

Individual Living Benefits Product Portfolio

Personal income, lifestyle and business protection



Insurance



PROFESSIONAL MARKET

	The Professional Series® policy	Quantum®
OBJECTIVE	<ul style="list-style-type: none"> Provides non-cancellable coverage that includes a combination of total disability with built-in residual and long-term partial disability benefits 	<ul style="list-style-type: none"> Provides guaranteed renewable coverage with a loss of earnings definition of disability
PLAN TYPE	<ul style="list-style-type: none"> Non-cancellable to age 65; thereafter guaranteed renewable for life if working full time Available with level or step-rated premium structures 	<ul style="list-style-type: none"> Guaranteed Renewable to age 65; thereafter conditionally renewable, if working full time Available with level or step-rated premium structures
CLASSES	<ul style="list-style-type: none"> 4A, 3A, 2A 	<ul style="list-style-type: none"> 2A, 3A, 4A
ISSUE AGES	<ul style="list-style-type: none"> 18 to 60 (step-rated premiums: 18 to 35) 	<ul style="list-style-type: none"> 18 to 60 (step-rated premiums: 18 to 35)
ELIMINATION PERIODS	<ul style="list-style-type: none"> 30, 60, 90, 120, 180, 365 and 730 days 	<ul style="list-style-type: none"> 30,60,90,120,180,365 and 730 days
BENEFIT PERIODS	<ul style="list-style-type: none"> Two or five years; to age 65 	<ul style="list-style-type: none"> Two or five years; to age 65
TOTAL DISABILITY	<ul style="list-style-type: none"> Regular occupation definition for the benefit period 	<ul style="list-style-type: none"> Reasonable occupation definition for the benefit period; Reduced ability to work A minimum 20% loss of earnings
REDUCED DISABILITY	<ul style="list-style-type: none"> Partial and residual benefits are built-in – while receiving partial benefits, there is a one-time option to switch to residual disability benefits: <ul style="list-style-type: none"> Long-term partial benefit of 50% for 24 months, then 25% thereafter Residual disability – proportionate benefit based on the percentage of lost earnings (minimum 20% required); if the loss of earnings is 80% or more, 100% of the benefit is payable 	<ul style="list-style-type: none"> N/A
INCOME PROTECTION BENEFITS	<ul style="list-style-type: none"> Accumulation of days (12 months) Presumptive disability Survivor benefit (three times monthly benefit) Recurrent disability (12 months) Waiver of premium (90 non-consecutive days) Cosmetic and transplant surgery 	<ul style="list-style-type: none"> Accumulation of days (12 months) Recurrent disability (12 months) Waiver of premium (90 non-consecutive days) Cosmetic and transplant surgery
VALUE-ADDED BENEFITS AND SERVICES	<ul style="list-style-type: none"> Long term care conversion option – from age 55 to 65, the client may convert the policy to a long term care policy offered by RBC Insurance without having to submit evidence of good health 	<ul style="list-style-type: none"> Long term care conversion option – from age 55 to 65, the client may convert the policy to a long term care policy offered by RBC Insurance without having to submit evidence of good health
RETURN TO WORK BENEFITS	<ul style="list-style-type: none"> Return to work assistance benefit Recovery benefit (up to four months after total or residual disability; two months after partial disability) 	<ul style="list-style-type: none"> Return to work assistance benefit Recovery benefit (up to 12 additional months)
INTEGRATION OF BENEFITS	<ul style="list-style-type: none"> No built-in integration of benefits Workers' compensation offset amendment – selected 4A/3A professionals may be exempt Group/association offset amendment is available 	<ul style="list-style-type: none"> Built-in Integration of benefit
BUILT-IN LIMITATIONS AND EXCLUSIONS	<p>EXCLUSIONS*</p> <ul style="list-style-type: none"> RBC Insurance will not pay benefits for periods of disability resulting from an act of war or normal pregnancy or childbirth or during a period of incarceration 	<p>EXCLUSIONS*</p> <ul style="list-style-type: none"> RBC Insurance will not pay benefits for periods of disability resulting from an act of war or normal pregnancy or childbirth or during a period of incarceration
FLEXIBLE OPTIONS	FLEXIBLE OPTIONS	FLEXIBLE OPTIONS
FUTURE INSURABILITY GUARANTEE WITHOUT MEDICAL EVIDENCE	<ul style="list-style-type: none"> Future income option for young professionals – 4A and 3A professionals who qualify for our student limits Future income option – all classes 	<ul style="list-style-type: none"> Future Income Option – all classes
COST OF LIVING BENEFIT	<ul style="list-style-type: none"> CPI-linked, 2% to 10% compounded – all classes 	<ul style="list-style-type: none"> CPI-linked, 2% to 10% compounded – all classes
ADDITION/ENHANCEMENT OF DISABILITY BENEFITS	<ul style="list-style-type: none"> Disability in your occupation – select 4A occupations 	<ul style="list-style-type: none"> N/A
LIFESTYLE PROTECTION OPTIONS AND PLANS	<ul style="list-style-type: none"> Retirement Protector rider – all classes Critical Illness Recovery Plan, separate policy – all classes 	<ul style="list-style-type: none"> Retirement Protector Plan, separate policy – all classes Critical Illness Recovery Plan, separate policy – all classes
ACCIDENTAL DEATH AND DISMEMBERMENT	<ul style="list-style-type: none"> AD&D – all classes 	<ul style="list-style-type: none"> N/A
BENEFITS PAYABLE WHILE HOSPITAL CONFINED	<ul style="list-style-type: none"> First day of hospitalization – all classes 	<ul style="list-style-type: none"> N/A
HIV AND HEPATITIS B AND C	<ul style="list-style-type: none"> Health care profession benefit – qualified health care professionals 	<ul style="list-style-type: none"> Health care profession benefit – qualified health care professionals

