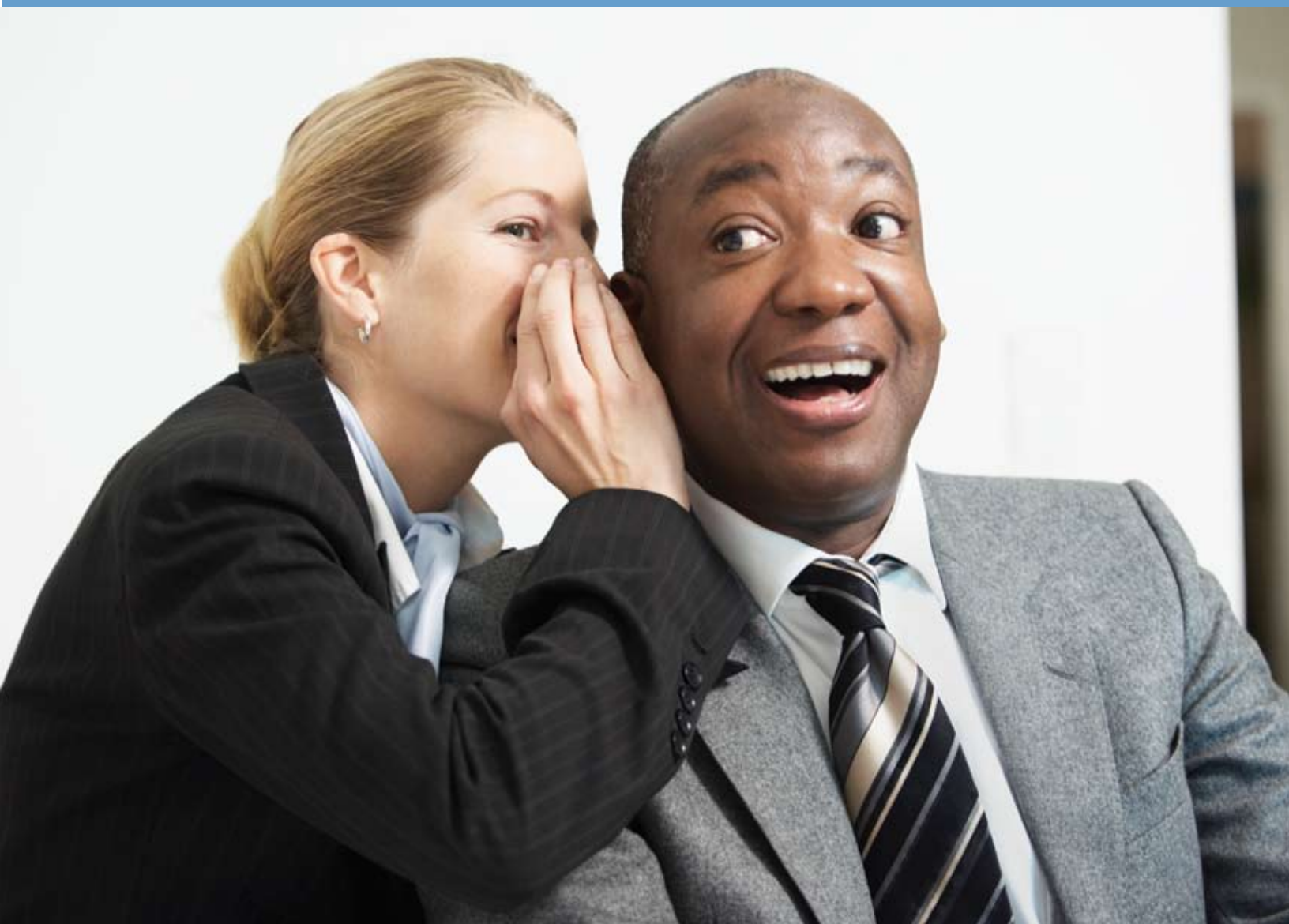
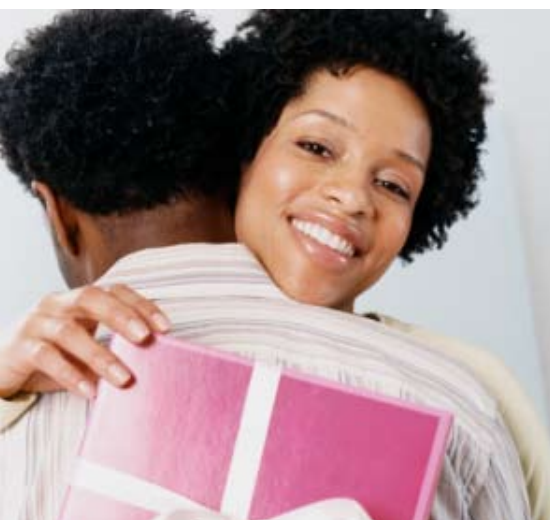


