



I N T E G R A L
FINANCIAL SERVICES INC.

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DISCLOSURE STATEMENT

As you may be considering a purchase of life insurance / investment / group plan, it is important that you not only have a good understanding of the product but also of our business association and interests. Kindly review and sign the following ***DISCLOSURE STATEMENT***. Integral Financial Services Inc. will keep this document on its records for future reference and forward a copy for your records.

1) ***Companies that Integral Financial Services Inc. advisors represent***

We represent many different providers but place the majority of business with the following Companies: Assumption Life, Canada Life, Desjardins Financial, Equitable Life, Great West Life, Industrial Alliance, Manulife Bank, Manulife Financial, Olympia Benefits and RBC Insurance and SSQ Financial in British Columbia, Alberta and Ontario.

2) ***Compensation***

If you choose to purchase a product through us, we will be paid by the Company that offers that product. We are compensated by a sales commission at the time of sale and may receive a renewal (or service) commission if you keep that policy in force. may also be eligible for additional compensation, such as bonuses, or non-monetary benefits, such as travel incentives, depending on various factors such as the volume or persistency of business placed with a particular company during a given time period.

3) ***Conflict of interest***

In our duty to disclose any conflict of interest with you as our client, we confirm that there is no conflict of interest in regards to the proposed sales transaction that you are considering, and that the overall recommendation takes into consideration and is based on the analysis and assessment of your financial and security needs.

4) ***Additional information***

Should you require additional information about our qualifications or the nature of our business relationships, we would be pleased to assist you.