* PLEASE REFER TO THE POLICY FOR A DETAILED DESCRIPTION OF THE EXCLUSIONS AND LIMITATIONS.

BUSINESS OWNERS AND MIDDLE INCOME MARKETS

The Foundation Series® policy	Bridge Series® policy
<ul style="list-style-type: none"> ■ Provides non-cancellable coverage with the combination of total disability and/or short- or long-term partial disability benefit riders 	<ul style="list-style-type: none"> ■ Provides guaranteed renewable coverage with the combination of total disability and/or short- or long-term partial disability benefit riders — policy has an integration of benefits provision and some limitations
<ul style="list-style-type: none"> ■ Non-cancellable to age 65; thereafter guaranteed renewable for life if working full time ■ Available with level or step-rated premium structures 	<ul style="list-style-type: none"> ■ Guaranteed renewable to age 65; thereafter, guaranteed renewable for life if working full time ■ Level premium structure
<ul style="list-style-type: none"> ■ All classes 	<ul style="list-style-type: none"> ■ All classes
<ul style="list-style-type: none"> ■ 18 to 60 (step-rated premiums: 18 to 35) 	<ul style="list-style-type: none"> ■ 18 to 60
<ul style="list-style-type: none"> ■ 30, 60, 90, 120, 180, 365 and 730 days 	<ul style="list-style-type: none"> ■ 30, 60, 90, 120 or 180 days (all classes) 360 and 720 days (classes 4A, 3A & 2A)
<ul style="list-style-type: none"> ■ Two or five years ■ To age 65 (all classes) ■ 10 years (classes A & B) 	<ul style="list-style-type: none"> ■ Two or five years; to age 65 (all classes)
<ul style="list-style-type: none"> ■ First 24 months — regular occupation definition can be extended for the benefit period by way of a rider ■ After 24 months — any occupation definition based on education, training or experience and considering prior economic status 	<ul style="list-style-type: none"> ■ Even with any reasonable assistance or modification of job dates: <ul style="list-style-type: none"> – First 24 months — regular occupation definitions can be extended for the benefit period by way of a rider – After 24 months — any occupation definition based on education, training or experience and previous average earnings
<ul style="list-style-type: none"> ■ Available by rider: <ul style="list-style-type: none"> – Choice of short-term partial benefits — 50% for six or 12 months; classes 4A, 3A and 2A may also select 24 months – Long-term partial benefit of 50% for 24 months, then 25% thereafter 	<ul style="list-style-type: none"> ■ Available by rider: <ul style="list-style-type: none"> – Choice of short-term partial benefits — 50% for 12 months – Long-term partial benefit of 50% for 24 months, then 25% thereafter
<ul style="list-style-type: none"> ■ Accumulation of days (12 months) ■ Presumptive disability ■ Survivor benefit (three times monthly benefit) ■ Recurrent disability (12 months) ■ Waiver of premium (90 non-consecutive days) ■ Cosmetic and transplant surgery 	<ul style="list-style-type: none"> ■ Accumulation of days (within a period equal to the elimination period plus 12 months; classes 2A, A, B = non-consecutive days of total disability) ■ Presumptive disability ■ Survivor benefit (three times monthly benefit) ■ Recurrent disability (12 months) ■ Waiver of premium (after the elimination period is satisfied) ■ Cosmetic and transplant surgery
<ul style="list-style-type: none"> ■ Long term care conversion option — from age 55 to 65, the client may convert policy to a long term care policy offered by RBC Insurance without having to submit evidence of good health 	<ul style="list-style-type: none"> ■ Long term care conversion option — from age 55 to 65, the client may convert the policy to a long term care policy offered by RBC Insurance without having to submit evidence of good health
