

UV INSURANCE

Guaranteed
\$5,000 to \$25,000



Instant
\$25,001 to \$50,000



Express
\$50,001 to \$150,000



Regular underwriting
\$150,001 and more



Integral

Permanent life with reduced paid-up value and cash values

Integral is also available in simplified issue for insurance amounts from \$5,000 to \$150,000. With no medical exam, blood test or visit to the doctor.

When things happen that make it difficult to meet your financial obligations, this flexible permanent life insurance product offers several advantages, such as interrupting premium payments at any time, without losing any money, provided that this amount is at least \$1,000.

	Features	Guarantee
Premium	Levelled and guaranteed	100%
Insurance amount	From \$5,000 to \$2,000,000	
Cash value	<ul style="list-style-type: none"> ▶ At 75th contract anniversary ▶ 55% of reduced paid-up insurance ▶ Partial or total 	
Paid-up value	Equal to 100% of paid premiums (min. \$1,000)	

Integral

Types of Issue



Guaranteed
\$5,000 to \$25,000

Electronic application

No medical exam or fluids, no underwriting

18 - 65 years

Eligibility

2 eligibility questions

Natural Death

Deferred 24 months - Premium refund

Accidental Death

Eligible on 1st day

Additional Coverages

- ▶ Accidental Fracture (AF)
- ▶ Accidental Death and Dismemberment (AD&D)



Instant
\$25,001 to \$50,000

Electronic application

No medical exam or fluids, no underwriting

18 - 65 years

Eligibility

+ 6 eligibility questions with 12 sub-questions

Natural Death

Deferred 12 months

1st year | Premium refund

2nd year | 50% of life insurance amount

Accidental Death

Eligible on 1st day

Additional Coverages

- ▶ Accidental Fracture (AF)
- ▶ Accidental Death and Dismemberment (AD&D)



Express
\$50,001 to \$150,000

Electronic application

No medical exam or fluids, no underwriting

18 - 65 years

Eligibility

+ 7 eligibility questions with 4 sub-questions

Death Benefit

Eligible on 1st day

Additional Coverages

- ▶ Credit Insurance Rider (2-year option)
- ▶ Term Coverages T-10 | T-20 | T-25 | T-30
- ▶ Child Rider (Life Insurance)
- ▶ Waiver of Premiums in the Event of Death or Total Disability (WPD & WPDD)
- ▶ Waiver of Premiums in the Event of Loss of Employment (WPLE)
- ▶ Accidental Fracture (AF)
- ▶ Accidental Death and Dismemberment (AD&D)



Regular underwriting
\$150,001 and more

Electronic and paper application

Regular underwriting according to requirements

18 - 65 years

Eligibility

According to underwriting requirements

Death Benefit

Eligible on 1st day

Additional Coverages

- ▶ Credit Insurance Rider (2 years, 5 years or up to age 65)
- ▶ Term Coverages T-10 | T-20 | T-25 | T-30
- ▶ Preapproved Critical Illness Insurance
- ▶ Child Rider (Life Insurance)
- ▶ Waiver of Premiums in the Event of Death or Total Disability (WPD & WPDD)
- ▶ Waiver of Premiums in the Event of Loss of Employment (WPLE)
- ▶ Accidental Fracture (AF)
- ▶ Accidental Death and Dismemberment (AD&D)