



# Integral

Available in  
simplified issue.



**Express**

## Permanent life with reduced paid-up value and cash values

Integral is also available in simplified issue for insurance amounts from \$10,000 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
<b>Premium</b>	Levelled and guaranteed	<b>100%</b>
<b>Insurance amount</b>	From \$10,000 to \$2,000,000	
<b>Cash value</b>	<ul style="list-style-type: none"> <li>▶ At 75<sup>th</sup> contract anniversary</li> <li>▶ 55% of reduced paid-up insurance</li> <li>▶ Partial or total</li> </ul>	
<b>Paid-up value</b>	Equal to 100% of paid premiums (min. \$1,000)	

# Integral

## Types of Issue



### Express

\$10,000 to \$150,000

#### Electronic and paper application

No medical exam or fluids, no underwriting

#### 18 - 65 years

##### Eligibility

15 eligibility questions

##### Death Benefit

Eligible on 1<sup>st</sup> 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

\$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 1<sup>st</sup> 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)