<ul style="list-style-type: none"> ■ Return to work assistance benefit ■ Recovery benefit — available with long-term partial rider (up to two months) 	<ul style="list-style-type: none"> ■ Return to work assistance benefit
<ul style="list-style-type: none"> ■ Integration with no-fault auto insurance ■ Workers' compensation offset amendment — selected 4A/3A professionals may be exempt ■ Group/association offset amendment is available 	<ul style="list-style-type: none"> ■ We reduce the monthly benefit so that the sum of current earnings and other income benefits (as listed in the policy) does not exceed 85% of pre-disability earnings ■ Minimum benefit guarantee after 12 consecutive months: lesser of 25% of the monthly benefit purchased or \$1,000
<p>EXCLUSIONS*</p> <ul style="list-style-type: none"> ■ RBC Insurance will not pay benefits for periods of disability resulting from an act of war or normal pregnancy or childbirth or during a period of incarceration 	<p>LIMITATIONS*</p> <ul style="list-style-type: none"> ■ Unemployment/minimal work, leave of absence, residency, certain conditions as well as mental, psychiatric or emotional disorders, soft tissue injuries and degenerative disc disease <p>EXCLUSIONS*</p> <ul style="list-style-type: none"> ■ RBC Insurance will not pay benefits for periods of disability that result, directly or indirectly, from various activities or conditions such as, but not limited to, committing a criminal offence, intoxication, act of war, self-inflicted injury or suicide, any opportunistic infection or other disease if you have AIDS or have tested positive for HIV prior to the policy issue date, normal pregnancy or childbirth or during a period of incarceration
FLEXIBLE OPTIONS	FLEXIBLE OPTIONS
<ul style="list-style-type: none"> ■ Future income option — all classes 	<ul style="list-style-type: none"> ■ Future insurance option — all classes
<ul style="list-style-type: none"> ■ CPI-linked, 2% to 10% compounded — all classes 	<ul style="list-style-type: none"> ■ CPI-linked, 2% to 10% compounded — all classes
<ul style="list-style-type: none"> ■ Enhanced definition of disability — all classes ■ Partial disability benefits: <ul style="list-style-type: none"> – Partial disability, six or 12 months — all classes; 24 months (classes 4A, 3A and 2A) – Long-term partial disability, five years or benefit period (all classes) or 10 years (classes A and B) 	<ul style="list-style-type: none"> ■ Regular occupation extension rider — all classes ■ Partial disability — available to all classes (2A, A and B — elimination period must be satisfied by days of total disability): <ul style="list-style-type: none"> – Short-term — 12 months – Long-term partial disability — duration of the benefit period
<ul style="list-style-type: none"> ■ Retirement Protector rider — all classes ■ Critical Illness Recovery Plan, separate policy — all classes 	<ul style="list-style-type: none"> ■ Retirement Protector plan, separate policy — all classes ■ Critical Illness Recovery Plan, separate policy — all classes
<ul style="list-style-type: none"> ■ AD&D — all classes 	<p>N/A</p>
<ul style="list-style-type: none"> ■ First day of hospitalization — all classes 	<ul style="list-style-type: none"> ■ Hospitalization benefit — all classes <ul style="list-style-type: none"> – \$50 to \$200 per day — 120-day maximum per occurrence (additional four times while hospitalized in an intensive care unit — 30-day maximum per occurrence) – Normal pregnancy and pre-existing conditions are covered after the rider has been in effect for 6 consecutive months
<ul style="list-style-type: none"> ■ Health care profession benefit — qualified health care professionals 	<p>N/A</p>