# News that'll have you talking



**RBC**  
Insurance



## We're giving you more for less

### More › for your clients

- › Affordable rates
- › Preferred underwriting from \$250,000
- › Term 10 policy exchange option
- › Joint first-to-die plan for up to five lives
- › Term rider up to \$10 million on permanent life plans

## New! Term 10 policy exchange option

Have your client's needs changed? A Term 10 policy may be exchanged for a Term 20 policy that we offer at the time of exchange, without evidence of insurability.

If exchanging a joint first-to-die plan, the policy can be exchanged to a joint Term 20 plan or several single-life Term 20 plans. The exchange must occur prior to the earlier of the fifth policy anniversary and the policy anniversary nearest the life insured's 60th birthday. The new plan will be issued at attained age rates.

A Term 10 rider can only be exchanged for a Term 20 rider that we offer at the time of exchange.

## Underwriting class savings

### Optimum non-smoker

- › Our Optimum non-smoker class offers rates that are up to 38% lower than our Standard non-smoker rates for people who exhibit superior health and a wholesome lifestyle.

### Preferred non-smoker

- › Our Preferred non-smoker classification offers rates up to 17% lower than our Standard non-smoker rates for people with above-average health and lifestyle.

### Preferred smoker

- › Our Preferred smoker class offers rates that are up to 30% lower than our Standard smoker rates for smokers with above-average health and lifestyle.

Our illustration software includes a Class Wizard that can help you determine which class is applicable to your client.

## Two convenient application options

You can choose the method of application that's most convenient for you and your client:

### Option 1 — Regular application process

- › Complete the life application form with your client, including medical information, and send it to your regional office.

### Option 2 — Tele-application process

- › Take advantage of our straightforward tele-application process — available for all term face amounts. The tele-application (form 80788) offers many benefits to you and your clients. If you haven't taken advantage of this process yet, give it a try.

For full details, refer to the Term 10 and Term 20 Representative Guide (form 81960).

## More › for you the advisor

### Compensation that's among the best in the industry

We give you the significant rewards you deserve:

- › 40% first-year compensation on Term 10
- › 45% first-year compensation on Term 20
- › 5% renewal commission to year 5

### Quality products — at an affordable rate

We are committed to the competitive pricing of our Term 10 and Term 20 products. Your clients work hard for their money, so when it comes to financial protection, we make certain our insurance plans are of the highest standard and provided at affordable rates. Our experienced product team is dedicated to ensuring your clients' needs are met affordably.

### Superior sales support

- › Online support — RBC Illustrations.  
Growing your business. Simply.

Experience the unlimited potential of RBC Illustrations, an innovative sales tool that provides you with the support you need through all stages of the individual insurance sales process:

- Sales support that includes access to product information, sample contracts and other resource materials
- Advanced functionality that makes the sales process simpler for you

### › Local sales support

Our knowledgeable sales representatives provide you with national sales support. These professionally trained individuals are located in our regional centres of excellence to provide you with local access to their marketing and product expertise.

### The strength of the RBC® brand

As a well-known, trusted company, RBC Insurance® has earned a reputation of strength, stability and integrity. We constantly strive to put you and your clients first. When you sell one of our insurance products, you're offering clients a name they know and trust.

## Get talking today

To discover how your clients can get more for less, talk to your RBC Insurance sales representative. Call your regional office at **1-866-235-4332** or visit **[www.rbcinsurance.com/moreforless](http://www.rbcinsurance.com/moreforless)**.



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