



VOLUNTARY GROUP TERM LIFE INSURANCE ELECTION OF PORTABILITY COVERAGE

SEND TO:
Portability Unit (A241)
 2211 Congress Street, Portland,
 Maine, USA 04122-1760
1-800-421-0344

INITIAL ENROLLMENT

You may be eligible to continue your Voluntary Group Term Life coverage. You must complete this form and send it to RBC Insurance® within 31 days after your group insurance coverage ends.

You or your dependents are not eligible to apply for Portable Coverage if you or your dependents have an injury or sickness under the terms of The Voluntary Group Term Life Insurance Plan.

You must include your first premium payment which is based on the premium option you select. **Send the completed form and premium payment to the address shown above.**

Premium payment options:

Check your preferred frequency of premium payment
 Once coverage is continued, bills will automatically
 be sent to your home address as given below.

- Quarterly (monthly premium x 3)
 Semi-annually (monthly premium x 6)
 Annually (monthly premium x12)

Company Name:		Plan Number / Division Number:	
Insured Name (last, first, initial):		Home Telephone #:	
		Work Telephone #:	
Insured Mailing Address (Street, City, Province, Postal Code):			Current Annual Salary
Date of Birth (mm / dd / yyyy):	Date your employment terminated:	Sex:	
	Reason:	<input type="checkbox"/> Male <input type="checkbox"/> Female	

Check here if you wish to elect the same coverage you had under the group insurance plan for yourself and your dependents.
 No other information other than your signature needs to be completed.

To increase coverage, or add dependents, please complete the information below and the medical evidence of insurability application.
 To decrease coverage, indicate the new amounts below.

Insured Coverage

Maximum Life coverage amount is 5 times your salary up to a maximum of \$500,000, in \$10,000 increments subject to medical underwriting.

Minimum: 50% of the amount you had on the date coverage terminated in \$10,000 increments, but no less than \$10,000.

Basic Life Coverage Already In Force: _____
 Optional Life Coverage Elected: _____
 Total: _____
 Place of Birth: _____

Spouse Coverage

To have Life coverage for your spouse, you must have Life coverage for yourself.

Maximum coverage for your spouse is 50% of your coverage, purchased in \$5,000 increments, up to a maximum of \$250,000.

Minimum: 50% of the amount your dependents had on the date coverage terminated in \$10,000 increments, but no less than \$10,000.

Life Coverage Already In Force: _____
 Optional Life Coverage Elected: _____
 Total: _____
 Date of Birth: _____
 Place of Birth: _____

Child Coverage *(Dependent children can be covered to age 19 or if a student in an accredited school to age 25.)*

To have Life coverage for your child, you must have Life coverage for yourself.

Maximum coverage is 50% of your coverage up to \$10,000. The amounts must be elected in \$2,000 increments.

Life Coverage Already In Force: _____
 Optional Life Coverage Elected: _____
 Total: _____

Beneficiary

Name of Beneficiary _____ Relation to insured _____

Insured Signature _____ Date (mm / dd/ yyyy) _____

FOR RESIDENTS OF QUEBEC ONLY:

A spousal beneficiary designation is irrevocable unless you make the designation revocable by checking here.
 REVOCABLE

INFORMATION ABOUT PORTABILITY COVERAGE

Can you change the amount of your coverage?

Yes. For increases the medical evidence of insurability must be filled out and the new amounts just need to be indicated on this form. For decreases please indicate the new amounts on this form.

How are your rates determined?

Your rates will be based on the same rate table you had as an employee.

When will your rates change?

Your rates will be upgraded as you move through the age bands. An age band is age 30, 35, 40, 45, 50, 55, 60, 65, 70, 75.

How to file a claim?

A claim for benefits should be filed and sent to RBC Insurance within 30 days of the death of the insured. For claim forms, call 1-800-445-0402. It is important to request the Voluntary Life Insurance Claim form.

When will portability coverage terminate?

Your coverage terminates on the day:

- you fail to pay the required premium
- RBC Insurance discontinues the sale of the Voluntary Group Term coverage
- you become insured under another RBC Insurance Voluntary Life Protection Plan

Coverage for a dependent terminates on the date:

- the dependent child no longer qualifies as a dependent
- the dependent becomes insured under another RBC Insurance Voluntary Life Protection Plan
- the required premium is not paid, or
- RBC Insurance discontinues the sale of the Voluntary Group Term coverage

If your portability coverages terminates, you may be able to convert to an individual policy. See the subsection of your insurance booklet titled "Life Insurance Conversion Rights."