The Fundamental Series® Policy

Non-Occupational or 24 Hour Income Protection

Business Overhead Expense

OBJECTIVE	<ul style="list-style-type: none"> ■ The focus of The Fundamental Series policy is to provide expanded availability to those individuals who previously may not have had access to disability insurance, namely the self-employed and employees without disability coverage ■ It features an easy purchase process and flexibility in coverage levels to fit many needs ■ Loss of Income coverage provides an income when the insured cannot work due to an injury or illness ■ Business Overhead Expense coverage provides a reimbursement for fixed business expenses when the owner is unable to work due to an injury or illness 	
PLAN TYPE	<ul style="list-style-type: none"> ■ Individual guaranteed renewable disability insurance policy with level premiums ■ Loss of Income — Injury with Non-Occupational coverage: <ul style="list-style-type: none"> – Coverage benefit option: 24-hour coverage ■ Riders: <ul style="list-style-type: none"> – Loss of Income — Illness (subject to medical underwriting) – AD&D — \$100k to \$500k (in increments of \$100,000) – AD&D — \$100k to \$500k with \$100k Accidental Medical Expense Reimbursement (AMER) 	<ul style="list-style-type: none"> ■ Business Overhead Expense — Injury (Available as standalone OR it can be purchased with Loss of Income — Injury or Injury and Illness) ■ Rider: <ul style="list-style-type: none"> – Business Overhead Expense — Illness (subject to medical underwriting)
CLASSES	<ul style="list-style-type: none"> ■ 1, 2, 3, 4, 5, 6 	
ISSUE AGES	<ul style="list-style-type: none"> ■ Loss of Income — Injury: 18 to 69; coverage to age 75 ■ Loss of Income — Illness: 18 to 64; coverage to age 70 ■ AD&D rider: 18 to 64; coverage to age 70 	<ul style="list-style-type: none"> ■ Business Overhead Expense — Injury: 18 to 69; coverage to age 75 ■ Business Overhead Expense — Illness: 18 to 64; coverage to age 70
ELIMINATION PERIODS	<ul style="list-style-type: none"> ■ 0, 30, 90 or 120 days — Injury ■ 30, 90 or 120 days — Illness 	<ul style="list-style-type: none"> ■ 30 days
BENEFIT PERIODS/ MULTIPLIERS	<ul style="list-style-type: none"> ■ Loss of Income — Injury: 5 years, to age 70 <ul style="list-style-type: none"> – Issue ages 65 to 69: to age 70 only ■ Loss of Income — Illness: 2 years, 5 years, or to age 70. Please note for classes 5 and 6, only 2 and 5 years are available <ul style="list-style-type: none"> – Issue ages 60 to 64: 5 years only 	<ul style="list-style-type: none"> ■ 12 months
DEFINITIONS	<ul style="list-style-type: none"> ■ Total disability — 36 months regular occupation*, then reasonable occupation* ■ Partial disability — 50% for up to 6 months ■ Benefits are based on Employment Income, Business Income or Gross Revenue ■ Insurable Annual Earnings is based on: <ol style="list-style-type: none"> a) if an employee, Your Annual Employment Income; or b) if self-employed, the greater of: <ol style="list-style-type: none"> i. Annual Business Income plus Annual Employment Income from the business; or ii. 50% of Annual Gross Revenue 	
VALUE-ADDED BENEFITS AND SERVICES	<ul style="list-style-type: none"> ■ \$10,000 accidental medical emergency reimbursement benefit ■ Return to work assistance benefit ■ Waiver of premium (after 30 continuous days or elimination period, whichever is longer) ■ Best Doctors' Services — access to the best specialists worldwide including experts and treatment centres in the United States. No submission of claim required before use. (This is only applicable to Loss of Income — Illness coverage.) 	<ul style="list-style-type: none"> ■ Recurrent disability (6 months) ■ Waiver of premium (after 30 continuous days)
INTEGRATION OF BENEFITS	<ul style="list-style-type: none"> ■ RBC Insurance reduces the monthly benefit so that the sum of current earnings and other income benefits (as listed in the policy) does not exceed the maximum eligible monthly benefit ■ Minimum benefit guarantee — during the first 18 months: <ul style="list-style-type: none"> – the Loss of Income benefit will not be less than the monthly benefit if the monthly benefit shown on the Policy Schedule page is less than or equal to \$1,000. – if the monthly benefit shown on the Policy Schedule is more than \$1,000, the minimum monthly benefit will be the greater of \$1,000 or 25% of the monthly benefit shown on the Policy Schedule. 	N/A
LIMITATIONS AND EXCLUSIONS	<p>LIMITATIONS*</p> <ul style="list-style-type: none"> ■ Residency or location and soft tissue injuries (differs based on class) <p>EXCLUSIONS*</p> <ul style="list-style-type: none"> ■ RBC Insurance will not pay benefits for periods of disability that result, directly or indirectly, from various activities such as, but not limited to, professional participation in athletics, specified sporting activities, occupations relating to air travel, the act of committing a criminal offence, the use of drugs or narcotics, or an act of war. Benefits are also not payable for disability caused or contributed by certain conditions such as, but not limited to, self inflicted injury or suicide, any opportunistic infection or other disease if you have AIDS or have tested positive for HIV, and psychiatric or emotional disorder, chronic fatigue syndrome and similar conditions or normal pregnancy or childbirth. 	
FLEXIBLE OPTIONS	FLEXIBLE OPTIONS	FLEXIBLE OPTIONS
	<ul style="list-style-type: none"> ■ For Loss of Income, add 24-hour coverage to Non-Occupational base ■ Expand base Injury-only policy to also provide coverage for illness ■ Benefits based on either Employment Income, Business Income or Gross Revenue ■ Accidental death and dismemberment benefit from \$100,000 to \$500,000 (in increments of \$100,000) 	

