

# Premium Rates



Program	LTV	Premium Rate	Top-Up Premium
<b>Homebuyer 95 Second Mortgage New to Canada Purchase Plus Improvements Family Plan Progress Advance Self Directed RRSP Vacation/Secondary Home (Type A)</b>	Up to 65%	0.60%	0.60%
	65.01-75%	1.70%	5.90%
	75.01-80%	2.40%	6.05%
	80.01-85%	2.80%	6.20%
	85.01-90%	3.10%	6.25%
	90.01-95%	4.00%	6.30%
	<b>Business for Self (Alt A)</b>	Up to 65%	1.50%
65.01-75%		2.60%	6.50%
75.01-80%		3.30%	7.00%
80.01-85%		3.75%	7.50%
85.01-90%		5.85%	9.00%
<b>Borrowed Down Payment</b>	90.01-95%	4.50%	6.60%
<b>Vacation/Secondary Homes (Type B)</b>	Up to 65%	1.45%	2.90%
	65.01-75%	2.55%	6.10%
	75.01-80%	3.15%	6.40%
	80.01-85%	3.50%	7.00%
	85.01-90%	4.35%	7.60%
<b>Investment Property</b>	Up to 65%	1.45%	3.15%
	65.01-75%	2.00%	3.45%
	75.01-80%	2.90%	4.30%

For the most up-to-date underwriting guidelines and rates, please refer to our Underwriting Policies & Standards document at [www.sagen.ca](http://www.sagen.ca)

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## Sagen

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