



## MCAP Safeguard Mortgage

Looking to renovate your home? Buy a second property? Send a child to post-secondary school or consolidate debt? Through the MCAP Safeguard Mortgage, you can get the money you need to achieve the goals that matter to you.



### What is the MCAP Safeguard Mortgage?

Our innovative Safeguard Mortgage product is a second mortgage that can be added to any existing and eligible MCAP or RMG mortgage. It allows you to access equity in your home without touching your current mortgage, and without incurring any refinance or early payout fees.

#### Benefits of the MCAP Safeguard Mortgage:

- **Access cash at today's rates**  
Take advantage of today's competitive mortgage rates with a new Safeguard Mortgage.
- **Maintain your existing mortgage – and rate**  
When you get the MCAP Safeguard Mortgage, you leave your first mortgage rate and privileges untouched.
- **Avoid early payout penalties**  
Unlike with a refinance, you're not breaking your existing mortgage, so you won't incur any prepayment fees.
- **Flexibility**  
It's easy to add a Safeguard Mortgage to your existing mortgage! You don't need to align it with your maturity dates.

**Keep your low rate Safe. Guard against penalties.**

To learn more about the MCAP Safeguard Mortgage, contact MCAP or your mortgage broker.

MCAP Service Corporation  
Ontario Mortgage Brokerage #10515  
Ontario Mortgage Administrator #11692

RMG Mortgages is a division of MCAP Financial Corporation  
Ontario Mortgage Brokerage #10600  
Ontario Mortgage Administrator #11790