LIFESTYLE PROTECTION

Critical Illness Recovery Plan™ policy	Retirement Protector																								
<ul style="list-style-type: none"> ■ This plan is designed to address the financial and non-financial needs that an individual may be faced with should they suffer a severe injury or catastrophic illness such as cancer, heart attack or stroke. Our Critical Illness Recovery Plan is also a perfect complement to any income protection coverage, which is designed to provide protection for everyday living expenses. 	<ul style="list-style-type: none"> ■ This plan is designed to allow an individual who is totally disabled to continue making contributions to retirement savings 																								
<ul style="list-style-type: none"> ■ Our Critical Illness portfolio includes: <ul style="list-style-type: none"> – Term 10, non-cancellable to age 75 (convertible to age 65) – Level premiums, non-cancellable to age 75 – Level premiums, guaranteed renewable to age 65 or age 75 	<ul style="list-style-type: none"> ■ The Retirement Protector may be purchased as a standalone policy or as a rider with some of our individual income protection products ■ Non-cancellable to age 65 																								
<p style="text-align: center;">N/A</p>	<ul style="list-style-type: none"> ■ All classes 																								
<ul style="list-style-type: none"> ■ To age 75 plans: 18 to 65 ■ To age 65 plan: 18 to 60 ■ Term 10: 18 to 64 	<ul style="list-style-type: none"> ■ 18 to 55 																								
<ul style="list-style-type: none"> ■ As early as 30 days 	<ul style="list-style-type: none"> ■ 90 days or longer if added as a rider 																								
<ul style="list-style-type: none"> ■ Lump sum benefit 	<ul style="list-style-type: none"> ■ To age 65 (classes 4A, 3A and 2A) ■ 10 years (classes A & B) 																								
<ul style="list-style-type: none"> ■ Lump sum benefit if diagnosed with, or undergoes surgery for, a covered condition as follows: <table border="0" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">– Alzheimer disease</td> <td style="width: 33%;">– Loss of independent existence[†]</td> <td style="width: 33%;">– Motor neuron disease</td> </tr> <tr> <td>– Aortic surgery</td> <td>– Heart attack</td> <td>– Multiple sclerosis</td> </tr> <tr> <td>– Benign brain tumour</td> <td>– Heart valve replacement</td> <td>– Occupational HIV infection</td> </tr> <tr> <td>– Blindness</td> <td>– Kidney failure</td> <td>– Paralysis</td> </tr> <tr> <td>– Cancer</td> <td>– Loss of limbs</td> <td>– Parkinson disease</td> </tr> <tr> <td>– Coma</td> <td>– Loss of speech</td> <td>– Severe burns</td> </tr> <tr> <td>– Coronary artery bypass surgery</td> <td>– Major organ failure on waiting list</td> <td>– Stroke</td> </tr> <tr> <td>– Deafness</td> <td>– Major organ transplant</td> <td></td> </tr> </table> <p>[†] Loss of independent existence is available as an optional benefit on guaranteed renewable plans</p>	– Alzheimer disease	– Loss of independent existence [†]	– Motor neuron disease	– Aortic surgery	– Heart attack	– Multiple sclerosis	– Benign brain tumour	– Heart valve replacement	– Occupational HIV infection	– Blindness	– Kidney failure	– Paralysis	– Cancer	– Loss of limbs	– Parkinson disease	– Coma	– Loss of speech	– Severe burns	– Coronary artery bypass surgery	– Major organ failure on waiting list	– Stroke	– Deafness	– Major organ transplant		<ul style="list-style-type: none"> ■ Regular occupation definition for the benefit period
– Alzheimer disease	– Loss of independent existence [†]	– Motor neuron disease																							
– Aortic surgery	– Heart attack	– Multiple sclerosis																							
– Benign brain tumour	– Heart valve replacement	– Occupational HIV infection																							
– Blindness	– Kidney failure	– Paralysis																							
– Cancer	– Loss of limbs	– Parkinson disease																							
