

RBC *Level*TERM

Life insurance issued by Liberty Life Insurance Company

FOR PRODUCER USE ONLY. NOT FOR PUBLIC USE.

Product Specifications

Description	RBC <i>Level</i> TERM® is quality term life insurance that offers real financial security at an affordable price, including some of the lowest tobacco rates around. In fact, this product is most competitively priced for the preferred and standard plus tobacco risk classes. ¹
Term Options	10, 15, 20 and 30 years
Issue Ages (Age Nearest)	› 10 year: 15-75 (15-70 in WA) › 15 year: 15-70 (15-65 in WA) › 20 year: 15-65 (15-60 in WA) › 30 year: 15-50
Renewability	To policy anniversary nearest 95th birthday
Size Bands	Premium Rates will vary by face amount bands › \$100,000 - \$249,999 › \$250,000 - \$499,999 › \$500,000+
Size Bands	Fees are included in premium and are non-commissionable › \$50.00 (Policy) › \$35.00 (Companion Policy; Companion policy fee discount not available in FL or NJ)
Minimum Issue	\$100,000
Risk Classes	› Preferred Plus Non-Tobacco › Standard Plus Tobacco › Preferred Tobacco › Standard Non-Tobacco › Preferred Non-Tobacco › Standard Tobacco (Non-tobacco requires no nicotine use of any kind in the last 12 months)
Rate Structure	Fully guaranteed level premium for the initial term period, and thereafter, based on annual renewable attained age scale.
Modal Factors	› Annual: 1.0000 › Semi-Annual: 0.5135 › Monthly EFT: 0.0856
Accelerated Death Benefit	Provides a living benefit equal to 50 percent of the face amount (subject to a maximum of \$300,000) if the insured is diagnosed with a life expectancy of six months or less. ² The remaining unused benefit will be paid at death. (Not available in TX.)

(Continued on back)

¹RBC *Level*TERM is competitively priced for tobacco users. The Company is not an impaired risk provider. ²12 months in OK; 24 months in WA and MA; other state variations may apply. Refer to policy forms for details. Benefit not available in all states.

Product/features not available in all states. See policy for full details.

RBC Insurance® is the brand name for Liberty Life Insurance Company, a part of the global insurance operations of Royal Bank of Canada.

RBC Insurance®



Riders

Children's Rider	<ul style="list-style-type: none">› May be added at or after base policy issue› Face amounts from \$5,000 - \$25,000› Issue ages: 15-55 (primary insured); 0-18 (children)
Accidental Death Benefit	<ul style="list-style-type: none">› Level premium, level accidental death coverage equal to or less than the base policy to a \$300,000 maximum› Issue ages: 15-65 (or the maximum issue age of the base policy, if less)
Disability of Waiver Premium	<ul style="list-style-type: none">› Issue ages: 15-55 (or the maximum issue age of the base policy, if less)

Key Contacts for Sales and Service

Sales & Marketing	RBC Insurance Sales Desk 888-262-8131 E-mail: salesdesk@rbc.com			
Web Site	www.rbcinsurance.com/usrep (Please register for this Web site to gain access to policy information) Generic user ID: rbcreps Generic password: products			
Sales Materials	http://rbc.litorders.com To self-register, please use the password: supplies			
Rates	www.rbcinsurance.com/leveltermquote			
Appointments	E-mail: producer@rbc.com Phone: 866-690-1992 Fax: 864-609-3118			
New Business & Underwriting	E-mail: newbusinessterm@rbc.com (preferred) Phone: 866-765-4555 Fax: 866-609-4269 (Attn: RBC <i>LevelTERM</i>)			
Exam Orders	Contact one of the following companies and reference the specific account ID. <table><tr><td>Portamedic (Preferred) Account ID: 79409 Phone: 800-765-1010 Fax: 800-765-1124 Web: www.portamedic.com</td><td>ExamOne Account ID: RBC Insurance Phone: 877-933-9261 Fax: 913-859-6882 Web: www.myexamone.com</td><td>APPS Account ID: RBC Insurance Phone: 800-635-1677 Web: www.appslive.com</td></tr></table>	Portamedic (Preferred) Account ID: 79409 Phone: 800-765-1010 Fax: 800-765-1124 Web: www.portamedic.com	ExamOne Account ID: RBC Insurance Phone: 877-933-9261 Fax: 913-859-6882 Web: www.myexamone.com	APPS Account ID: RBC Insurance Phone: 800-635-1677 Web: www.appslive.com
Portamedic (Preferred) Account ID: 79409 Phone: 800-765-1010 Fax: 800-765-1124 Web: www.portamedic.com	ExamOne Account ID: RBC Insurance Phone: 877-933-9261 Fax: 913-859-6882 Web: www.myexamone.com	APPS Account ID: RBC Insurance Phone: 800-635-1677 Web: www.appslive.com		
Submitting Business	Overnight/Express Delivery (Preferred) RBC Insurance Attn: New Business/ <i>LevelTERM</i> 2000 Wade Hampton Blvd. Greenville, SC 29615 Standard Mail RBC Insurance Attn: New Business/ <i>LevelTERM</i> PO Box 19084 Greenville, SC 29602 Fax RBC Insurance Attn: New Business/ <i>LevelTERM</i> 866-609-4269			
Commission and Production	Production e-mail: producer@rbc.com , Commission e-mail: commissions@rbc.com Phone: 866-765-4555, Option 3 Fax: 864-609-3118			
Policyowner Service	E-mail: customerserviceterm@rbc.com Phone: 866-765-4555, Option 1 Fax: 866-609-4269			
Claims	Phone: 800-483-7992			

This is a brief description of RBC *LevelTERM* issued by Liberty Life Insurance Company on policy form series LT (06-04), available in most states. This policy and its benefits and riders contain limitations and exclusions. Two (2) year contestability and suicide period (1 year in Colorado and North Dakota). In Missouri, suicide within 2 years does not prevent payment of benefits unless suicide was intended at the time of application. Product/features not available in all states. See policy for full details.