOICES

Short-Term Benefits

- Lower utility bills due to efficient energy use
- Healthier and more comfortable living space
- Improved lifespan of major household appliances

Long-Term Benefits

- Lower levels of pollution and reduced impact on the environment
- Increased resale value on the home

PREMIUM REFUND PROCESS

For complete details regarding program qualifications and the simple online refund application process, please visit www.canadaguaranty.ca to view the **Energy-Efficient Advantage** program under Insurance Products.



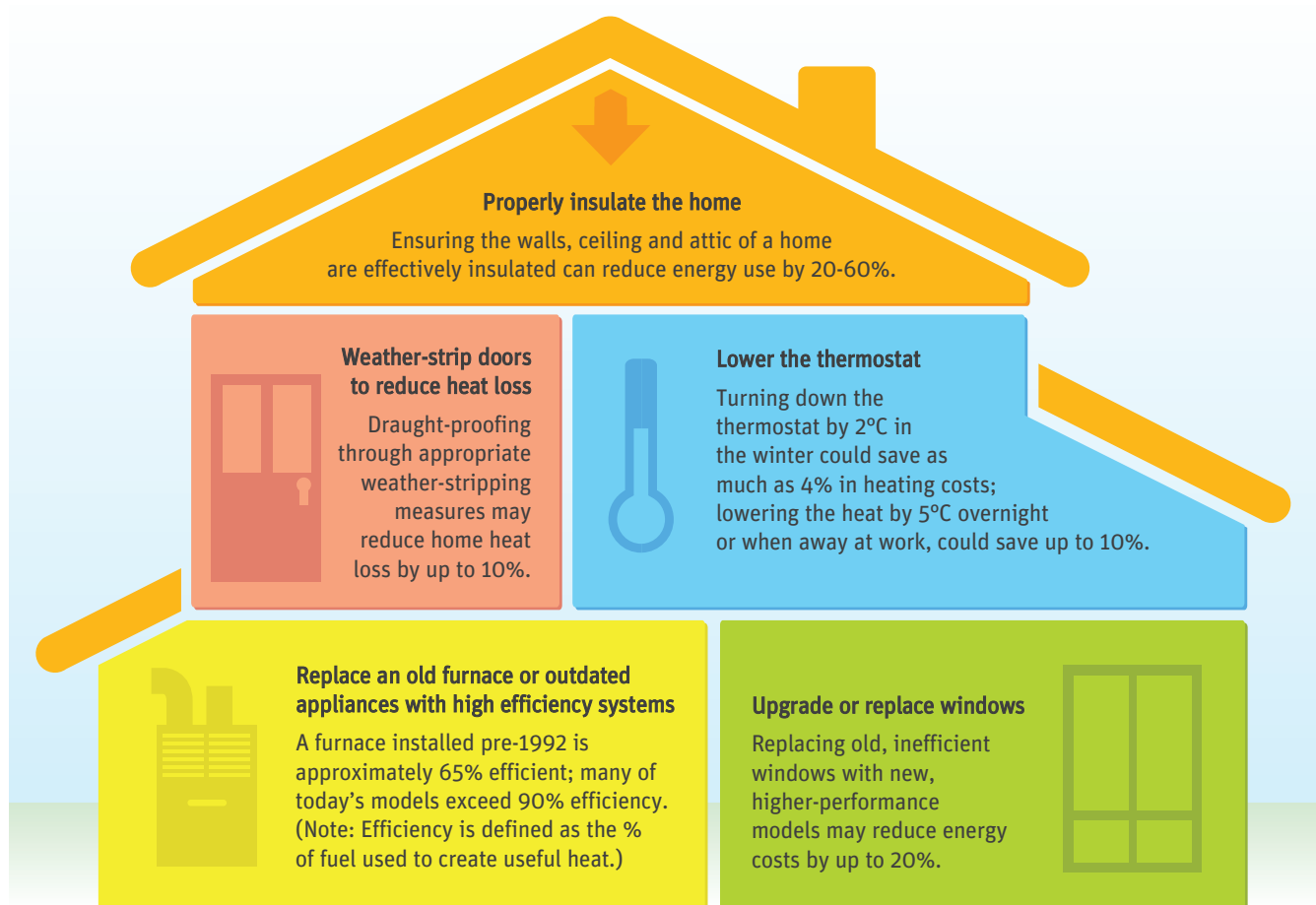
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Main Number 866.414.9109
National Underwriting Centre 877.244.8422

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5 TIPS FOR MAKING YOUR HOME MORE ENERGY EFFICIENT

The following solutions represent only some of the positive changes homeowners can make to reduce their overall energy consumption and consequent energy bills. While some changes require a larger investment than others, in the long term, all of these steps will result in a more comfortable, efficient and cost-effective home.



SOURCES :

- Natural Resources Canada: <http://www.nrcan.gc.ca/energy/products/categories/heating/13740>
- Benefits of Energy-efficiency: http://www.bildgta.ca/bild/uploadedfiles/about_us/building_green/greenreno_renomark.pdf
- Tips for Making Your Home More Energy-Efficient:
 1. https://www.bchydro.com/powersmart/residential/guides_tips/green-your-home/heating_guide/manage_thermostat.html
 2. https://www.bchydro.com/powersmart/residential/guides_tips/green-your-home/heating_guide/draft_proof_your_home.html
 3. https://www.bchydro.com/powersmart/residential/guides_tips/green-your-home/heating_guide/energy_efficient_windows.html
 4. https://www.bchydro.com/powersmart/residential/guides_tips/green-your-home/heating_guide/Add_and_Upgrade_Insulation.html
 5. <http://www.consumerreports.org/cro/gas-furnaces/buying-guide.htm>



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