– Coma	– Loss of speech	– Severe burns																							
– Coronary artery bypass surgery	– Major organ failure on waiting list	– Stroke																							
– Deafness	– Major organ transplant																								
<ul style="list-style-type: none"> ■ Long term care conversion option — from age 55 to 65, the client may convert the critical illness policy to a long term care policy offered by RBC Insurance without having to submit evidence of good health ■ Early assistance benefit — pays 10% of the critical illness benefit to a maximum of \$50,000 if the insured is diagnosed with and survives one of these conditions: early breast cancer, early prostate cancer, early skin cancer or coronary angioplasty ■ Assistance Services ■ Best Doctors Services — access to the best specialists worldwide including experts and treatment centres in the United States. No submission of claim required before use. ■ Daily Living Assistance — information and resources to help manage day-to-day activities ■ Healing the Whole Person — support to help deal with the fear and anxiety associated with a critical illness 	<ul style="list-style-type: none"> ■ Accumulation of days — six months (12 months if purchased as a rider) ■ Recurrent — six months (12 months if purchased as a rider) ■ Presumptive disability ■ Waiver of premium (90 non-consecutive days) ■ Rehabilitation benefits 																								
<p style="text-align: center;">N/A</p>	<p style="text-align: center;">N/A</p>																								
<p>EXCLUSIONS*</p> <ul style="list-style-type: none"> ■ No benefits are payable for any claim that arises, directly or indirectly, from certain circumstances or activities such as, but not limited to, self inflicted injury or suicide, intentional use or intake of any drug, intoxicant, narcotic or poisonous substance, committing a criminal offence, an act of war, or operation of a conveyance with a blood alcohol concentration in excess of a specified amount ■ Exclusion of coverage for cancer if the individual is diagnosed with cancer (or has any signs or symptoms or medical investigation towards cancer) within the later of 90 days of the issue or reinstatement date of the policy 	<p>EXCLUSIONS*</p> <ul style="list-style-type: none"> ■ RBC Insurance will not pay benefits for periods of disability resulting from an act of war or accident of war or normal pregnancy or childbirth 																								
FLEXIBLE OPTIONS	FLEXIBLE OPTIONS																								
<ul style="list-style-type: none"> ■ Return of premium on death rider — Paid if the policy is in force on the insured's death ■ Scheduled increase benefit rider <ul style="list-style-type: none"> – Applicants are pre-approved at policy issue to double their benefit amount – Increases are automatic and occur every second policy year during the first 10 years of their policy; increases may not be waived – Not available on Term 10 plan ■ Loss of independent existence rider (available on guaranteed renewable plans) <ul style="list-style-type: none"> – A lump sum benefit is payable if a condition leaves the insured unable to perform two or more of certain activities of daily living (ADLs) or suffers a cognitive impairment. This rider terminates at age 75. ■ Disability waiver of premium rider — If the insured has an individual disability income protection plan with RBC Insurance, we will waive the Critical Illness Recovery Plan premium: <ul style="list-style-type: none"> – if the disability premiums are being waived; or – after 90 consecutive days of total disability (any occupation based on training, education or experience) 	<ul style="list-style-type: none"> ■ Health care profession benefit — HIV and hepatitis B and C protection for qualified health care professionals ■ Critical Illness Recovery Plan to protect lifestyle — separate policy, all classes 																								

	Preferred Business Overhead Expense	Disability Buy/Sell
OBJECTIVE	<ul style="list-style-type: none"> ■ Provides reimbursement of business expenses for disabled business owners 	<ul style="list-style-type: none"> ■ Provides funds necessary to purchase a disabled partner's or shareholder's share of the partnership or business
MARKETS	<ul style="list-style-type: none"> ■ Self-employed professionals, sole proprietors or two-people partnerships or shareholders 	<ul style="list-style-type: none"> ■ Partnership, corporation or shareholder
PLAN TYPE	<ul style="list-style-type: none"> ■ Non-cancellable to age 65; thereafter, guaranteed renewable for life if working full time and responsible for business expenses 	<ul style="list-style-type: none"> ■ Conditionally renewable to age 64 ■ Rates and provisions cannot be changed while the policy is in force
CLASSES	<ul style="list-style-type: none"> ■ 4A, 3A, 2A, A 	<ul style="list-style-type: none"> ■ 4A, 3A, 2A
ISSUE AGES	<ul style="list-style-type: none"> ■ 18 to 60 	<ul style="list-style-type: none"> ■ 18 to 60
ELIMINATION PERIODS	<ul style="list-style-type: none"> ■ 15 days (4A, 3A, 2A) ■ 30, 60, 90 days (all classes) 	<ul style="list-style-type: none"> ■ 360, 540 or 720 days
MAXIMUM DOLLAR AMOUNT OF BENEFITS	<ul style="list-style-type: none"> ■ 4A = \$20,000 (\$40,000 consideration for certain occupations) ■ 3A = \$15,000 ■ 2A = \$7,000 ■ A = \$5,000 	<ul style="list-style-type: none"> ■ 360 Day EP = \$1.0 million ■ 540 Day EP = \$1.5 million ■ 720 Day EP = \$2.0 million
BENEFIT PERIODS	<ul style="list-style-type: none"> ■ 15 or 24 months 	<ul style="list-style-type: none"> ■ Flexible funding — choice at claim time of lump sum and/or monthly ■ Monthly instalments
TOTAL DISABILITY	<ul style="list-style-type: none"> ■ Own occupation definition for the benefit period 	
BUILT-IN BENEFITS	<ul style="list-style-type: none"> ■ Accumulation of days (12 months) ■ Presumptive disability ■ Survivor benefit (1.5 times) ■ Recurrent disability (six months) ■ Waiver of premium (90 non-consecutive days) ■ Accumulation benefit ■ Extension of benefits ■ Three-month partial benefit ■ Exchange privilege 	<ul style="list-style-type: none"> ■ Accumulation of days (six months) ■ Waiver of premium (90 non-consecutive days) ■ Transfer privilege ■ Legal/accounting fee benefit ■ Reduction of benefits at age 60
EXCLUSIONS	<ul style="list-style-type: none"> ■ RBC Insurance will not pay benefits for periods of disability resulting from an act of war or normal pregnancy or childbirth. PLEASE REFER TO THE POLICY FOR A DETAILED DESCRIPTION OF THE EXCLUSIONS. 	
FLEXIBLE OPTIONS	FLEXIBLE OPTIONS	FLEXIBLE OPTIONS
	<ul style="list-style-type: none"> ■ Health care profession benefit — HIV and hepatitis B and C protection for qualified health care professionals 	
	<ul style="list-style-type: none"> ■ Future covered monthly expense option — 4A, 3A, 2A, A ■ Extended partial disability injury and sickness benefit — 4A, 3A, 2A ■ Residual disability benefit — 4A, 3A ■ Additional covered overhead expense rider — all classes 	<ul style="list-style-type: none"> ■ Business insurance option — all classes

* PLEASE REFER TO THE POLICY FOR A DETAILED DESCRIPTION OF THE EXCLUSIONS.

NOTE: NOT FOR DISTRIBUTION TO INSURANCE APPLICANTS. This summary is intended as a guideline only and should not be used by producers as a marketing tool.

Please refer to the corresponding Product Profile for additional product details.

PROTECTION

Key Person Protector	Business Loan Protector
<ul style="list-style-type: none"> ■ Provides funds to compensate an employer for financial loss due to the disability of a key employee 	<ul style="list-style-type: none"> ■ Provides funds to pay principal amounts (and interest) on outstanding business loans held by a disabled business owner
<ul style="list-style-type: none"> ■ Key employees whose skills are irreplaceable 	<ul style="list-style-type: none"> ■ Professionals, business owners or farmers
<ul style="list-style-type: none"> ■ Conditionally renewable to age 62 ■ Rates and provisions cannot be changed while the policy is in force 	<ul style="list-style-type: none"> ■ Conditionally renewable: <ul style="list-style-type: none"> – To age 65 – periodic – To age 60 – lump sum ■ Rates and provisions cannot be changed while the policy is in force
<ul style="list-style-type: none"> ■ 4A, 3A, 2A 	<ul style="list-style-type: none"> ■ 4A, 3A, 2A – both plans ■ A – periodic plan
<ul style="list-style-type: none"> ■ 18 to 55 	<ul style="list-style-type: none"> ■ 18 to 55
<ul style="list-style-type: none"> ■ 60 or 90 days 	<ul style="list-style-type: none"> ■ 30, 60, 90 days (periodic) ■ 365 days (lump sum)
<ul style="list-style-type: none"> ■ \$15,000 	<ul style="list-style-type: none"> ■ Periodic = \$10,000 ■ Lump sum = \$250,000
<ul style="list-style-type: none"> ■ 12 months 	<ul style="list-style-type: none"> ■ 24 months or lump sum (three equal instalments paid at 365, 540 and 730 days)
	<ul style="list-style-type: none"> ■ Regular occupation definition for the benefit period
<ul style="list-style-type: none"> ■ Accumulation of days (six months) ■ Recurrent disability (six months) ■ Waiver of premium (90 non-consecutive days) ■ Replacement expense benefit 	<ul style="list-style-type: none"> ■ Accumulation of days (six months) ■ Presumptive disability (periodic plan) ■ Recurrent disability (six months) ■ Waiver of premium (90 non-consecutive days/lump sum = consecutive days) ■ Extension of benefits (periodic plan)

FLEXIBLE OPTIONS	FLEXIBLE OPTIONS
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N/A	N/A
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For more information, please contact your MGA, call your RBC Insurance sales consultant at **1-866-235-4332** or visit **www.rbcinsurance.com/salesresourcecentre**.
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